

CASE STUDY

One Nevada Credit Union Saves Time, Gains Accuracy with Workflow Automation



“Reduced suspicious account restriction procedures from 10-15 minutes to approximately one minute.”

- CINDY VELA, ASSISTANT VICE PRESIDENT OF ELECTRONIC SERVICES AND DEVELOPMENT

One Nevada Credit Union knows the importance of automated workflow management. Cindy Vela, Assistant Vice President of Electronic Services and Development, sums up the advantages: “Early on we recognized the benefits it provides in streamlining processes, data accuracy, and maintaining consistent procedures throughout our organization.”

When the institution converted to a new core, however, it needed to replace its existing workflow application. More than that, it wanted software with stronger third-party integration. The previous application required awkward workarounds when third-party products were involved. “That integration feature was at the top of our list when we looked around for something new,” says Vela. One Nevada chose *jhaEnterprise Workflow*™ because it offered the integration they needed.

SIMPLIFYING COMPLICATED PROCEDURES

In the two years since its core conversion, the credit union has been extremely happy with the results gained with *jhaEnterprise Workflow*. Vela reports that One Nevada currently uses about 20 workflows, with many of them handling more than one issue. “Keep in mind that we built our processes to handle multiple functions. For example, our **online banking login issue workflow** can handle password resets, user ID recoveries, audio response lockouts, MFA locks, and so on. This could easily be considered five different workflows.”

The online banking login workflow provides a big benefit for One Nevada. Vela lists the two biggest reasons: “The integration with our online banking partner and the simplicity for staff.” They no longer need to launch out to the online banking partner and navigate within that platform to do resets and recoveries. “Now we query the database and determine what’s wrong,” says Vela. “The workflow identifies the login issue for the requested account and automatically routes it to perform the correct function. It reduces troubleshooting time.”

Vela added that since the credit union has settled in with its new core, the pace of workflow development is increasing. They are rolling out new ones at a rate of approximately one per week. One Nevada is able to create connections to third-party solutions on its own, with only an occasional question to Symitar to clarify a procedure. To date, they have workflows integrated with Connect FSS, Teletrack, and Synergy.

In addition to the online banking login issue workflow, she listed some other significant ones:

- » **Advance Pay workflow.** This is short-term, small dollar loan application. Because the staff was just learning a new core system, they wanted an automated process that could provide third-party loan approval, generate and fund a two-week loan, and create and archive the application disclosures. Before *jhaEnterprise Workflow*, credit union staff had to log into a third-party loan platform and complete the credit application to retrieve the decision. That's no longer necessary and now loan exceptions have practically been eliminated.
- » **ATM Deposit Dispute workflow.** This is a simple application for staff to document the deposit amount discrepancies. "It allows us to post provisional credit while the dispute is pending, and routes it to a back-office department for research and resolution," Vela says. The workflow sends communications to all parties throughout the process.
- » **Fee Refund and Charge Fee workflows.** These automate GL postings with comments to prevent GL discrepancies.
- » **Settlement Posting workflow.** The previous manual process involved a file review of debit card approval and denial adjustments, a 16-digit card lookup to determine the account number, data entry for credit/debit posting, and GL entries. With the automated workflow "... the accounting department gained data integrity and efficiency," says Vela.

PROVEN BENEFITS ACROSS THE ORGANIZATION

One Nevada is just beginning to quantify gains from the use of *jhaEnterprise Workflow*. Vela lists some preliminary results:

- » Reduced settlement posting turnaround time by 75%.
- » Reduced suspicious account restriction procedures from 10-15 minutes to approximately one minute.
- » Decreased inter-office mail which helps reduced printing costs.
- » Reduced advance pay request turnaround time to less than five minutes, while still retaining quality control.

Vela explained which departments are using *jhaEnterprise Workflow* and how the development processes work. "Currently our Retail Operations (branches and contact center), EFT Accounting, Admin Services, and Collections use workflows. When they ask for one, the first thing we do is talk to the requesting department to review the procedures and steps required. Then our Electronic Services team and Applications Specialist design the workflow flowchart."

INSTITUTION

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ASSETS

\$940,000,000

MEMBERS

75,000

FOUNDED

1950

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“Our workflows usually stem from a compliance concern or core data discrepancy,” Vela says. “We prioritize development of new workflows by end-user impact, anticipated development hours, and cost-saving measures.” The next process to get workflow will be the credit union’s Overdraft Protection Opt-In.

For One Nevada Credit Union, workflows are an integral and necessary part of everyday business. When asked to name her favorite workflows, Vela said, “It so hard to decide. These are like my babies. I love them all!”

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