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### Alterna Savings turns to Web services model

Credit union takes customer services app online to consolidate data

8/29/2005 5:00:00 PM

by Alex Anderson



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Credit union [Alterna Savings](#) has rolled out a Web-based system that it expects will enable it to compete with the big banks.

The Web-based Summit iSpectrum solution uses a Web services approach to pull all client data into one place

so Alterna Savings can deliver much faster customer service than traditional mainframe green-screen systems allow.

"If we are going to compete with the large banks everything has to be quick, cheap and easy to use," said Norman Ayoub, Alterna Savings' chief operating officer. "Web technology is more flexible, less complex

and less expensive to maintain. This system allows us to do things quickly, efficiently and to respond rapidly to a changing marketplace."

The new system is expected to streamline the process of delivering members' portfolio statements, enabling better product offerings, more efficient account management, faster loan decisions, and increased access to joint accounts.

Traditional mainframe systems can be inflexible, complex and costly to maintain. This has led many Canadian credit unions to outsource core processing to a third-party through an ASP model. rather than maintain in-house technology and the IT department required to run and support it.

Summit iSpectrum alleviates this complexity with its Web services model. Built on an application server farm architecture to ensure 24x7 operations and to support Alterna Savings' 84 ATM machines and Internet banking, Summit iSpectrum was built from the ground up for the Canadian financial

services industry by Summit Information Systems of Corvallis, Oregon.

According to David Brim, iSpectrum's chief architect, initial discussions with Alterna Savings involved a more traditional mainframe system, but as the process progressed Summit realized that a unique opportunity was presenting itself: come up with a completely new system that utilizes the latest Web-based approaches using Alterna Savings' real-world customer requirements as a development guide.

"It's a more reliable system," said Brim, of the server farm architecture. "If you've got one box and something happens to it then you are down. If you spread the processing load across multiple box as this system does, then the customer probably won't even notice if there is a maintenance issue with one box."

In addition to reliability, other demands for the new system included flexibility, scalability, ease of use and interoperability with other systems both within the credit union and externally through alliance partners such as mutual fund and insurance companies.

"We are literally changing the way branches operate," said Christine Pearson, Summit's vice-president of Marketing. "If I was a customer service rep and a client came in and wanted three or four different types of transactions in the past I would have typically needed to access several different systems with all their individual passwords and screens. That takes a lot of time.

"We are clearing the forest of applications that front-line staff need to know in order to help their customers. It's becoming a clearinghouse where they can get all the information they need to serve customers. This is what the market needs and where it wants to go."

Ayoub agreed. "Where there is a lot of human interaction, the focus is on getting things done. It's going to allow us to spend less time on transactions and more time treating our customer's well.

"We are very focused on changing the way we work from the outside in, i.e., from the customers' requirements rather than blue sky ideas we come up with internally," said the banking executive. "We are really trying to get inside the minds of our customers.

"There's no point in building a better mousetrap. Everyone else already has one. The key is in responding to what customers actually want and delivering it. iSpectrum does that for us."

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