

## Case Study



### SunWest Federal Credit Union

#### Improving Service and Convenience Through Robust Mobile and Online Banking Features

Corillian Online® and Mobiliti™ from Fiserv are among the digital channel solutions helping SunWest Federal Credit Union meet the demands of members who expect anytime, anywhere access to accounts and information.



With the largest financial institutions maintaining a strong presence in the region, SunWest must offer top-notch services to stay competitive. Its transitory membership demands access to accounts and information on-the-go, but previous online and mobile offerings didn't suffice.

"We have members who are 'snowbirds' who only live here in the winter, and others who live here most of the year but leave during the summer," said Jeff Morrow, director of marketing. "Logging into online banking wasn't always the best option." The credit union's previous mobile solution took members to a webpage, which was cumbersome to use.

#### The Right Fit

SunWest, which uses XP2® from Fiserv for account processing, chose two Fiserv solutions to form a digital foundation for its future: Mobiliti and the ASP version of Corillian Online for online banking. "Fiserv offered a total package that fit from top to bottom," Morrow said, noting that both solutions integrate easily with XP2. Especially important were the mobile check deposit and accessibility features offered by Mobiliti. "In our Facebook poll, a mobile app was the feature most requested by members," he added, noting



#### Client Profile

Founded in 1937 and headquartered in Phoenix, Arizona, SunWest Federal Credit Union has over 77 years of experience in the financial industry and is committed to serving those who live, work, worship or attend school in either Maricopa County or the city of Tucson. With more than \$280 million in assets, SunWest continues to have one of the highest net worth ratios for credit unions in Arizona with assets of \$100 million or more. The credit union serves more than 44,000 members through a variety of digital channels, along with seven branches located throughout the Phoenix metropolitan area and Tucson.

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that he believes a mobile banking app will eventually become a must-have feature that could influence member retention.

SunWest found that among mobile users, online banking was still a requirement. "Fifty-six percent of members who use our digital channels access both our desktop online banking via Corillian Online and Mobiliti once a week," Morrow explained. The decision to choose Corillian Online was swayed by the product's pending transactions feature – something members sought to stay current on balances.

SunWest implemented Corillian Online and Mobiliti in tandem with a new website. "It was an easy implementation," Morrow said.

### Fast Results

Just three months after launching Mobiliti, 43 percent of SunWest's 10,000 online banking users had accessed it at least once and most were using it weekly via smartphones and tablets running Apple® and Android operating systems. "The quality of members using our digital channels is better," Morrow noted. "They use more services or have a greater propensity to use other services."

Mobile Adoption Services from Fiserv helped SunWest get off to a fast start. The consulting and marketing resources help financial institutions improve mobile usage and maximize ROI. "It was a comfort level to talk with people who understood the project from a marketing standpoint and could share what they've seen," he said. And with early access to information about product features, SunWest developed effective member communications out of the gate.

### Challenge

SunWest Credit Union's previous mobile and online banking solutions didn't meet member needs and didn't position the credit union to compete with national financial institutions in the region. With many members only residing locally part of the year, digital channels are vital.

### Solution

SunWest implemented Mobiliti and the ASP version of Corillian Online to provide robust mobile and online banking services. Mobile Adoption Services were engaged to employ best practices to boost adoption.

### Proof Points

- Within the first two months, 43 percent of SunWest's online banking users had used Mobiliti
- Most mobile banking users use the service at least weekly
- SunWest's digital channel users have a greater propensity to use more services

One of the team's recommendations was to add a smart app banner to boost registrations. "That was one of the fundamental points in our communications,"

"From our team's standpoint, it was a very simple process," Morrow said. "The Fiserv team is top-notch and was great to work with. I'm satisfied at all levels."

### Connect With Us

For more information about Mobiliti or Corillian Online, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [fiserv.com](http://fiserv.com).