

CAMPUS USA Credit Union saves time and reduces risk with business process automation



CAMPUS USA Credit Union

Location

Gainesville, Florida

Website

www.campuscu.com

Assets

\$3.1 billion

Branches

20+

Founded

1935

Members

152,000

“Our pay-by-phone process used to take about 40 minutes,” says Brian Fisher, Vice President of Information Technology at CAMPUS USA Credit Union. “It oftentimes involved incorrectly filled-out forms, missing information, and maneuvering around three different departments.”

“Since creating a pay-by-phone workflow with *jhaEnterprise Workflow™*, we’ve been able to cut that timeframe down to five minutes and now average 1,184 phone loan payments every month. We also eliminated a third-party product that originated payments averaging \$700 per month.”

With *jhaEnterprise Workflow*, CAMPUS USA Credit Union has seen a total cost savings of \$8,400 per year and a time savings of 565.25 hours per month.

“Even just that one example shows how critical *jhaEnterprise Workflow* is to our organization.”

CAMPUS USA Credit Union is a Florida-based community credit union with a mission to provide exemplary service and exceptional value to its members. By empowering employees to make a positive difference in the financial lives of its members and in the communities they serve, CAMPUS USA Credit Union offers personalized service, innovative digital solutions, and a community-driven approach that fosters growth for more than 140,000 members from all over the world.

“Because it removes redundancy and reduces the risk of error, *jhaEnterprise Workflow* has allowed us to better utilize our employees and improve our processes,” explains Fisher.

simplify your workflow

jhaEnterprise Workflow simplifies business processes by fully automating, streamlining, and standardizing any procedures that involve multiple steps, individuals, groups, departments, and systems. Workflow automation enables financial institutions to make more informed decisions, create more effective processes, and assign work accordingly. Workflows also support virtually any process that’s performed with a series of



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Brian Fisher

Vice President of Information Technology,
CAMPUS USA Credit Union

consistent steps – automatically routing assignments based on established credentials, permission levels, and availability while strictly enforcing established approval processes.

CAMPUS USA Credit Union has successfully implemented 20 active workflows across its entire organization. From business units like wires and payments to auditing and accounting – all areas of the credit union benefit from their own specialized workflows.

“There are several more examples of *jha*Enterprise Workflow reducing our risk and saving us time,” states Fisher.

“One of my favorite workflows is business lending interest rate change. This workflow manages the business lending rates that can change and fluctuate daily off a series of indexes that can be found on the internet. When the loan renews, it does so at the then-current rate on the core for that next term. Before creating a workflow, the process was manual and oftentimes wasn’t completed due to human error.”

“We developed a workflow that provides automation for everything that can be automated – along with human interaction for dual control,” continues Fisher. “As you can imagine, renewing at an incorrect rate – plus or minus – would produce an embarrassing result. Not to mention the time and work involved in correcting and adjusting the loan.”

Workflow automation greatly improves internal communication for banks and credit unions, helping to streamline and simplify processes that, if handled incorrectly, could cause serious risk. The *jha*Enterprise Workflow solution facilitates timers and notifications of workflows and tasks, allowing you to meet and exceed your service-level agreements (SLA) and provide your members with an experience that exceeds their expectations.

By automating workflows, you can effectively assign a workflow author who’s responsible for every part of the process, creating a system of accountability to ensure everyone involved knows what specific tasks they are responsible for. This also reveals which tasks take the most time to complete and where the process seems to get held up the most frequently.

“Another workflow example is one that has reduced debit card fraud loss associated with manual CAMS list,” notes Fisher.



“We love where *jha*Enterprise Workflow is taking us.”

Brian Fisher

Vice President of Information Technology,
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The credit union’s previous process of managing a CAMS listing review was to email lists, attempt to make decisions, and then execute those decisions involving multiple departments and staff.

“When a decision was made, execution would typically take a week or more because there were so many departments involved in drafting the letters, creating the mailing lists, reissuing cards on the core, and so on,” explains Fisher. “Our CAMS reissue workflow allows for the Risk Manager to add the CAMS list and a formal write-up of the situation for the appropriate department to make a decision. They can then forward the workflow to the proper department(s) for action or run the appropriate actions using the automated processes built within the workflow.”

Fisher goes on to explain how the credit union’s CAMS reissue workflow automatically processes reissues.

“If ‘enhanced fraud’ is chosen, the workflow goes back to the Risk Manager, cards are moved into that group same-day, and the process is then complete. If a letter is to be sent, a job is run on the core with a file delivered to our print provider and a letter goes out same-day. If a reissue is required, a job is run on the core to reissue all cards, add notes to the account, and cancel the old card on the core the day the new card is activated.”

Reducing risk and saving time has been a game changer for CAMPUS USA Credit Union. Since implementing *jha*Enterprise Workflow, CAMPUS USA Credit Union members spend less time in the queue and employees spend less time searching for missing data and correcting mistakes.

“*jha*Enterprise Workflow allows us to do things that weren’t even possible before,” says Fisher. “We love where it’s taking us.”

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