OMNI Community Credit Union Builds a Seamless Member Experience with the Banno Digital Toolkit℠

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>
> **– JASON CAIN | CHIEF DIGITAL OFFICER, OMNI**

OMNI Community Credit Union has an important goal – to make routine procedures for members, such as account opening, so simple and automatic that no help from a staff member is needed. This produces a better member experience by reducing friction for the user and frees employees to assist with more challenging questions and explore new services.

The credit union took a big step along that path when it began using the Banno Digital Toolkit℠ from Jack Henry℠. The Toolkit enables financial institutions to design and build solutions that directly connect to their core systems and digital banking. It also facilitates easy integration of third-party products and services.

The Ability to Tap into the Core

While OMNI has been customizing processes for years, implementing the Banno Digital Platform™ and utilizing the Toolkit significantly increased the credit union's capabilities. "The Toolkit gave us the ability to tap directly into our digital channel and our core," explains Jason Cain, Chief Digital Officer at OMNI. "There are no barriers to presenting experiences to our members."

Cain goes on to explain that prior to implementing the Banno Digital Platform, the credit union had different solutions for its digital banking services – separate desktop and mobile platforms. Today, users have the same experience no matter what channel they use, as Banno's digital banking solution is platform-agnostic.

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This single platform, in combination with the Toolkit functionality, makes developing custom solutions a realistic option for community banks and credit unions. "Banno™ uses standardized development practices," says Cain. "Nothing is proprietary. That means procuring talent to expand development is easier. Programmers can use existing, well-known practices and technology. That's very powerful."

The Banno Toolkit in Action

To reach their goal of creating friction-free, self-service opportunities for members, OMNI has created an easy option to open checking accounts. "Two taps and you have checking!" states Cain. The credit union has done the same for debit accounts, the handling of overdraft tolerance, and e-statements – all of which utilize a self-service plugin built using the Toolkit. As OMNI looks to the future, the plan is to add additional services such as a turnkey lending application along with a quick lending "spot-me" service for microloans as small as $40.

With the help of automation tools built into the digital banking platform, OMNI is able to identify key accounts and services that members do not have and present applicable offers. They can then validate member information and prompt customers to complete new account onboarding with companion services such as direct deposit and a new debit card – all within the digital banking experience.

Based on OMNI's approximately 4,000 eligible accounts, nearly 5% of members added a new product or service using the self-service plugin within the first five months. These results have been achieved without any dedicated marketing resources for the new self-service capabilities.

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Percent of New Accounts or Services Added by Self-Service Plugin

Category	Percent
Checking	3%
eStatements	4%
Debit Cards	1%
Overdraft	4%

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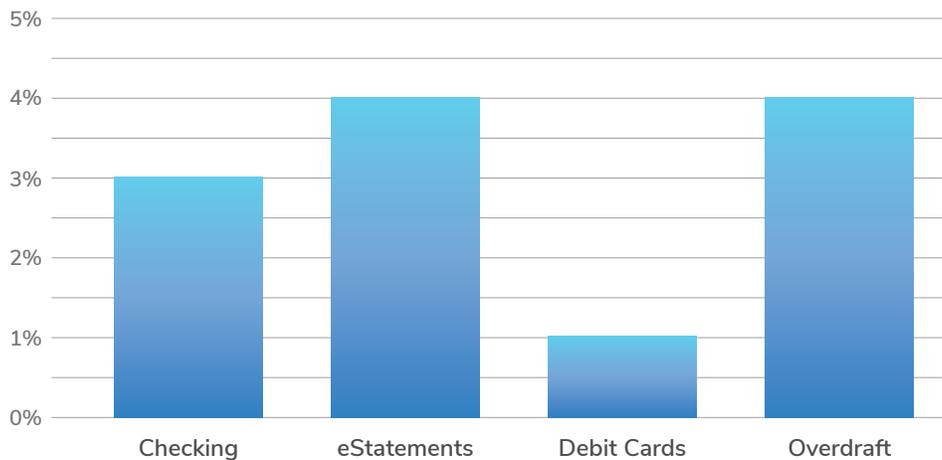
INSTITUTION

OMNI Community Credit Union

FOUNDED

1951

WEBSITE

omnicommunitycu.org

HEADQUARTERS

Battle Creek, MI

"We really want to create a new business model utilizing turnkey self-service in addition to personal interaction when desired," says Cain. "The sky's the limit as far as what we can accomplish." To ensure the member experience remains at the forefront (even while automating processes to remove friction), OMNI has created a user experience team to analyze and respond to user reactions. "Member feedback will be our driving force."

Next Generation Development

Jack Henry views the Toolkit as a representation of the next generation of software development kits (SDK) – a versatile, modular set of tools used to drive innovation. "Jack Henry met and exceeded its roadmap goals for the Toolkit," explains Cain. "We know the company is serious and has a commitment to it. I look forward to the release of even more functionality from the Banno API. We're eager to have that access."

Hear more about how OMNI is using the Toolkit in our on-demand replay of **Unlocking the Banno Digital Toolkit for Embedded Fintech**.

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To learn more about Jack Henry Digital, visit **jackhenrydigital.com**, or email us at **digitalexperience@jackhenry.com**.

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