

Achieva Credit Union

Improve mortgage processes with a workload automation solution

Achieva Credit Union was founded in 1937 by seven teachers in Pinellas County, Florida. Today, Achieva serves over 161,000 members through a network of 22 branches covering 15 counties in west-central Florida. The cooperative offers a full range of services, including deposit accounts, residential mortgages, auto loans, credit cards, financial planning, business banking, and lending solutions.

CHALLENGE

Achieva has been using FICS® in its mortgage department for several years. Since mortgage processing ran separately from other key credit union processes, key data had to be transmitted from FICS to the credit union's core system for proper general ledger (G/L) recording and reconciliation, as well as inclusion on members' account statements. The legacy process was highly manual, resulting in a slower reconciliation process.

"Mortgages ran the payment sweep right in FICS via a daily process," says Joseph Spangenberg, Senior Application Administrator at Achieva Credit Union. "We had very minimal automation at that point, which only allowed us to pull a mortgage loan payment file out of our core and send it over to the mortgages team. They would do everything inside FICS, pass us back a G/L file, and we would import it into our core. It was a lengthy process that took roughly five hours a day to complete, and it tied up needed resources."

Because processing was occurring a day behind, the department had to wait to process payments or post new loans as the FICS system updated.



BANKING FOR GOOD™

State chartered credit union regulated under the authority of the National Credit Union Administration.

- Headquarters: Dunedin, FL
- Assets: \$2.5 billion (as of December 31, 2021)
- Serves 161,810 members

CHALLENGE

Achieva sought to improve its mortgage processes with a workload automation solution to:

- Reduce processing time
- Eliminate manual errors
- Enhance member service
- Enable real time access to mortgage systems and data

SOLUTION

Achieva used OpCon from SMA Technologies, a workload automation solution that offers enterprise-level functionality and scalability without the complexity, to automate its key mortgage processes.

BENEFITS

OpCon empowered Achieva to:

- Significant time savings
- Reduce need to reconcile manual entries
- Create greater simplicity
- Increase speed of member service
- Scale beyond the core

JOURNEY

"I joined Achieva in November 2019 to help with our conversion to the Corelation KeyStone core," Spangenberg says. "We brought on OpCon right at the beginning, so even before we converted to KeyStone, we were automating a lot of processes around the credit union."

Prior to implementing OpCon, Achieva had automation, like open source software and Windows-based task schedulers.

"It was very basic automation," Spangenberg says. "In our prior core we could automate certain processes to run at specific times. But it wasn't anything near to the flexibility and power that OpCon delivers as far as frequencies, scheduling times, dependencies, resources and thresholds."

Achieva learned that OpCon offered a direct integration with FICS via a custom application programming interface (API). The credit union decided to leverage the powerful workload automation solution to help streamline its mortgage processes. "Once we found out about the FICS API, I was a big proponent of investigating it, because I knew it would remove the need for our mortgage department to touch anything payment sweep related," Spangenberg recalls.



Achieva began implementing OpCon in January 2020, with an initial focus on automating daily batch jobs—specifically, end of day processing—concurrent with the credit union's core conversion project. Achieva expanded its use of OpCon to FICS in September 2021, an implementation that took roughly two weeks.

"Those were the kinds of tasks we wanted to automate right out of the gate," Spangenberg says. "We don't want anybody to have to work late at night, and we recognized we could automate our end of day processing and roll the posting date right at midnight, when it should roll."



"I have been the main OpCon admin for almost three years now. It's been a great experience. I love the product and working with SMA, which is one of the best vendor partners I've ever had the pleasure of working with in the last 10 years."

- Joseph Spangenberg, Senior Application Administrator, Achieva Credit Union

SOLUTION

OpCon from SMA Technologies offers Enterprise Functionality and Scalability, without the Complexity.

OpCon delivers a broad set of advanced features that are very easy to set up and use - allowing organizations of all sizes to scale automation across many complex jobs easily. OpCon offers several best-in-market benefits, including:

- **Industry-leading Functionality:** With advanced features like our reusable workflow templates that can be parameterized and pre-built for processing any number of times, and our rule-based decision engine that makes it easy to set and maintain workflow schedules, OpCon can schedule any job to run at a precise designated time, at different locations and without dependence on unwieldy calendars.
- **Enterprise-level Scalability:** OpCon gives you operational control over the most complex environments and easily scales as your business grows.
- **Outstanding Simplicity:** OpCon's Self Service Interface allows for fast, easy automation, with minimal coding skills required, so business users can trigger automated processes with a click of a button and reduce the load on IT. In addition, OpCon's Low Code Environment means that most automation tasks can be done without writing scripts, making it very easy to use, even for inexperienced staff.
- **Multi-application Orchestration:** With features like event-driven commands, OpCon can receive events from any system, and schedule jobs based on several variables. In essence, any system that can generate a text file can interact with OpCon.
- **Fast, Risk-free Deployment:** SMA's experienced deployment team can get automation up and running in weeks, instead of months. By employing a proven migration toolkit and templates, SMA has successfully migrated hundreds of thousands of jobs. This helps ensure that migration from existing tools is fast and effective.



"We started out very small with OpCon – just running batch jobs within our core. Since then, we've used OpCon to run workflows like a SQL job that produces a report we can send to our accounting department. We've implemented FedLine Command, which is an absolute game changer for ACH files, and now all of our ACH is completely automated. We no longer have to log into the Federal Reserve Bank site to download or upload ACH files. The application has scaled with Achieva as Achieva has grown."

- Joseph Spangenberg, Senior Application Administrator, Achieva Credit Union

RESULTS

The OpCon workload automation solution has provided Achieva with outstanding results right out of the gate, including:

□ **“Phenomenal” Time Savings:** With OpCon’s automation of critical daily and monthly mortgage processes using the FICS API, Achieva has captured significant time savings, with up to **60 times faster daily processing, and accelerated monthly processing that is up to 24 times faster.**

“The time savings has been absolutely phenomenal,” Spangenberg says. “Our daily payment sweep is running between five and seven minutes now, which is down from five hours. And our month end processing, which previously took an entire workday for the mortgage team, now takes just 20 to 30 minutes. This has produced the biggest time savings we’ve had from any implementation project.”

□ **Reduced Need to Reconcile Manual Entries:** Workload automation means that critical processes can be run automatically, without human intervention or interference, resulting in fewer errors and less downtime.

“Our biggest goal with automation is to eliminate manual intervention,” Spangenberg says. “We know when there is manual intervention, you are going to run into issues every once in a while. Humans are not perfect, whereas if we code something, it is as close to perfect as perfect can get.”

□ **Increased Speed of Member Service:** With automated payment sweeps facilitated through OpCon, the mortgage department can run FICS on current day, and no longer needs to turn off real time access (RTA) during the business day. The result is more accurate, up to the minute loan records and better member service.

“We don’t want to turn RTA off during the day, because it causes more payments to batch,” Spangenberg says. “Which means members are waiting for their payments to post until the next day.

“It’s a member service issue,” Spangenberg adds. “If you’re working a day behind, you have to let the mortgage department kind of catch up. Whereas now we can run the automated payment sweep through the API off hours, which allows the mortgage team to service loan payments, generate notices, and handle other member service tasks on a day-to-day basis, when they should be serviced.”

□ **Simplified Job Scheduling:** OpCon delivers fast, easy automation without exhaustive training or specialized coding skills. SMA’s Self Service Interface was designed specifically for business users to help reduce the load on the IT department.

“I never worked with automation prior to OpCon,” Spangenberg says. “It’s the easiest application I’ve ever worked with. I don’t need to know the command lines— all that coding is already built in. I just need to know my source and destination, and I’m up and rocking. It’s a very good tool for anyone— whether they’re already an expert or an absolute beginner.”

□ **Scalability Beyond the Core:** With OpCon, Achieva is enjoying the flexibility and scalability of an enterprise-level workload orchestration platform, without the complexity. Spangenberg sees the opportunities for deploying the power of a modern workload automation system throughout the organization as virtually limitless.

“We don’t just want to focus on KeyStone,” Spangenberg says. “We want to go above and beyond, and use OpCon across as many processes and applications as we possibly can. That is our goal, and OpCon has met every single one of our needs so far.”

WHAT’S NEXT?

Spangenberg is already exploring additional use cases for OpCon, both within mortgages and throughout the organization. “Right now, we’re working on implementing automated notices and statements within FICS using the API and OpCon,” Spangenberg says. “The time savings will be astronomical – down to a couple of minutes – from hours each day. Right now, the mortgage team goes into the Radstar [integrated imaging system] and prints out all of the letters and the statements manually. They fold them, they put them in envelopes, stamp them and mail them themselves. It’s a very long process for them, on top of their daily responsibilities of servicing mortgage loans. Now, that’s all going to be automated.”

The automation of share draft files represents another opportunity to create efficiencies and eliminate errors through seamless orchestration among multiple software applications.

“We are just bringing on ImageCenter™ today for our share draft files,” Spangenberg says. “This project will orchestrate file transfers among four applications. Our share draft file comes from the Fed. It will then upload into ImageCenter, which will provide a posting file. OpCon will immediately pick that file up and pass it into the core and post it. Then when they have to run returns, staff can simply click a self-service button, which delivers the file back to ImageCenter. The only manual tasks that will be left are what the deposit operations users are doing within ImageCenter. Anything outside of that, they will never have to touch.”



The future looks bright for Achieva, especially with the unprecedented power and scalability of OpCon, and a trusted partner like SMA on its side.

“SMA exceeds my expectations in every aspect,” From training to implementation to ongoing service and support, I take my hat off to SMA. They go above and beyond, and it’s amazing to work with this company.”

- Joseph Spangenberg, Senior Application Administrator, Achieva Credit Union