

# CASE STUDY

USALLIANCE FINANCIAL

AUTOPILOT®

AN INNOVATION OF SWBC®

USALLIANCE Financial was founded in 1966 and was initially organized to serve employees of IBM. Since then, they have expanded their reach across the northeast corridor, providing financial services for employees of many large organizations. USALLIANCE members have access to 19 branch locations, more than 6,000 shared branch locations, more than 25,000 surcharge-free ATM's, and a mobile banking app, which was recently recognized by Finovate as one of the best in technology within the financial services industry.

The USALLIANCE mission is to support their members' lifelong pursuit of personal aspirations through the everyday delivery of real-time connectivity, innovative financial solutions, and extraordinary service. USALLIANCE embraces a technology-driven culture and strives to innovate, implement, and improve as technologies and consumer expectations change.

USALLIANCE's focus on technological innovation has been a factor in the credit union's strong growth in recent years. They make sure any new technology that is adopted aligns with their business strategy and adds value to their members.

## THE CHALLENGE

"One of the biggest challenges USALLIANCE faced was providing our members with an effortless method to pay their monthly loan payments," said Kristi Kenworthy, AVP of eCommerce at USALLIANCE.

With a significant portion of their consumer lending portfolio originating from indirect channels, USALLIANCE experienced challenges related to supporting these borrowers. With respect to payment remittance in particular, delayed settlement and posting, as well as slow return notifications were common. Given the institution's focus on innovation and technology, USALLIANCE recognized the need to provide their members with the ability to make payments in an easy and convenient way without any settlement delays.

## THE SWBC SOLUTION

In order to meet the evolving needs of consumers, support their growing indirect portfolio, and keep pace with strides being made in the FinTech space, USALLIANCE was eager

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## > Definition

### FINTECH

Start up and tech companies that use technology to make financial systems more efficient.

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**Kristi Kenworthy,**  
ASSISTANT VICE PRESIDENT OF ECOMMERCE

## Partner Profile

### USALLIANCE FINANCIAL

Headquartered in Rye, NY  
90,000 Members Worldwide  
6,000 branch facilities  
\$1+ billion institution

### SUCCESS

- Successfully redirect more than 3,000 calls per month to the self-service web application
- Settle all payment channels through a single source and payments are posted directly to loan
- Assurance that all payments are processed in adherence with NACHA guidelines
- End-to-end USALLIANCE-branded experience for the user, from initial visit through completion of a transaction
- Positive consumer experiences and a 43% increase in payment volume since June 2015

to offer their borrowers a web-based payments tool. As their marketing and web development teams began to imagine the features and build out the structure of a new payment center, their EFT group was tasked with finding a reliable partner that could process these transactions in a secure and efficient way. After attending a financial services conference, the team began a discovery process and ultimately decided to partner with SWBC, utilizing their AutoPilot Payments program to power a new payment center.

Today, the USALLIANCE Payment Center—powered by AutoPilot Payments—is an easy, fast, and secure way for borrowers to pay their loans online through USALLIANCE’s home banking system or mobile banking application. The payment functionality is integrated into these channels in a way that allows the user to complete transactions seamlessly, without having to leave the branded experience of the USALLIANCE channel they are in.

While the Payment Center is hosted by USALLIANCE—allowing their team to gather more comprehensive data on a visitor’s journey, including transaction activity—full reports related to the settlement and posting of transactions are available through AutoPilot Payments. This reporting enables institutions to quickly and easily access important details like the status or source of a payment, as well as a higher-level rolup of all payment activity over a period of time.

### CONSISTENT SETTLEMENT CHANNELS

In addition to robust, consolidated reporting on transactions made through various channels, AutoPilot Payments allows for consistent settlement across these channels. Felecia Hudson, AVP of EFT and Card Services, ATM, and Imaging at USALLIANCE, observes that, through the automated same-day posting file provided by AutoPilot Payments, the credit union achieves “a uniform way of treating all loan payments

to ensure the effective date of payments would be the same date as the transaction.”

Finally, AutoPilot Payments gives both the institution and their borrower peace of mind knowing that their information is secure and payments are being processed in accordance with the most current regulations and guidelines: “Powering the payments through SWBC’s AutoPilot Payments also gives us the confidence that our payments are processed adhering to NACHA regulations,” said Kenworthy.

### THE RESULTS

Since partnering with SWBC to launch their Payment Center, USALLIANCE continues to see a rise in payment volume each month. Kenworthy explains, “since implementation of the application in June of 2015 we’ve seen steady adoption of use and to date an uptick of 43% transactions.”

### THE POWER OF MEMBER SELF-SERVICE

AutoPilot Payments has helped USALLIANCE significantly reduce processing time and inbound calls to their contact center. “With the deployment of the Payment Center we were able to successfully redirect more than 3,000 calls per month to the self-service web application,” Kenworthy says. Members are also very satisfied with this new and improved payment service. Previously, members would have to speak to a representative to make a payment, but now they can take advantage of the digital payment channels and do it themselves without incurring a fee.

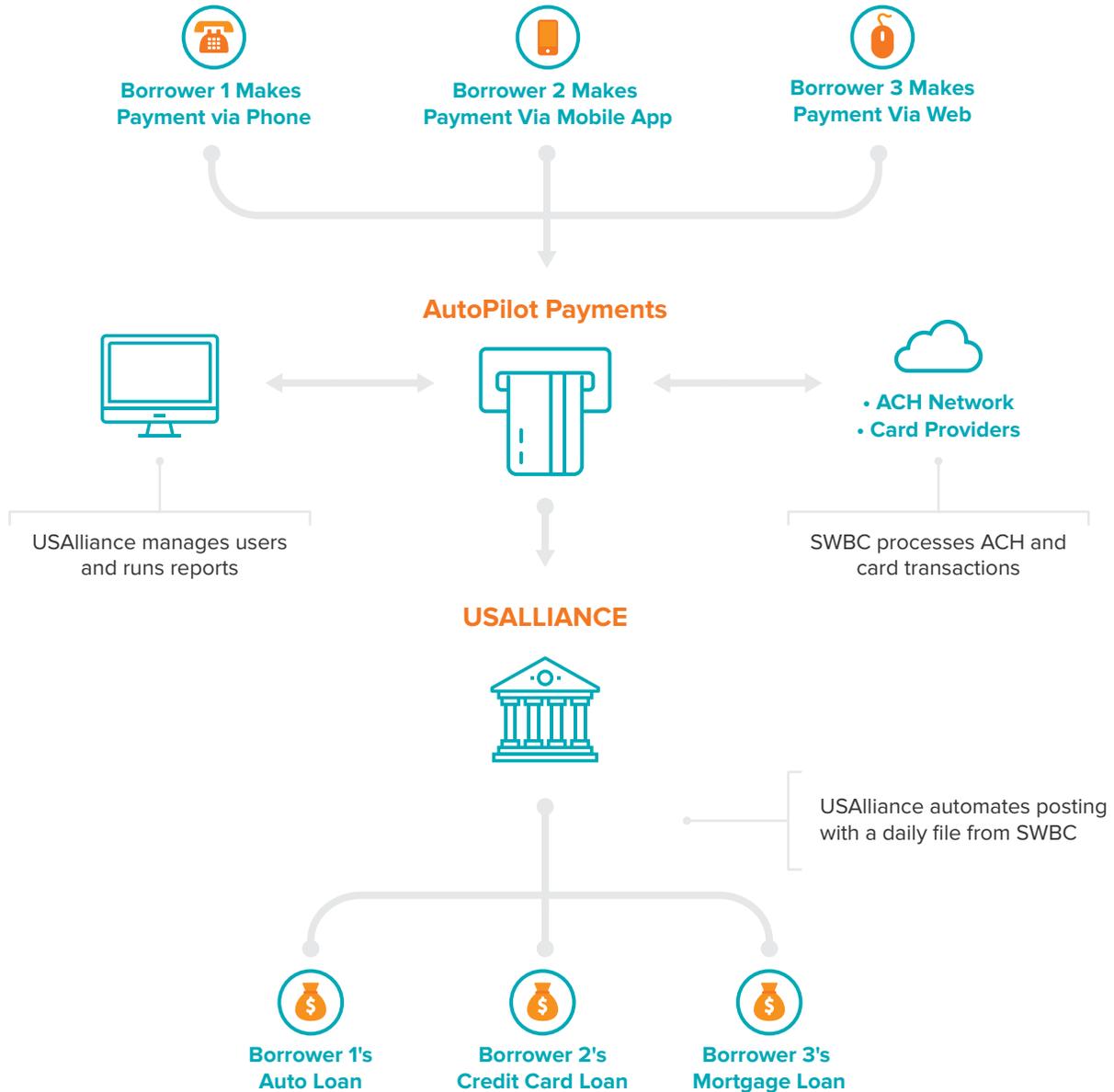
According to Kenworthy, one of the greatest benefits USALLIANCE has experienced since the implementation of AutoPilot Payments is the superior service to its members. “AutoPilot Payments has allowed us to better service our members through the multi-channel use of our website, digital channels, and contact centers.”



Kristi Kenworthy, Assistant Vice President of eCommerce oversees the eCommerce, digital, mobile initiatives, and emerging channels at USALLIANCE Financial. The eCommerce team is responsible for the development and implementation of USALLIANCE’s strategic eCommerce plans which position USALLIANCE to compete in the digital space.

# AutoPilot® Payments Process

Used by USALLIANCE Payment Center



AutoPilot Payments is proven to be extremely successful in reducing call volume and representative payment processing, streamlining payment settlements, and improving the member experience.

To learn more about AutoPilot Payments and schedule a demo, [click here](#) to visit our website.



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