Westby Co-op Credit Union

A group of farmers founded Westby Co-op Credit Union (WCCU) in Westby, Wisconsin in 1939. As of July 2022, WCCU has over $775 million in assets, 39,000 members, and 200 employees. WCCU serves a field of membership that includes thirteen counties in southwestern Wisconsin through a network of 11 branches and one in-school branch.

In the fall of 2022, WCCU launched the first "mobile branch" in the state of Wisconsin, allowing it to extend much-needed access to financial services to a broader group of residents throughout its rural footprint. WCCU primarily serves rural communities, but it also provides financial services to some diverse and underserved populations, including Amish, Latino, and Indigenous communities.

WCCU has successfully built a strong brand primarily through organic growth in support of its mission to "deliver personalized financial services that are efficient, confidential, and accurate."

WCCU
CREDIT UNION

Westby Co-op Credit Union provides financial services to rural, diverse, and underserved communities throughout southwestern Wisconsin.

- Headquarters: Westby, WI
- Assets: $775 million (as of July 31, 2022)
- Serves: 39,000 members

CHALLENGE	SOLUTION	BENEFITS
WCCU sought to automate and streamline processes both within and outside its core system to: • Integrate seamlessly with the Symitar core system • Streamline manual goodnight processes • Prevent human error • Limit user access and provide greater data security • Improve tracking and accountability • Facilitate file transfers from the FICS mortgage processing system to the core	To address these pain points, WCCU implemented OpCon from SMA Technologies, a workload automation solution that offers enterprise-level functionality and scalability made simple.	After deploying workload automation through OpCon, WCCU has: • Automated processes across nine separate third-party systems, both within and beyond the core • Reduced manual errors • Awarded time back to staff to work on higher-value projects • Enhanced data security by locking down access • Given staff and management peace of mind

CHALLENGE

Over time, WCCU was challenged to maintain focus on its mission while pursuing efficient growth as member demands and expectations evolved, and the cooperative's tech stack and vendor relationships became more complex and cumbersome.

To address these issues and modernize its technology stack, the Credit Union decided to convert to the Symitar™ Episys® core processing platform. But WCCU's leadership also recognized the need to automate and streamline numerous processes both within and outside the core, including its goodnight processes, as well as file transfers to and from third-party vendors.

WCCU sought to eliminate manual effort from its workflows to reduce the opportunity for human error and provide better access control and data security. Leadership also desired improved tracking and accountability throughout the organization.

WCCU had employed some automation in the past, but it was rudimentary in functionality and didn't provide management with the alerts or real-time monitoring that it needed.

"We were running Windows scripts and task schedulers to transfer files in our network to a server where we could then use FTP to deliver them to a vendor," says Sheri Strangstalien, Application Development Manager at WCCU. *"It wasn't nearly as sophisticated, reliable, or timely as OpCon is in that process. We would write a script to create a file, place the file in a network folder, and send it, but we didn't have a way to monitor the success or failure of the transmission."*

The Credit Union faced a similar challenge in its mortgage servicing area. The Credit Union uses FICS as its mortgage processing system, and the team was struggling with ensuring that records were balancing properly between FICS and the core—a process of reconciliation that could take hours each day.

"The mortgage team really considers FICS their core system," Strangstalien explains. *"That's where they service their loans and manage loan payments, but they still have to transfer data to Episys as the system of record and ensure the two systems balance. OpCon assisted us in improving the balancing process so that the processors now have an efficient process they can control."*

The Credit Union also experienced duplicate file postings, which would sometimes lead to failed jobs. Without an efficient process for error monitoring, management and staff needed to be constantly vigilant about missing, misnamed, or incomplete files—a situation that caused stress and worry and ate up hundreds of staff hours over the course of the year.

OPCON

JOURNEY

WCCU sought to address these challenges by implementing a comprehensive workload automation solution that would improve efficiency, eliminate manual processes, save time, and reduce errors in its operations. In addition, the solution had to integrate cleanly and completely with Symitar.

To meet these criteria, WCCU selected OpCon from SMA Technologies, which offered a comprehensive, direct integration with the Symitar core processing system. The Credit Union implemented OpCon concurrently with its core conversion project, beginning five months before go live.

The project scope initially included the automation of all ACH processing files, as well as the Credit Union's goodnight processing. But the scope quickly evolved well beyond the core, ultimately including conversions of a wide range of complex systems and vendor integrations, from remote deposit capture and bill pay to online loan applications and BSA/AML compliance.

"When we did a core conversion, we didn't just do the core," says Kathy Aspenson, Operations Manager at WCCU. *"We converted virtually every system our credit union had. I don't think there were very many that stayed the same. The team from SMA was really good at helping us figure out what needed to go where, and they were patient with us."*

"During our core conversion, we also converted 18 other software products, many of which are integral systems in our environment," Strangstalien agrees. *"OpCon was able to provide automation opportunities in nine of these systems. It was a major undertaking."*

Right from the beginning of the core conversion, WCCU decided to engage with SMA's Managed Automation Services (MAS) team to ensure it got the most out of OpCon's workload automation and orchestration capabilities. According to Aspenson, it was "one of the best decisions we made."

"They know this product so thoroughly that the transition was smooth," Aspenson says. *"We would describe our issue or need, complete a very simple form, and then work together to implement and test the new automated solution."*

Post-conversion, WCCU decided to migrate certain core processes to Jack Henry's EASE platform. Again, SMA's team worked closely with the Credit Union and the vendor to ensure it was a smooth transition.

"SMA is always efficient and pleasant to work with," Strangstalien says. *"During our migration to EASE, SMA was incredibly knowledgeable and helpful, and frequently sat in on calls we had with JHA to resolve how to handle processes between EASE and WCCU."*

"The people at SMA feel more like friends than a vendor because they just are so responsive. They are an extension of our staff and care as much as we do that our files transfer properly and our processes run correctly."
- Sheri Strangstalien, Application Development Manager, WCCU

OPCON

SOLUTION

OpCon from SMA Technologies offers enterprise functionality and scalability, made simple.

OpCon delivers a broad set of advanced features that are very easy to set up and use—allowing organizations of all sizes to quickly scale automation across a wide range of complex jobs. OpCon offers several industry-leading benefits, including:

☐ **Innovative Functionality.** With advanced features like reusable workflow templates that can be parameterized and prebuilt 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 offers operational control over the most complex environments and easily scales as your business grows. With capabilities like frequency scheduling, master/daily scheduling, and multi-instance scheduling, you have control of when, how often, and in what order tasks run. This provides optimal flexibility and visibility, while reducing errors.

☐ **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.

☐ **Fast, Easy Automation.** OpCon empowers organizations to quickly automate workflows to reduce the burden on IT. Most tasks can be automated in low code, with no scripting needed, to save time and resources. And through OpCon's Self-Service application, business stakeholders can trigger automated processes at the click of a button—without any IT support.

☐ **Integrations to All Leading Credit Union Core Systems.** OpCon has prebuilt integrations to all leading credit union cores, including Jack Henry's Symitar, Corelation KeyStone, and Fiserv DNA. SMA Technologies' consultants are experts at credit union workload automation and have a fine-tuned process for installation and migrating from outdated schedulers. SMA's expert consultants can typically train and prepare internal teams for go live by the end of a two-week engagement.

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RESULTS

After deploying the OpCon workload automation system throughout its operations, WCCU has achieved the following outstanding results:

☐ **Automated Processes Within and Beyond the Core:** From remote deposit capture, check imaging, and bill pay to loan pricing, mortgage processing, and BSA/AML compliance, the Credit Union **successfully migrated and automated processes involving nine discrete systems,** both within and outside the core.

☐ **Reduced Errors and Fewer Job Fails:** With real-time, 24/7 monitoring, OpCon ensures that jobs run on time, every time. OpCon also delivers timely alerts right to your email, warning of missed or incorrect files **before** they become a problem.

"We've had jobs fail because the file name wasn't right," Aspenson says. *"SMA's watch program will wait and look for a file. If the file isn't found, it sends an email to alert staff. This feature keeps our files processing in a timely manner."*

☐ **Gave Time Back:** OpCon workload automation creates efficiencies in every department, awarding time back to staff, so they can work on higher-value projects.

"OpCon saves our operations department two hours a day, or roughly 500 hours each year," Aspenson says. *"They also save us from duplicate file posting. Along with the file movement, OpCon is watching for the file, so a staff member is not having to routinely spend time logging in to various sites or programs to watch for when a new file becomes available. This is a huge time savings!"*

☐ **Streamlined Mortgage Processing:** WCCU deployed OpCon in its mortgage operations to streamline transfers between its FICS mortgage processing system and the core, creating new efficiencies and **saving more than 125 hours annually** in staff time spent balancing the systems.

"Our mortgage servicers worked with SMA to automate our FICS processes," Strangstalien says. *"This includes files transfers; real-time services (monitoring and stopping); and end-of-day, end-of-month, and end-of-quarter processes. They feel these efficiencies **save them 30 to 45 minutes on a daily basis**, as opposed to what could be hours spent balancing and reconciling the two systems."*

☐ **Enhanced Security and Compliance:** With OpCon's innovative Self-Service buttons, WCCU created automated sequences so that an employee could simply push a button, and complex, multi-step file transfer and report generation jobs would run on autopilot, reducing the opportunity for error or data leakage. It also enhances security by limiting user access to only those process steps they need to perform.

"When our tellers would balance at the end of the night, they sometimes needed to run a report in Episys to get information," Aspenson says. *"We were not comfortable with allowing access for all our MSRs (member service representatives) to be able to run a job. SMA created a Self-Service button that provides MSRs with the report they're looking for without requiring them to have direct access to that area. That has worked out amazingly well."*

☐ **More Peace of Mind:** Prior to implementing OpCon workload automation, WCCU would occasionally have jobs fail because of incorrect naming conventions or other data entry errors. With OpCon, the system automatically monitors jobs and file transfers and alerts staff anytime something is off track.

"When an error occurs, we'll get an email that says, for instance, 'Share Draft posting has not been completed," Aspenson says.

"SMA monitors for that in a couple different ways," Strangstalien says. *"For example, we have one job where we may receive the daily file at 3:30 am, but on some days it might not be there until 5:00 am if system maintenance is being performed. And if we get to 6:00 am and it's not there, then I get an email to alert me. It helps alleviate a lot of the stress and worry because we know there are processes in place to remind us if a scheduled process fails to execute."*

Compared with other vendors that WCCU has worked with, Strangstalien finds SMA to be extremely responsive.

"With other vendors, we can open a ticket and we may have to wait a couple of days," Strangstalien says. *"That does not happen with SMA. We always receive a timely response. Always."*

IMAGINING AN AUTOMATED FUTURE WITH OPCON

With OpCon, WCCU enjoys the benefits of a flexible, scalable workload orchestration platform, made simple. And that's why Strangstalien and Aspenson look forward to deploying workload automation throughout the Credit Union to gain efficiencies in a wide range of functional use cases.

Some areas of high potential include maximizing the value WCCU receives from Salesforce CRM, as well as in automating data extraction and analysis across multiple third-party systems.

"OpCon is already helping us automate data extracts out of our core and send those files to be loaded into our CRM," Strangstalien says. *"We're also planning to implement a data warehouse to receive data files from some of our other hosted solutions, like our mortgage and consumer origination systems. We plan to use OpCon to pull application data from our third-party vendors and transfer it into our data warehouse, where we can use it to conduct further analysis."*

> "I am very sincere when I say that SMA cares about us—our uptime, our environment, our processing—just as much as we do. And that's pretty rare when it comes to a vendor, in my opinion."
>
> *- Sheri Strangstalien, Application Development Manager, WCCU*

Onboarding new employees is another example of where WCCU can leverage OpCon for greater efficiency.

"We intend to automate all the steps involved in the onboarding of new employees, including writing to active directory, creating new accounts, and sending emails," Aspenson says. *"That's another area where we see SMA helping us to deliver outstanding value in automation."*

And in the accounting department, WCCU has an active project to create a new Self-Service button to automate the monthly general ledger closing process.

"Using OpCon Self-Service capabilities, we can automate the month-end GL close process for our Accounting department," Aspenson says. *"By utilizing the Self-Service feature, reports and batch jobs can be automated with the push of a button, rather than manually running each report and job."*

With the power of OpCon and the help of dedicated experts at SMA, the sky's the limit when it comes to streamlining workload processes throughout the organization. And WCCU can achieve these goals without having high-level automation skills and expertise on staff.

"OpCon in and of itself is a great tool, but if we were to manage, update, change, and monitor OpCon in house, we'd have to hire additional staff," Strangstalien says. *"SMA is the secret sauce to that product because they know it inside and out, and they know exactly where to go to schedule, to monitor, and to remind. We don't need to have that expertise on staff—and that is huge!"*