



## Bill Pay Integration Leads to a Better Member Experience

Today, mobile technology is a big enabler of a memorable service experience. Beyond the lines of code and the light-speed logic that securely connects members to their credit union lies a completely functional, friction-free and truly helpful member experience.

### Overview

Schools Financial Credit Union was chartered in 1933 by a group of seven teachers in Sacramento, California. They continue to uphold the foundation and philosophy of the Credit Union Movement of “For Service, Not for Profit, Not for Charity” and “People Helping People.”

Their Board of Directors believes that members’ interests can best be served by offering products and services that meet their needs while providing an economic advantage when compared with other major financial institutions in our market.

That foundation and philosophy has built Schools Financial Credit Union into a large and successful credit union with more than \$1.8 billion in assets and 137,000 members. And with members continuing to ask for new products and services, Schools Financial turns to its partners, like PSCU, to provide the latest technology.

### Objective

Schools Financial Credit Union wanted to provide a seamless Bill Pay experience through its SchoolsOnline<sup>SM</sup> online and mobile banking portal that would give its members access to all the latest tools to create, manage, and monitor recurring and one-time payments, e-Bills, and payees.

Schools Financial Credit Union also wanted the Bill Pay experience to look and act just like its other online and mobile banking tools that have single sign-on and real-time financial information.

Schools Financial Credit Union reached out to PSCU to see how it could integrate PayLynx<sup>®</sup> Bill Pay technology into its SchoolsOnline<sup>SM</sup> portal using PSCU’s solution APIs.

### Approach

Why use APIs? Integrating PSCU APIs into Schools Financial Credit Union’s systems enables enhanced control of the member experience, consistent branding across all platforms and touch points, improved security for the member and the credit union, and real-time sharing of financial data across all solutions. PSCU’s Data eXchange API allows real-time sharing of data across Schools Financial Credit Union’s online banking, mobile

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banking, collections and branch systems, while the Bill Pay API allows for a consistent bill pay experience whether the member is online or on a mobile device.

“We wanted to take advantage of all the power that PSCU’s PayLynx Bill Pay solution had to offer,” said Courtney Troy, eServices Manager at Schools Financial Credit Union. “But we didn’t want our members to have to jump through any extra hoops.”

PSCU’s Integration Services team stepped up to provide the guidance and feedback to link these different systems together and make sure that the implementation was seamless for Schools Financial Credit Union and its members.

“We work closely with our credit unions and their partners to ensure a smooth process,” said Todd Akin, PSCU’s Manager of Product Integration. “Just as credit unions are seeking to provide their members with a fully integrated, seamless experience, we help our credit unions navigate the intricacies of integration, ultimately guiding them to their end goal.”

In addition, PSCU offered Schools Financial Credit Union’s third-party providers access

to PSCUPartnerConnect.com, which provides a sanctioned, structured process to access PSCU’s technical resources. The site enables third-party providers to manage integration activities directly, without the need for coordination and intervention from credit unions.

## Results

“The integration of Bill Pay into our SchoolsOnline<sup>SM</sup> online banking portal and our mobile app couldn’t have gone better,” said Troy. “Our members like the ability to set up new payees, track new eBills and manage payments, all through a new tab on the familiar online and mobile experience.”

Both Schools Financial Credit Union and their members are very happy with the functionality and fit of their PSCU Bill Pay solution both online and in their mobile platform.

“Working with PSCU’s Integration Services team was very easy,” said Troy. “They were very knowledgeable and helped us set up exactly what we needed.”