Robins Financial Credit Union

Robins Federal Credit Union was founded in 1954 to serve the financial needs of civilian and military personnel at Robins Air Force Base. In 2016, the credit union changed its name to Robins Financial Credit Union and converted to a state charter, allowing it to serve the needs of those who live or work in 45 counties throughout Georgia.

Today, Robins Financial is Georgia's second largest credit union with over $4 billion in assets, serving over 243,000 members through a network of 22 branches. Firmly rooted in its mission statement, "Member Focused. Financial Partners. Community Proud," the cooperative focuses on enhancing the financial well-being of its members and community by offering a full range of services, including personal and business accounts, home and auto loans, commercial and business loans, credit cards, investment and retirement services, and insurance.

Robins Financial is the second largest credit union in the state of Georgia.

- Headquarters: Warner Robins, GA
- Assets: $4.1 billion (as of March 31, 2022)
- Serves: 243,050 members

CHALLENGE

Before employing workload automation in its operations, Robins Financial faced multiple challenges that restricted its ability to grow efficiently. These included highly manual processes that took too much time and increased the risk of human error. Without built-in tracking, staff weren't held accountable for ensuring processes were completed correctly and on time. The resultant errors were costly to the organization, impacting the member experience and the cooperative's reputation in the community.

CHALLENGE	SOLUTION	BENEFITS
Robins Financial sought to improve its core system processes with a workload automation solution that would: • Integrate seamlessly with the Symitar core system • Reduce manual processes • Prevent human error • Offer a superior member experience • Improve tracking and accountability • Enhance the reputation of the organization	To address these pain points, Robins Financial implemented OpCon from SMA Technologies, a workload automation solution that offers enterprise-level functionality and scalability without the complexity.	After deploying OpCon, Robins Financial has now: • Automated processes within and outside the core • Reduced manual errors • Given time back to staff to work on higher-value projects • Provided members with faster access to funds, improving their overall experience • Improved data security • Eliminated system outages and delayed branch openings, enhancing the Credit Union's reputation among its members and in the community

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For example, members depositing checks at night or over the weekend through remote deposit capture did not receive access to their funds until the next business day. Additionally, errors in overnight processing occasionally resulted in system outages, delayed branch openings, and issues accessing critical member services.

Similarly, errors on shared accounts and loans would be displayed on members' monthly statements and in their online banking transaction records, causing frustration and affecting the credibility and reputation of the organization as a whole.

"Organizations that don't employ automation are forced to manually process ACH files, checks, and large volumes of financial transactions," says John Cozart, Senior Vice President of Information Technology at Robins Financial. *"Without an automated solution, one click of a button can cause a huge error. For organizations of our size, it doesn't impact just one person. It can affect hundreds of thousands of people."*

Leadership at the rapidly growing credit union recognized they had to take decisive action to streamline processes, eliminate errors, and ensure consistency across the member experience.

JOURNEY

Robins Financial sought a workload automation solution that would improve efficiency, save time, and reduce errors in its operations. As a Jack Henry Associates client credit union, Robins Financial selected OpCon from SMA Technologies, which offered a comprehensive direct integration with the Symitar core processing system. The Credit Union first implemented OpCon in 2014 and uses it today to automate back-office processes for IT, payment card operations, support services, and branch operations.

Before OpCon, Robins Financial had a checklist more than five pages long of manual tasks that needed to be completed daily. Within the first six months of implementing OpCon, the credit union was able to automate 80% of those tasks.

According to Cozart, his IT team had a technology and knowledge gap that limited its ability to take full advantage of OpCon's workload automation and orchestration capabilities. That's when he opted to use SMA's Managed Automation Services (MAS) as a hybrid approach to co-managing the OpCon platform.

"SMA employs high-level people who are helpful and super responsive and understand the OpCon solution," Cozart says. "At the same time, they understand what credit unions do and how the processes work. The business function of OpCon is just as important as the technical piece of how to set up the jobs."

"MAS was the best money I ever spent," Cozart says. "It transformed a solution that was challenging for us to manage in house to one we don't have to worry about at all. I don't know if there's an organization that has better support than SMA. It is top notch."

"In six months, Robins Financial automated 80% of a 5-page checklist of daily, manual activities."

- John Cozart, Senior Vice President of Information Technology at Robins Financial Credit Union

OPCON

SOLUTION

OpCon from SMA Technologies offers enterprise functionality and scalability, made simple.

OpCon delivers a broad set of advanced features that are very easy to set up and use—allowing organizations of all sizes to quickly scale automation across a wide range of complex jobs. OpCon offers several industry-leading benefits, including:

☐ **Innovative Functionality.** With advanced features like reusable workflow templates that can be parameterized and prebuilt for processing any number of times, and a rule-based decision engine that makes it easy to set and maintain workflow schedules, OpCon can schedule any job to run at a precise designated time at different locations and without dependence on unwieldy calendars.

☐ **Enterprise-level Scalability.** OpCon offers operational control over the most complex environments and easily scales as your business grows. With capabilities like frequency scheduling, master/daily scheduling, and multi-instance scheduling, you have control of when, how often, and in what order tasks run. This provides optimal flexibility and visibility while reducing errors.

☐ **Multi-application Orchestration.** With features like event-driven commands, OpCon can receive events from any system and schedule jobs based on several variables. In essence, any system that can generate a text file can interact with OpCon.

☐ **Fast, Risk-free Deployment.** Rest assured that if you're not 100% satisfied with the implementation and performance of OpCon, SMA will work with you to make it right.

SMA's experienced deployment team can get automation up and running in weeks, instead of months. By employing a proven migration toolkit and templates, SMA has successfully migrated hundreds of thousands of jobs. This helps ensure that migration from existing tools is fast and effective.

☐ **Fast, Easy Automation.** OpCon empowers organizations to quickly automate workflows to reduce the burden on your IT team. Most tasks can be automated in low code—no scripting needed—to save you time and resources. And through OpCon's Self-Service application, business stakeholders can trigger automated processes at the click of a button —no IT support necessary.

☐ **Integrations to All Leading Credit Union Core Systems.** OpCon has prebuilt integrations to all leading credit union cores, including Jack Henry's Symitar, Corelation KeyStone, and Fiserv DNA. SMA Technologies' consultants are experts at credit union workload automation and have a fine-tuned process for installation and migrating from outdated schedulers. SMA's expert consultants can typically train and prepare internal teams to go live by the end of a two-week engagement.

> "I don't know if there's an application that OpCon can't support. It can run a process for anything."
>
> *- John Cozart, Senior Vice President of Information Technology at Robins Financial Credit Union*

RESULTS

After deploying the OpCon workload automation system throughout its operations, Robins Financial Credit Union has realized impactful results, including:

☐ **Getting Time Back:** OpCon gives time back to staff by automating and streamlining complex processes and functions, such as ACH processing. Since automating their ACH process, 5 support technicians at Robins Financial can arrive 30 minutes later for opening and leave 30 minutes earlier each workday, enjoying a higher quality of life while **saving the organization approximately 5 hours of time each day, or 1,250 staff hours per year.**

Likewise, through the use of OpCon's innovative Self-Service buttons, processes are completed on time, every time, allowing staff to go home at 5:00 p.m.

"OpCon's Self-Service buttons have provided us with huge efficiency gains," Cozart says. "Previously, a support department would receive a file and have to send IT a notification that the file was ready. Then, IT would run the file, verify balances, and complete the process. The OpCon Self-Service interface has allowed us to completely automate those time-consuming processes between cross-functional departments."

☐ **Better Member Experience:** Previously, Robins Financial posted checks deposited through remote deposit capture only two or three times each business day. This meant that members who deposited checks after hours or over the weekend didn't have access to their funds until the next business day, causing them inconvenience and frustration.

Now, thanks to OpCon, Robins Financial runs its RDC jobs automatically up to 10 times each day, 7 days a week, including holidays. Members now receive access to their deposited funds more quickly, improving their overall experience.

By automatically alerting staff to any processing delays, OpCon also prevents lengthy outages and member service interruptions.

"OpCon manages our good night processes," Cozart says. "The system's built-in tracking and alerting features have allowed us to prevent some outages that used to delay business opening."

☐ **Improved Efficiency Outside the Core:** With OpCon Self-Service buttons, staff with limited technical knowledge throughout the organization can gain all the benefits of automation in a low-code/no-code environment. From the teller line to the accounting department and beyond, OpCon can automate virtually any multi-step or file transfer process, eliminating costly errors and improving the employee experience.

"Now that we have OpCon Self-Service buttons, staff can completely bypass the manual process," Cozart says. "All they have to do is click a button, and OpCon automatically runs the job for them. This has created enormous efficiencies in our back-office departments, not just for IT."

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☐ **Faster Processing.** OpCon uses advanced features like frequency scheduling, master/daily scheduling, and multi-instance scheduling to automate virtually any process in the core. This has enabled Robins Financial to accelerate its processing time while maintaining above-average reliability, with virtually no downtime.

☐ **Better Security:** OpCon's Self-Service feature improves security by allowing for easy management of user access rights, ensuring that staff only have access to the process steps they need to perform.

"From a security standpoint, OpCon allows us to limit or remove access to staff, so they can't get to those parts of the system that they had access to when we were running jobs manually," Cozart says. "OpCon handles all that, and it encourages us to analyze our processes to determine what user rights are needed versus what can be automated. Self-Service has really made our whole organization more secure."

☐ **Enhanced Reputation:** With the help of OpCon workload automation, Robins Financial successfully eliminated errors in overnight processing that previously resulted in system outages and delayed branch openings. This enhanced the Credit Union's reputation among its members and in the community.

Enabling Efficiency Throughout the Organization

With OpCon, Robins Financial Credit Union is reaping the benefits of a flexible, scalable workload orchestration platform, without the complexity that comes with enterprise-level solutions. That's why Cozart and his team have plans to deploy this powerful, modern workload automation system in multiple applications beyond the core and in other areas of the organization.

These opportunities include working with branch operations to automate the process of moving and archiving requested files to specific folders for each individual branch and automating the entirety of employee onboarding and offboarding processes.

With the Self-Service buttons built into OpCon, the entire employee onboarding process can be automated and streamlined across multiple departments, from HR and payroll to deposit operations, card services, and even internal audit.

"There are many different pieces to creating a profile for a new employee, and OpCon automation ensures the steps that need to happen are completed correctly and in the proper sequence," Cozart says.

"MAS doesn't just support our system," Cozart says. "They consistently push us to leverage the application as much as possible. They have meetings with us to discuss how to keep our system updated and new technologies that can be leveraged within the platform. They push us to make the system the best it can be. They're truly your partner to help manage and maintain the system and keep it moving forward."

"I'm a huge advocate of SMA. Combined with MAS, it is a very valuable application for any organization."

- John Cozart, Senior Vice President of Information Technology at Robins Financial Credit Union