Case Study



Municipal Credit Union NCCI Connector

"Engaging NCCI through Temenos has definitely helped us maintain a low level of delinquency. We would absolutely recommend this connector."

- John Parrinello, VP, Collections/Loss Prevention

Municipal Finds Success with NCCI Connector

Municipal Credit Union (MCU), a financial institution located in New York City, New York with over \$2 billion in assets and more than 411,000 members is a Temenos Lifecycle Management Suite Collection customer that has benefitted exponentially from implementing the NCCI connector. This integration has provided a streamlined and effective effort in face-to-face collections, enabling MCU to increase the efficiency of their collections processes.

Innovative Solutions

Prior to discovering NCCI, MCU did not have any field call or contact service. "We were experiencing difficulty making contact with delinquent members. We never tried a door-knocking service before, so we figured it was worth a shot," explains VP of Collections and Loss Prevention, John Parrinello. "After talking to other NCCI customers, and hearing positive feedback, we knew we wanted to move forward with NCCI."

NCCI is a leader in field contact services, loss mitigation, and inspection services. With the NCCI connector, information regarding accounts and

Their Problem

Municipal Credit Union did not have a face-to-face collection capability to their loss mitigation process

Our Solution

The NCCI connector through the Temenos Lifecycle Management Suite

End Results

Improved collection efficiency and a contact rate of 75%: 25% member contact, 50% third-party contact

contacts made can be streamlined directly within the Lifecycle Management Suite due to the system's ability to integrate to third parties through certified "connectors." NCCI's services complement the Lifecycle Management Suite and allowed MCU to use a single platform with robust functionality in order to request contact with delinquent account holders and track activities.





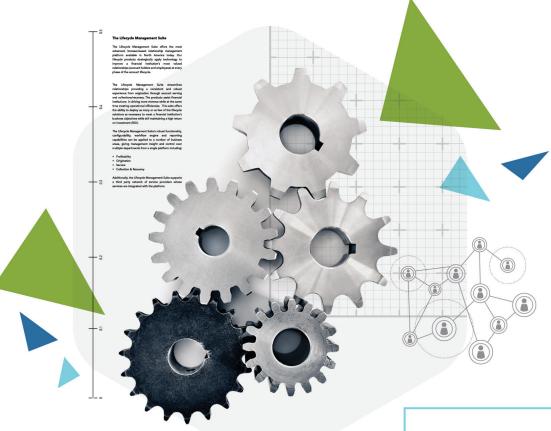


"When we first started using NCCI, we were using them outside of the Lifecycle Management Suite. It was a very manual process, sending emails back and forth and logging the information ourselves. We were very excited that the connector was able to eliminate all of that work, streamline the process and track the data directly in the Lifecycle Management Suite. We've discovered that now, more of our collectors are able to take full advantage of the services NCCI has to offer," explains Mr. Parrinello.

Unexpected Opportunities

NCCI has provided value to MCU far beyond its ability to efficiently contact and collect from delinquent account holders. In the case of auto loans, MCU discovered that NCCI has been able

to go on site and locate collateral that MCU had flagged as missing. After Hurricane Sandy, NCCI agents were sent on property inspections and reported abandoned properties of which MCU had never been informed. From those exterior inspections, MCU was able to save close to \$100,000 in their mortgage channel alone.



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