



Mobile/Online Consolidation Better for Numerica Credit Union & Its Members

How Numerica Credit Union improved its mobile and online service for its members



**COMPANY**

Numerica Credit Union
 14610 E Sprague Ave.
 Spokane Valley, WA 99216
 numericacu.com

NUMBER OF BRANCHES

20

CHARTERED IN

1937

ASSET SIZE

\$1.8 Billion

MEMBERS

132,000

DATA PROCESSOR

Symitar Episys®

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With two different vendors handling online and mobile banking, Numerica Credit Union was struggling to follow two different sets of rules. For example, Vice President of Information Systems KayCee Murray said when processing external transfers, it was difficult to place the same daily limit on both access channels.

“We needed to find a way to apply rules and limits across all access channels,” she said. “We didn’t want to allow members to transfer \$10,000 in online banking and \$10,000 in mobile banking on the same day when the limit should have been an aggregate limit of \$10,000.”

Additionally, any changes made in online or mobile banking had to be written back to the credit union’s Symitar core system, which was acting as a middleman between the two vendors.

“It was challenging sometimes, because you’d set something up in online banking quickly, like a single sign on, and then it would take a lot of effort to make it work for mobile,” she said. Additionally, two separate vendors meant members could be locked out of mobile banking, but not online banking, which was difficult to explain.

“Things were starting to diverge instead of converge, and we needed them to come together and make it easier for us to manage,” she said.



The Answer: Vendor Consolidation

Numerica had been using Jwaala's Ignite platform for online banking for a number of years, so moving to Ignite for mobile seemed to make sense. However, Murray knew that the appropriate level of due diligence was critical for such an important decision. She thus included several other well-known vendors in her evaluation.

At the top of Murray's must-have list was the ability to gain functionality for members without giving up any of the current functions Numerica's existing mobile vendor provided. In the beginning, remote deposit appeared to be a snag. Jwaala had never worked with Numerica's remote deposit vendor and suggested the credit union hold off in offering the service in its mobile app until after deployment.

"At the time we were taking in over \$4 million a month on remote deposit each month. We absolutely had to have remote deposit working the day we went live," she said.

Jwaala made it happen.

"Jwaala has taken great care to make sure that both online and mobile are really running off a single platform," said Murray. "This means that I didn't have to go back and remember what logic we used to make things work, key off it and try to make it match. We were able to leverage all the work we put into configuring online," she said, adding that hands down, the turnkey service provided by Jwaala has been the best management benefit.

Consolidating on the Ignite platform for both online and mobile also fit well with the credit union's in-house consolidated servers.

"When we consolidated online and mobile banking we chose to consolidate servers as well. Some credit unions keep separate servers, but we chose to consolidate, which reduces the back-end support. We host online and mobile banking in-house. For us, it was something we had been doing for years. We like the control of it," she said.

"It doesn't make sense to have one look and feel for online and another look and feel for mobile."

KayCee Murray, VP of Information Systems - Numerica CU

Better for the Members

According to Murray, members benefitted from this consolidation in a number of important ways. First, because online and mobile share a common platform, members enjoy a familiar user experience across all devices. "It doesn't make sense to have one look and feel for online and another look and feel for mobile," she said.





ABOUT NUMERICA CU

Numerica understands that life and money are in constant motion. For more than 75 years, we've helped protect and advance our members' financial health by:

Offering better rates, lower fees, no-stress services and outstanding support.

Giving back and supporting the communities in which our members live, work and play.

"Member-facing support is also now much easier since we're only dealing with one system," she added.

"It makes training new employees easier, which translates to faster answers and even better service for our members."

Hybrid App Is a Benefit

Murray said some financial institutions may shy away from Jwaala's mobile solution because it's a hybrid app. The concern is that users wouldn't like that, but Murray said for the most part, members don't know the difference. In fact, not using a native app solution actually provides more freedom to update mobile banking options without requiring users to update the application.

With a native app, Murray explained, mobile providers are pressured to update as many things as possible to make it worth the end user's while to download the update. Plus, trying to get all users on the same app version is a difficult challenge. Numerica has over 70,000 members enrolled in online and mobile banking.

"Even if half of our registered members are regular mobile banking users, that's 35,000 people you're expecting to properly manage their app updates," she said.

In the end, Murray said despite being initially nervous about Jwaala's hybrid app approach, it's actually been a feature she loves.

Consolidation Advice

For credit unions considering using the same vendor for online and mobile banking, Murray gave the following advice:

"Look at all of your single sign-ons, look at all the features you have and determine what you want included," she said. "For us, we'd like to have as many features in mobile as we have online, and there are a couple of little things that don't make sense or are a little more difficult to do in mobile. But we still continue to push toward that and having just one vendor to deal with as you're doing that simplifies things so much."

Working with one partner also makes strategic planning easier.

"We're able to work with one partner on all of it," she said. "We're able to strategize together."

