

Backbase

Case study

How Wildfire Credit Union is making banking effective, easy, and convenient

“I feel like we are opening a door to almost unlimited possibilities. Whatever we need to do now, we can do it.”

- Mark Schuiling, CTO, Wildfire Credit Union



The challenge

- Creating an efficient, modern banking experience
- Streamlining touchpoints for members and employees
- Accelerating updates, bug fixes, and product rollouts

Creating an efficient, modern banking experience

Quick, convenient banking for everyone – in the palm of your hand. That’s Wildfire Credit Union’s vision for the future. But to turn that vision into reality, Wildfire first needed to modernize its infrastructure, replacing its cumbersome legacy systems with a powerful, scalable Engagement Banking Platform. That need led CTO Mark Schuiling to Backbase.

“Ultimately, we want to build out more digital experiences and services to create a ‘branch’ in every member’s hand or on their computer,” said Schuiling.

As the market leader in Engagement Banking, Backbase would help Wildfire streamline every touchpoint and ultimately make the user experience better for both employees and members. This would allow Wildfire to:



Push out bug fixes and updates quickly with no disruption or downtime



Consolidate disparate systems so critical departments, like call centers, have the most important information in one place



Deploy new products and services and roll them into production much faster

But most importantly, Wildfire would be able to let its members bank however they want, creating the ultimate experience that would also serve to attract new users.

“We want to eliminate the need to come in, sit down with a member services rep, or contact our call center. People will still have that option, but it won’t be necessary. But we don’t want to lose the feel of our credit union, where people know we’re here for them and take care of them.”

- Mark Schuiling, CTO, Wildfire Credit Union



The solution

- Developing flexible, scalable systems to support frictionless digital banking
- Re-architecting Wildfire's back ends to consolidate information
- Streamlining information access via a new employee app

Future-proofing Wildfire's banking systems

As Wildfire plans for the future, its top priority is creating a frictionless digital experience for members, one that covers all channels and lines of business. Backbase enables this by allowing for integrated account aggregation, individualized digital services, self-servicing for hassle-free banking, and powerful customizability.

“Scalability will be much easier too,” Schuiling said. “We can easily increase server nodes to expand the services that are running. With Backbase, we can do that rapidly, which helps with load balancing and is a huge win out of the gate.”

The Backbase Engagement Banking Platform gives Wildfire the flexibility it needs to build these solutions, and the Backbase team provides regular quality assessments and guidance during DevOps. The end result will be banking for the modern era – members will always be paired with the right product and they'll be able to get service instantly.

Re-architecting banking around the member

Backbase is also helping Wildfire streamline its internal operations. For example, retail and business banking members expect different front-end experiences, but a lot of the foundational functionality on the back end is the same. Backbase makes it possible for Wildfire to consolidate information from both front ends in one place without having to perform two completely separate implementations.

“With our previous technology, you’d have thousands of lines of code all in one location, and when you changed something in one spot, you’d have to replicate that in three or four different places across the disjointed back end,” Schuiling said. “With Backbase, we just write the code once, because all of your front ends go back to a single place. So we’re not duplicating work anywhere near as frequently.”

This has greatly increased Wildfire’s speed of innovation. Updates, bug fixes, and new products can all be seamlessly shared without downtime or disruption to member services. And to ensure a smooth implementation and achieve a faster go-live, Backbase’s specialists provide ongoing support throughout development, testing, and product delivery.

“Backbase goes way beyond the traditional vendor relationship. It has been a refreshing experience to have a partner so engaged and really trying to make this as successful as possible for us”

- Mark Schuiling, CTO, Wildfire Credit Union

From siloed to seamless

With Backbase's help, Wildfire is also developing an employee-facing app called Digital Assist Premium. This app is integrated with the platform so employees have instant visibility when member information is updated. Before the app, critical departments like call centers were leveraging more than 60 different systems. Helping a member required logging from one system into another to find the information required to help solve their concern.

But with Digital Assist Premium, employees will have a cohesive view of a member's financial status on a single screen, allowing them to fulfill tasks without leaving the app.

“As soon as we started testing the app, I had people requesting access to it,” Schuiling said. “Not just the member service team either – other employees too, because they all thought it would be helpful. With all of our feedback in one place, we can quickly and easily address concerns.”



The results

- Seamless sign-up and new account activation
- Frictionless support across all lines of business
- Self-service options and quick, convenient help

Banking made easy. Solutions that scale.

Wildfire has grand plans for the future, and, with Backbase's platform and support, it finally has the ability to realize those goals and build the seamless digital experience that will best serve its members today – and for years to come.

Backbase will continue to work closely with Wildfire to get its technical framework up and running and future-proof its systems to tackle the challenges of tomorrow.

“With Backbase's tools and support, we're confident we'll be able to do just about anything we want to do with it, moving forward,” Schuiling said.

The earliest results have come from employees, who are excited to be able to use technology to help members more efficiently and at scale. In the coming year, many conveniences and new features will be rolled out to members, as well.

“We're already seeing a great response to the employee portal. Our members' services team had access first, and people across the organization are asking for access, because they've seen how helpful it is.”

- Mark Schuiling, CTO, Wildfire Credit Union

Next, Wildfire will focus on getting all existing members onboarded and then begin rolling out features that will enable them to:



Seamlessly sign up and/or open a new account without needing to visit a branch



Experience frictionless support for all business needs, including business, retail, and SMB



Gain even more freedom and flexibility via self-service options they can access from any mobile device



Get tailored help for every concern in less time

“If you have a grand vision to create a deeply engaging banking experience for your members — and really want to push the boundaries — Backbase is head and shoulders the leader in the marketplace.”

– Mark Schulling, CTO, Wildfire Credit Union

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