

IMM Solution Suite Case Study

Aspire Federal Credit Union

The Opportunity: Maintain existing eSignature experience despite a core change.

New Jersey-based Aspire Federal Credit Union was in the process of converting its core system to a new provider, Corelation. Even with this transition, it wanted to keep with its existing eSignature environment, which had proven a successful component of the credit union's digital strategy.

The Technology: Embrace an integration opportunity in the midst of a core transition.

Years ago, Aspire set out to serve members with remote home and mobile banking, and recognized from the onset the value that eSignatures contribute to its digital operations. IMM's eSignature solutions are compatible with virtually any core, LOS, or imaging system. This ability allows both the credit union employees and its members to maintain the eSignature experience when back office vendor or lending systems change.

IMM was one of the few vendor relationships that the \$187 million-asset Aspire retained as a part of the migration to their new core system. IMM and Corelation collaborated synergistically to create a seamless integration from the Corelation Keystone financial system to IMM's eSignature platform. This was important to the credit union as its members and employees had grown accustomed to IMM's solution, and they did not want to have to change or alter the existing eSignature experience.

The Impact: Continue to expand eSignature capabilities for new growth and enhanced service.

Aspire has sought to maximize the potential of IMM's in-person and remote eSignature capabilities. In one example of this effort, the credit union worked with IMM directly to develop an "auto draft" solution which created new efficiencies in its auto lending business. Aspire produces a blank check and marketing documentation for members to present to a lender, accelerating the auto purchase and lending process.

Aspire partnered with IMM for eSignatures in 2005. The organizations have in many ways grown and evolved together. IMM has observed the credit union accomplish its objectives from paper reduction, to increased employee productivity, to substantial cost reductions in the overall process. IMM's ability to interface with virtually any core, LOS, or imaging system helped ease Aspire's transition to its new Keystone system, and created additional connection points for the credit union to leverage IMM's full array of eTransaction automation solutions.