



## FirefightersFirst Credit Union Optimizes Banking Processes

*White paper*

Learn How FirefightersFirst Credit Union Unleashed New Efficiencies and Transformed its Member Experience with BPM Software and Smart Enterprise Apps.



Retaining existing and attracting new members, especially younger members; growing member relationships; and competing with banks and a whole new raft of new and emerging non-traditional financial organizations, top the list of key credit union priorities these days.

Credit unions must find ways to lead by addressing their members' needs in innovative and effective ways. To do this, credit unions must introduce new tools and technologies to support the convenience that members value and remove banking obstacles.

According to the latest Fiserv Consumer Trends Survey, U.S. consumers' growing use of smartphone, tablet and PC channels demonstrates that consumers value choice, convenience and flexibility in managing their finances and creates a new imperative for financial institutions to think holistically about digital banking channels and the customer experience.

"Consumers have embraced digital banking in all its forms, growing their use of mobile and tablet banking while continuing to use online banking. Capabilities such as accessing account information and enabling transactions are clearly must-haves across the digital domain, based on their heavy use and perception as key benefits. Now is an opportune time for financial institutions to make strategic decisions about how to support and market mobile and tablet channels, while also maintaining a strong online banking presence. The digital transformation – from online, mobile and tablet banking to online bill pay and e-bills – provides the opportunity to deliver exceptional experiences that expand customer choice, convenience and flexibility and enhance the overall customer relationship."

But where and how do credit unions start with digital strategies?

A highly successful tactic is to engage in customer journey mapping. Customer journey maps identify all customer touch points, and how they interact today, so credit unions can identify opportunities to improve on those interactions in the future. From these journey maps, it's possible to start to craft the experience members most desire.

Next, identify the processes that are most critical to supporting the member experience. Obvious candidates would be those processes to support member self-service and online banking, but streamlining internal processes can also have a positive impact. These include processes such as those which speed loan approvals, and even employee onboarding, to reduce HR overhead so credit unions can divert resources to higher value member service efforts.

Back end system integration and compliance requirements must be considered when automating, streamlining, and optimizing processes. It's essential to ensure that any new technology can easily integrate with core banking systems, online banking platforms and open solutions such as Fiserv/Open Solutions, NCR/Digital Insight, as well as key security technology components such as Single Sign On for session/user authentication.

## FirefightersFirst Credit Union's Business Process Evolution

FirefightersFirst Credit Union (formerly known as the Los Angeles Firemen's Credit Union or LAFUCU) is a not-for-profit financial cooperative established in 1935 by Los Angeles City firefighters. Today, it has over \$940 million in assets and more than 31,000 members. Membership is available to full-time, paid, active and retired professional firefighters within the State of California, along with their family members.

At FirefightersFirst Credit Union, legendary service is more than a goal; it's a mission. Since 2004, FirefightersFirst has sought to automate business processes for increased efficiency and member ease of doing business; this evolution started with fill and print forms, and later included online banking eForms.

But in time, the underlying technology powering this evolution – Adobe LiveCycle enterprise document and form platform – began to reveal its limitations. Adobe Flash was not supported on Apple iOS devices; additionally, the platform required complex development and infrastructure and costly annual licensing. What's more, the extensive cycle times required from concept to launch of new workflows kept FirefightersFirst from achieving its time-to-market goals.

## FirefightersFirst Enhances Operational Performance with Intellect BPM

FirefightersFirst partnered with Intellect to bring about its next evolution in business processes. Just two years prior, the credit union lost its Adobe Lifecycle developer due to a reduction in force. As a result, FirefightersFirst was looking to replatform its BPM solution with one that would enable the credit union to develop and launch processes without programming, using just its internal business analyst resources.

Impressed by the capabilities of the Intellect BPM platform and the company's ease of integration with FirefightersFirst's core banking and Digital Insight online banking platforms, Fiserv, and its Single Sign On web service, the credit union found Intellect to offer the best value over competing solutions. Intellect BPM also supported FirefightersFirst's need for a powerful and extensible BPM solution that didn't require programming.

Intellect's vision is to empower business users and IT with the fastest and simplest platform for creating Smart Enterprise Apps, including robust workflow capabilities, putting the power of rapid business process application development in the hands of business process owners. This approach allows business professionals to model and deploy automated business processes with no coding required. Using the Intellect BPM platform, FirefightersFirst has been able to automate processes and workflows that are fully integrated with back-end systems and banking applications, and securely delivered with integrated enterprise-level security. The company is using Intellect BPM to automate, streamline, and optimize a wide range of business processes – from simple forms to complex internal workflows



supporting member self-service, new employee HR onboarding and employee lifecycle management, credit score checks, and member-to-member transfers.

Two of first processes that FirefightersFirst developed are in high demand by members and designed to meet crucial needs in the self-serve online banking arena. A newly developed process for member-to-member funds transfers was modelled and deployed in only 6 weeks -- a dramatic cycle time improvement from FirefightersFirst's process modelling to go live in years past. Working and living together, firefighters transfer money among one another often to manage shared expenses, such as food, the cable bill, etc. With a single sign-on, members can easily initiate, validate, monitor, and confirm wire transfers both on the web and using mobile devices.

The credit unions also launched a brand new process enabling members to request and immediately receive their FICO credit scores via its website – a value added feature that has been well received by members – with several thousand credit score requests per month processed.

The director of IT Innovation and Solutions at FirefightersFirst, worked directly with the Professional Services team at Intellect. The team required process consulting expertise to map out the details of each process and develop new process designs, but they did not require any software programming or coding. Executive and senior management were also included in the process, as needed.

The Intellect BPM platform has been used to build forms, workflows, and apps to meet the needs of a wide range of departments and users. Members and employees are more efficient with self-service requests, all activities are tracked for regulatory compliance, and the overall user experience is now significantly improved.

With Intellect, FirefightersFirst is now equipped to support the rapid development and deployment of business processes to enable the credit union to be more agile and productive, more responsive to its members' needs, and maintain a competitive advantage.

Interested in optimizing business processes to improve efficiency and transform your member experience? Contact us at 800.558.6832 or 310.439.9680, email [sales@intellect.com](mailto:sales@intellect.com), or visit us on the web at: [www.intellect.com](http://www.intellect.com).



## About Intellect

Intellect, formerly known as Interneer, is a leader in [SaaS BPM software](#) that empowers business people to innovate with Smart Enterprise Apps. Intellect's new Intellect 8 BPM platform offers the industry's most advanced capabilities for connecting apps, people and processes.

Intellect's award winning Intellect 8 BPM platform enables non-programmers to create, use, and manage a wide variety of enterprise apps with built-in forms, data, workflow, and highly customizable reporting – all with the ability to integrate with legacy enterprise applications. Intellect offers a user friendly drag-and-drop interface that requires no programming or software coding, enabling organizations to quickly improve business automation, operational productivity, employee efficiency, compliance, customer engagement and self-service.

Intellect business apps can be deployed as a native mobile app in minutes on any iOS and Android device. Native mobile apps are critical for organizations that require secure, enterprise-grade mobile apps that function even when internet connectivity is lost.

Hundreds of customers, including [Circle K](#), [Jacobs Engineering](#), [FirefightersFirst Credit Union](#), [Silliker](#), [American Specialty Health](#), [Georgetown University](#) and [Host Hotels](#), rely on Intellect to build and manage business apps that automate business processes, optimize operations, and enhance revenue generation. To learn more, please visit [www.intellect.com](http://www.intellect.com).