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Corporate Central Credit Union Transforms to Drive Digital Innovation

Digital Innovation Journey – Where are you going?

Corporate Central revolutionized its technology strategy. For starters, the company set out to transform its technical culture from one focused on costly and time-consuming maintenance activities (like maintaining servers) to **high-value**, strategic activities that create opportunities, empower innovation, and drive business results. The Corporate Central **digital transformation** delivers or enhances resiliency, collaboration, efficiency, productivity, and agility.

Corporate Central is a federally insured financial cooperative built on the values of commitment to service, fiscal responsibility, and respect for the individual.

Corporate Central cultivates a culture of respect, ethics, teamwork, and innovation. Corporate Central is "Helping Members to be *Wildly* Successful" by delivering industry knowledge and expertise to help credit unions achieve their strategic objectives and compete in today's evolving financial services industry. Corporate Central is motivated to passionately serve members and strives to learn, create, and innovate.

Resiliency – How will you sleep better?

During a major Wisconsin snow storm most businesses and schools closed for the day. On that day, the offices were dark, and the parking lot empty, yet Corporate Central was open for business serving their members. Corporate Central provides member service without adjusting transaction cutoff times, by using a secure, remote environment that is invisible to the member. Corporate Central's employees avoided hazardous driving conditions, and worked from the safety of their homes, all while **seamlessly serving members**.

A chief concern for any business is being able to continue operations during a disruption, outage, or disaster. **Peace of mind** comes with achieving resiliency. A workforce that can work **anywhere, anytime, from any device** is the definition of resiliency, and peace of mind.
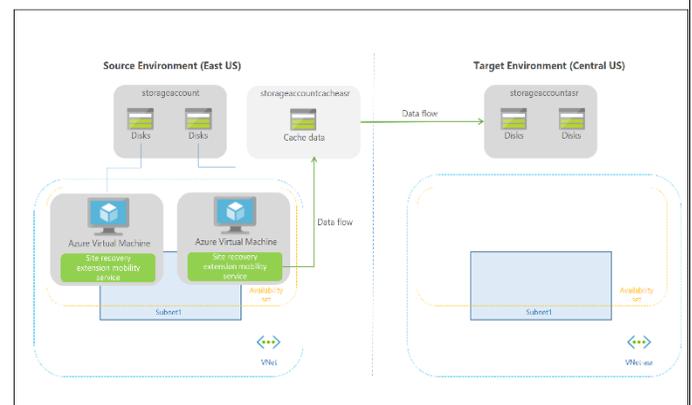
Prior to going digital, and to the cloud, Corporate Central's business recovery center was a major expense, and constant burden to update and maintain. Corporate Central transformed from disaster recovery, or business resumption, to business resiliency. Now, **business resiliency is automatic – anywhere, anytime**.

Collaboration – Do you have an information competitive advantage?

Previously, working off site meant obtaining a loaner laptop with no connection to on-premise file stores. Work was saved to a portable drive or emailed back and forth between home and work. In the past, this was working remotely. Collaboration with others was very difficult. The collaboration on reports, policies, and agendas no longer require email, red-line, rewrites, and multiple versions retained. Our document management system, SharePoint, provides encrypted and secure historical access to materials, delivers clean and simple organization of the materials, improves our ability to prepare in advance, and delivers more efficient business processes.

To innovate, a workforce must collaborate. Collaboration requires transparency and sharing. Going digital enables collaboration and helps facilitate innovation. Corporate Central seamlessly collaborates and manages changes in shared documents, whether working offline, online, or simultaneously with others. **Co-authoring** lets people work in the same document with others on files stored in the cloud, and file sharing/editing amongst our teams eliminates multiple versions of the same document and room for error. The ability to quickly make notes on documents and forward them electronically to another user is awesome.

We extend our secure Intranet to our vendors, partners, collaborators, auditors, and board members for **collaborative work**. For example, Corporate Central shares board materials to a directors' Intranet. This provides board members access to materials on any mobile device. Gone are the days of printing materials or emailing files that get blocked due to their size. Corporate Central uses similar Intranets **for gathering and sharing materials** for internal audit and regulatory exams.

All Corporate Central employees easily setup conference calls, screen sharing, and web meetings from a single, simple interface for voice communications available anywhere.

Efficiency and Productivity – Do your systems enable people and reduce friction?

Efficiency and productivity, two prime drivers for any successful business, are enhanced by a digital environment and cloud migration. The cloud environment enhanced work efficiency for employees to be more productive – allowing the flexibility to set up a virtual office anywhere, anytime.

Being able to access everything from the cloud reduces "access" frustration, improves security, and enhances knowledge sharing throughout the organization.

In the past, various versions of documents held in multiple locations with multiple people led to errors, confusion, and frustration. Now documents are centrally located and can be shared in real-time with multiple collaborations possible.

Having access to data anywhere has been great for conducting business. Employees no longer need to remember which documents to take with them when they are going to be out of the office – having 24/7 access on any mobile device has been a real game changer.

Another remarkable transformation has been the cloud-based phone system. Allowing us to take calls 24/7 as if we were in the physical office. Changed the meaning of "in the office." Phone number(s), files, and presence follow user
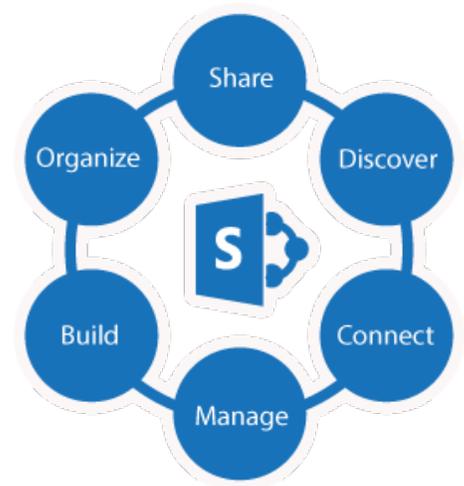
wherever they are. Corporate Central can be more flexible with recruitment and employees. It has been great for business and for our members.

The automation and integration of several digital platforms across the company has significantly increased employee productivity. Emergifi's business applications and service management, such as Microsoft Office 365, SharePoint, and Teams, are just a few examples of the tools and resources now available to all employees at Corporate Central and its CUSOs.

Corporate Central spent a considerable amount of time managing IT resources – patch management, firewalls, email, website, user administration, software installations, and server maintenance. Now, most items are automated and managed from the cloud or as-a-service. IT staff focus on higher value work, projects and development. **Audits and examinations information gathering has dramatically improved.**
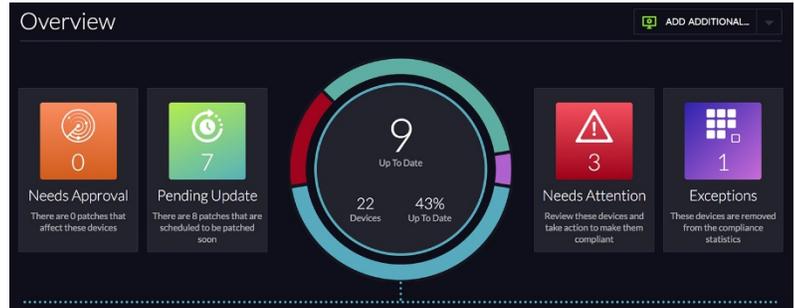
Digitization – Paper dragging you down?

Digitization improves collaboration, communications, and data exchange without restrictions. Digitization gives Corporate Central the ability to combine data from all member interactions and formerly unstructured sources into a useful, actionable format to optimize member experiences.

This digital transformation process has eliminated printing, signing, and storing paper documents. Now, Corporate Central digitizes documents, uses electronic signatures, and stores documents in our cloud-based document management system, Microsoft SharePoint. Files are no longer locked in a filing cabinet. All files are searchable and accessible from anywhere, anytime, and any device.

Sustainability - We used to print reams upon reams of reports and documents every day. Going digital and eliminating most printing is a cost savings and is considerate of our environment – good corporate citizen.

Implementing digitization has been a journey! "What I love most is that I'm able to work on multiple tasks at once without the messy desk of paperwork. I can save a document within seconds and send it out to a recipient immediately instead of waiting on a printer, finding a pen that works, or walking to another department and tracking someone down."

Agility – Do your systems keep up with your needs?

As part of the transformation, Corporate Central employees have started working with best-in-class productivity and communication tools. Corporate Central **automated the software update** process. With Emergifi software update services, our employees use the latest software available. Microsoft Office 365 delivers software updates providing our employees the latest features and enhancements. Operating systems and software are consistent across the organization, which reduces training costs and support.

Security and Compliance – What keeps you up at night?

As a financial institution, credit unions face rigorous regulatory requirements. Therefore, they tend to greet cloud services with skepticism, believing on-premises infrastructure is somehow safer. Credit unions struggle to stay on top of security. Few credit unions have the IT talent to provide best practice security. However, with Emergifi and the Microsoft cloud, Corporate Central navigated the complicated compliance process and receives world class security services. Through digitization, and with data and documents in the Microsoft cloud, Microsoft's Security and Compliance solution

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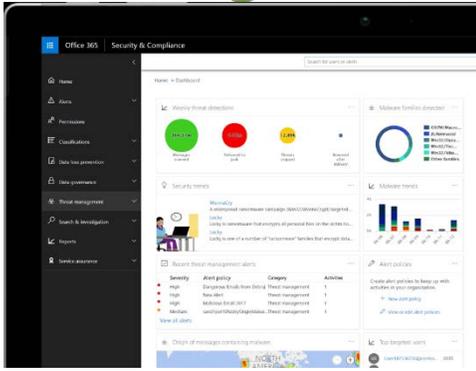
protects Corporate Central documents, data, and business, and lowers compliance costs. Corporate Central uses data encryption, data loss prevention, regulatory compliance monitoring, and threat prevention. The Microsoft Office 365 collection of threat-protection technologies protects against and provides visibility about spam, malware, viruses, phishing attempts, malicious links, and other threats.

Service – Is everyone leveraging technology?

Our cloud migration has been a true source of efficiency and an amazing transformation on our culture in the way we conduct business. It enables greater business agility to serve our most valued asset – our members – 24/7. Being able to access our data in the cloud allows us to conduct business as usual for our members even during a disaster – that's amazing.

The introduction of cost-effective, member-focused digital tasks streamlines business workflows and eliminates overhead associated with outdated solutions. Prior to going digital, our members were required to sign and fax documents to our office. Now, we can efficiently facilitate changes electronically, quickly, and conveniently.

Cost Reduction

- Consolidated voice recorder
- Eliminated on-premise PBX
- Consolidated conferencing
- Reduced workstation licensing
- Reduced server licensing
- Reduced database licensing
- Reduced server hardware
- Reduced computer space
- Eliminated special purpose computers
- Consolidation document management system
- Consolidated service tracking system
- Consolidated security services
- Eliminated siloed services
- Reduced patching labor
- Reduced software update labor
- Reduced training costs
- Reduced paper consumption
- Repurposed technology resources
- Eliminated business recovery space
- Eliminated business recovery computers
- Eliminated business recovery maintenance
- Reduced electrical usage
- Reduced cooling costs

Support - Before the digital transformation, Corporate Central had many different workstation devices and versions of software, which created challenges and workflow difficulties. Now, equipment is standardized, and applications are current. Corporate Central Credit Union employees use the best software tools.

Member service emergencies are no longer a drive into the office. After hours, member services will receive text alerts when a member requests emergency service. Any team member using a laptop or tablet may remotely and securely address emergency service requests, improving response time and reducing time to resolution. Corporate Central delivers urgent service anywhere, anytime, with any device.

Employee Satisfaction – Do your employees have the best tools?

The cloud migration has been nothing short of amazing. It allows for a better work-life balance, which created a happier workplace. Working remote is not only more secure for the company and its remote employees, but it's now more efficient than ever, with the cloud-based technology solutions delivered through Emergifi.

The Corporate Central technology opens new recruitment possibilities when the workforce can work anywhere, anytime.

Technology Strategy – What innovates you?

Corporate Central successfully completed a strategic technology shift and digital transformation, thanks to the innovative cloud-based technology and technical expertise from Emergifi.

![Emergifi logo]

For Corporate Central, the technology and business process improvement guiding principles were:

1. Anywhere, anytime, any device (without any assistance)
2. 360-degree views – members, vendors, and partners information – internal and external
3. One [data] truth – no silos; no shadow systems; one database; one document
4. Frictionless convenience – for members and employees; no paper, no gates; no obstacles

Corporate Central knows technology plays a key role, if not a leading role, in achieving credit union goals and success. Technology enables credit unions to operate more efficiently and better serve members. In the digital transformation Corporate Central has three primary goals:

1. Enhance member experience and member relationships – Convenience and Speed
2. Improve operational excellence; reduce costs – Simplicity and Agility
3. Strengthen security and compliance – Trust

Corporate Central embraced Emergifi's **as-a-service** focus. Corporate Central focuses on business outcomes; Corporate Central focuses on the what, not the how, which the as-a-service model delivers.

Future – What is next?

The digital transformation and cloud migration are positioning Corporate Central for rapid implementation, integration, and agility. Emergifi has paved the way for Corporate Central to rapid implementation, integration, agility, and innovation.

Corporate Central is positioning itself for the future. Central data storage enables data analytics and artificial intelligence (AI).

How – the digital transformation and cloud migration.

Corporate Central utilized Emergifi to execute the digital transformation and cloud migration initiative. The journey . . .

- ✓ Developed Digitization Roadmap
    - o Developed an information technology strategic plan aligned with the organization's strategic plan that guides the master plan, technology initiatives, investments, and resources including interviews
    - o Conducted a hardware and software inventory for informing the planning process
    - o Conducted a service contract inventory for coordinating the transitional timing such as Infrastructure as a Service (IaaS) and Software as a Service (SaaS) subscriptions
    - o Conducted a business process, functional owner, and application inventory that links functional owners to applications
    - o Developed a cloud or SaaS migration road map
    - o Developed a project portfolio methodology using a return on investment calculation to prioritize projects and initiatives
    - o Developed a project portfolio, like an investment portfolio watch list, that identifies possible business improvements and technology investments, including interviews and surveys, prioritized based on ROI
    - o Developed a digital transformation road map with the business process and functional owners that includes high-level project or initiative descriptions, effort, and timeframes in a chronological order
- ✓ Migrated to Microsoft Office 365 providing **state-of-the-art email, spam filtering, secure encrypted email, and email security**
- ✓ Deployed **mobile devices** such as laptops, tablets and phones to employees to enable mobile and remote member service and remote and mobile work

- ✓ Upgraded and standardized [Microsoft Office](#) suite **business applications** by moving to [Office 365](#) (always up to date).
- ✓ The ability to use **new functionalities** without waiting for them to appear in the next version of the product, and continuous troubleshooting
- ✓ Implemented **electronic faxing** with electronic delivery; eliminated fax machines
- ✓ Deployed SharePoint **Intranet** as the digital hub for credit union communications
- ✓ Deployed SharePoint **document management system** with version and access controls
- ✓ Implemented Microsoft Exchange Mail Security for **simple, secure, encrypted email**
- ✓ Implemented Microsoft Exchange **spam filtering**
- ✓ Implemented **central file repository** utilizing SharePoint and OneDrive Files on Demand cloud storage for anywhere, anytime, and any device access
- ✓ Implemented **secure remote access** (VPN) with multi-factor authentication for mobile and remote employees to our secure SaaS applications
- ✓ Eliminated nearly all on-premise servers to reduce risk, reduce low-value work, and reduce costs
- ✓ Migrated backup to Microsoft Azure **cloud backup**; eliminated tape backups in favor of disk to disk to cloud backup
- ✓ Migrated to the Microsoft Azure Site Recovery for **replication and business resumption**; shutdown the disaster recovery center
- ✓ Implemented automated device **patching** using Emergifi cloud-based patching and software update service for central, cloud monitoring, and anywhere updates
- ✓ Implemented **device monitoring and management** using Emergifi cloud-based service for anywhere and anytime device status visibility
- ✓ Implemented Microsoft cloud-based Advance **Threat Protection** and Cloud Security for unified threat intelligence across digital assets
- ✓ **Reduced cost** by reducing "server" devices, eliminating hardware maintenance and software maintenance, reducing electricity usage, and reducing space
- ✓ Implemented Microsoft OneNote for note taking and **collaborative note sharing**
- ✓ Implemented **enterprise scanning** for digitizing remaining paper documents integrated with Microsoft SharePoint
- ✓ Implemented RingCentral **cloud-based phone, conference, webinar, and fax solution** for remote, mobile, and integrated voice communications
- ✓ Deployed [Microsoft 365 **Security and Compliance Security**](#) service to control data security and lower compliance costs and risks
- ✓ Deployed Microsoft Teams for **team collaboration and chat**
- ✓ Achieved **high availability and resiliency** of the applications at an optimum price while reducing low-value work
- ✓ **Automated software updates** and software installations with Emergifi cloud-based patch management and software update service keeping software up to date, improving security, and reducing risk
- ✓ Integrated **web security** and eliminated web site blocking to enhance web-based security threats
- ✓ Implemented SaaS **service tracking system** for improved service incident resolution response
- ✓ Implemented **digital signatures** and began rolling out across forms and agreements for improved, efficient member service
- ✓ Implemented digital documents and forms using SharePoint and DocuSign **electronic signatures**
- ✓ Implemented **multi-factor authentication** (MFA) across for all digital assets for improved security
- ✓ Deployed [Windows Defender **Advanced Threat Protection**](#) for central cybersecurity threat protection on Windows devices
- ✓ Deployed [Microsoft Intune **Mobile Device Management**](#) (**MDM**) for corporate and personal mobile devices protecting data access and preventing data loss

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- ✓ Implemented Microsoft Azure **Advanced Threat Protection** for real-time, consolidated **cybersecurity threat detection and prevention**
- ✓ Implemented **single sign on** using Okta with Azure Active Directory cloud sync improving employee productivity and improving security
- ✓ Consolidated and reduced the number of technology vendors, leveraging the Microsoft 365 integrated suite of applications and technologies, **reducing complexity** and risk
- ✓ Implemented SaaS **CRM, campaign marketing, and web chat**

Emergifi

For Corporate Central Credit Union, Emergifi paved the path to the future by enabling emerging technologies, transforming the business with technology and digitizing and empowering business agility. Emergifi is a forward-thinking and innovative ideas organization providing business orientated solutions.

Emergifi service offerings include business applications, email, storage, remote monitoring and management, backup, service desk, product procurement, compliance, implementation and migration services, and endpoint security management and managed security.

Contact Emergifi, a Credit Union Service Organization (CUSO), sales@emergifi.com, emergifi.com, (414) 433-0177