EVONSYS
EVOLUTION BY INNOVATION



HOW A LEADING U.S. CREDIT UNION REDUCED AUTOMATIC PAYMENT PROCESSING TIME BY 70% WITH PEGA CUSTOMER SERVICE

About the Customer

A leading U.S.-based federal credit union serving members across the technology sector and its broader professional ecosystem. The organization provides a comprehensive portfolio of consumer and business financial services, including deposits, lending, mortgages, credit cards, investments, and digital banking solutions, with a strong focus on delivering secure, convenient, and member-centric experiences.

Engagement Story

The client's Retail Banking Payments & Servicing team managed automatic payment requests that enabled members to schedule recurring payments between internal and external bank accounts for obligations such as mortgages, loans, and credit cards.

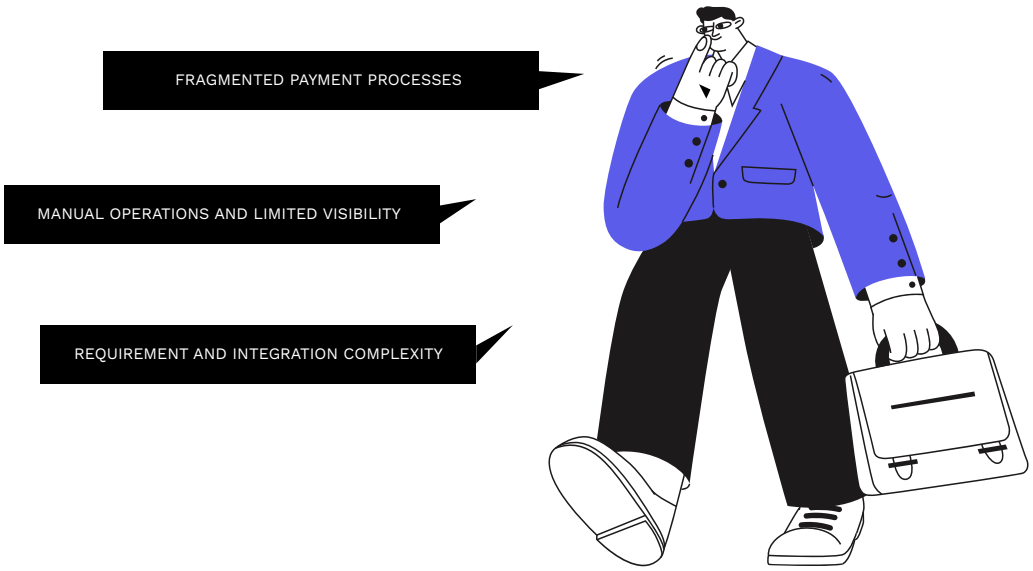
As request volumes increased, the underlying process became increasingly fragmented. Representatives had to navigate multiple systems, follow different workflows depending on the payment type, and manually coordinate member communications. This increased handling effort, reduced end-to-end visibility, and made it difficult to deliver a consistent experience at scale.

The organization engaged EvonSys to simplify and standardize the payment process through a unified approach to automatic payment requests. The engagement focused on streamlining operations, reducing manual intervention and associated errors, improving process visibility, and enabling a faster, more consistent experience for both members and frontline teams.

Fragmented systems and manual automatic payment workflows increased handling time, limited visibility, and made consistent service harder to scale.

Key Business Challenges

The existing automatic payment process created operational inefficiencies that affected both member service and frontline productivity.



Fragmented Payment Processes:

Internal and external automatic payment requests followed different workflows, requiring representatives to switch between multiple applications to complete a single request. The fragmented process increased handling time, manual effort, and inconsistency across payment scenarios.

Manual Operations and Limited Visibility:

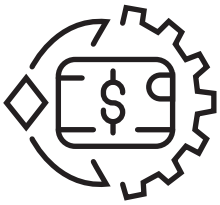
Automatic payment setup, member communications, and request tracking relied on manual activities. This made it difficult to maintain complete audit records, monitor request status, and provide a consistent experience for members and frontline teams.t

Requirement and Integration Complexity:

The project also faced delivery challenges due to evolving business requirements, limited stakeholder availability, and outdated API documentation, which delayed requirement validation and system integrations.

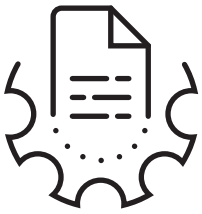
Desired Goals

The credit union wanted to create a simpler, more consistent approach to managing automatic payment requests across member and employee touchpoints.



Unify Automatic Payment Management

Create a single workflow for managing internal and external automatic payment requests, giving frontline representatives one place to create and manage instructions instead of relying on separate processes.



Reduce Manual Operations

Automate payment setup, validation, and member communications to reduce manual effort, eliminate the need to work across multiple systems, and simplify request processing.



Improve Visibility and Data Consistency

Synchronize automatic payment information across core banking, online banking, and customer service applications while maintaining centralized tracking, reporting, audit history, and better visibility into payment requests.



Deliver a Better Member Experience

Provide members and frontline teams with a consistent, efficient automatic payment experience by simplifying request processing and reducing the risk of setup errors and missed payments.

The credit union wanted to unify automatic payment into a single workflow, automate manual processes, and improve visibility for both members and frontline teams.

Solution

EvonSys implemented an end-to-end automatic payment solution using the Pega Customer Service Framework 24.1, bringing requests into a single workflow for faster, more consistent processing.

Unified Payment Workflow

EvonSys consolidated multiple automatic payment scenarios into a single case that supports requests between internal accounts as well as between internal and external financial institutions.

Intelligent Workflow Automation

Using Pega Case Management, workflow automation, and business rules, the solution automated payment setup, validation, case processing, and member communications. Eligible requests were processed through Straight-Through Processing (STP), reducing manual intervention.

Connected Banking Ecosystem

The solution integrated with the core banking system, a digital account servicing platform, the online banking platform, and other downstream systems and supporting APIs to synchronize automatic payment information across systems and maintain consistency across customer service and digital banking channels.

Reporting and Audit

Pega's reporting and audit capabilities centralized request tracking, audit history, and operational reporting, giving the credit union better visibility into every automatic payment request.

EvonSys implemented a unified automatic payment solution on Pega Customer Service Framework 24.1, automating payment processing through a single workflow.

Business Outcomes

The new automatic paymenty solution improved operational efficiency, simplified frontline operations, and delivered a faster experience for members.

70%+ Reduction in Request Processing Time

The unified workflow reduced automatic payment request processing time by more than 70%, enabling representatives to complete requests faster and with fewer manual steps.

360+ Hours Saved

By eliminating the need to navigate multiple systems and reducing manual clicks and administrative effort, the new workflow saved an estimated 360+ staff hours each year, freeing representatives to focus on higher-value member interactions.

Better Member Experience

Simplified the automatic payment setup process, resulting in faster request completion, fewer setup errors, and higher adoption of automatic payments.

Better Visibility and Control

Centralized reporting, request tracking, and audit history improved operational visibility and enabled end-to-end management of automatic payment requests through a single workflow.

Live in 3 Months

EvonSys completed the end-to-end automatic payment build in 3 months, enabling the credit union to go live with the new workflow on a short timeline.

The new solution reduced request processing time by more than 70%, saved 360+ staff hours annually, and improved both member and employee experiences.

Modernize your customer service operations with EvonSys

Contact us

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