

Synergent

Synergent is a credit union service organization (CUSO) providing hosted service bureau solutions for credit unions on the Symitar® core, including data processing, payments, programming, and marketing services. Synergent currently serves over 70 credit unions with combined assets of over \$17 billion, serving 1 million credit union members. Founded in 1971, Synergent has been serving credit unions for over 50 years.

CHALLENGE

As a managed service provider, Synergent needed a way to deploy Symitar's broad range of robust, value driven features to multiple credit union clients efficiently and simultaneously. Running the core in Synergent's data center required operators to constantly intervene in processing – a process that introduced the opportunity for human-driven errors.

Because incoming ACH transactions arrived in a single batch file, they had to be split up manually, and each client credit union's transaction would have to be posted to its designated database within a narrow window of time. Predictably, this occasionally left openings for the potential of human error, where an operator would forget to properly move the files for a client. Synergent would be on the hook financially in these cases. Moreover, human-driven jobs could not be run quickly enough to meet strict daily processing deadlines. Predictably, processing delays impacted Synergent's credit union clients and risked harm to the CUSO's stellar reputation.



Credit union service organization (CUSO) providing hosted service bureau solutions for credit unions on the Symitar® core.

- Headquarters: Westbrook, Maine
- Serves more than 70 credit union clients with \$17 billion in assets
- Manages over 740 file transfer processes

CHALLENGE

Synergent sought to improve its hosted service bureau solutions with a workload automation solution that would:

- Reduce processing time to get time back
- Eliminate potential for manual errors to ensure peace of mind
- Support a multiple credit union environment
- Provide scalability for future growth

SOLUTION

Synergent implemented OpCon from SMA Technologies, a workload automation solution that offers enterprise-level functionality and scalability without the complexity, to automate the daily data processing it performs on behalf of its 70+ credit union clients.

BENEFITS

OpCon collaborated with Synergent to:

- Eliminate potential for manual errors
- Attain significant time savings
- Empower a multi-credit union environment
- Automate batch processes
- Achieve efficient growth

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 reusable workflow templates that can be parameterized and pre-built for processing any number of times, and a 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 provides organizations of all sizes with operational control over the most complex environments and easily scales as the business grows. This scalability is especially critical for organizations like technology CUSOs that serve the data processing needs of anywhere from a handful to dozens of credit union clients every day.

□ **Outstanding Simplicity:** OpCon's Self-Serve 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 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.

By automating a wide range of workloads with OpCon, technology CUSOs can eliminate their third shift as well as the need to separately staff month-end, quarter-end, and year-end. OpCon enables them to get time back and provide their client credit unions with peace of mind during the day, while OpCon ensures they have peace of mind at night.

“Before deploying SMA OpCon, we looked at many alternatives. Not one provided a solution for our needs. The SMA services team worked with us to determine the most effective way to integrate their product with our environment. Within two weeks we had our solution. Now we run lights out on some shifts, and we sleep well.”

- Tim Gilman, Assistant Vice President, Information Systems, Synergent

RESULTS

The OpCon workload automation solution has empowered Synergent to serve its credit union clients better, faster, and more accurately:

□ **Eliminated manual errors:** Workload automation means critical processes like batch ACH files can be split and run automatically, without human intervention or interference, resulting in fewer errors and less downtime.

□ **Achieved faster processing:** With OpCon's automation of critical daily processes, Synergent has captured significant time savings, **improving processing speed by 75%**. This means OpCon has **given time back** to Synergent's talented team, reduced the need for maintaining a third shift operator, and empowered staff to work on higher-impact projects and growth-oriented initiatives.

□ **Support a multiple credit union environment:** Previously, managing data processing for multiple credit unions meant Synergent's operators were required to constantly intervene in processing. After implementing OpCon, Synergent was able to run processes seamlessly and efficiently for over 70 credit unions simultaneously.

□ **Automated batch processes run correctly - every time:** With OpCon's robust and flexible automation capabilities, Synergent is assured that jobs will be run – correctly and at the specified day and time – on behalf of its 70+ credit union clients.

"[OpCon] lets us use Unix-level scripting to support many of the background activities needed for robust automation," Gilman says. "It also supports sophisticated calendaring. For instance, it lets us specify actions on unusual dates, such as 'the third Wednesday of every month.'"

□ **Rapid implementation:** Within two weeks, Synergent automated processes that other large organizations were unable to automate.

"Before deploying SMA OpCon," Gilman says, "we looked at many alternatives. Not one provided a solution – at any price – for our needs. The SMA services team worked with us to determine the most effective way to integrate their product with our environment. Within two weeks we had our solution. Now we run lights out on some shifts, and we sleep well."



"OpCon handled everything we threw at it, even things we didn't think of initially. I can't think of something OpCon can't do that we need."

- Tim Gilman, Assistant Vice President, Operations, Synergent



A PHENOMENAL PARTNERSHIP

Through Synergent's **collaboration** with OpCon, the CUSO has been able to achieve rapid and efficient growth in recent years. Synergent nearly tripled its client base from 26 credit unions in 2006 to over 70 in 2022, without adding any operational staff.

"OpCon handled everything we threw at it," says Gilman, "even things we didn't think of initially. We bend over backwards to meet clients' needs. Expectations are set very high for us. Clients don't lower them just because of change. SMA OpCon gave us the flexibility to give each client exactly what it wanted."

"OpCon helps us make each client feel it's the only client we have."

- Tim Gilman, Assistant Vice President, Operations, Synergent

"I never doubt for one second that if I need help, I'll get it. SMA support is phenomenal. I can pick up the phone any time of the day or night and get someone who can help me solve any problem I have," says Gilman. "It didn't take me long to see the value of what SMA could do in our environment."