

ENSEMBLE SUCCESS STORY: Maestro Projects Group

Maestro Brings Cost-Effective Integration and Business Process Automation to Credit Unions

Maestro Projects Group uses InterSystems Ensemble to integrate and automate business processes

Find a pressing need, fulfill it with an innovative product or service at a reasonable price, and then get the word out. This is basic advice for starting a business, but achieving success is not so basic.

The pressing need in the credit union industry is for application software integration and business process orchestration. Over time, as credit unions have added services for their customers beyond core functions such as deposits and withdrawals, the number of separate, non-integrated software applications in use has skyrocketed. In addition, government regulations and security concerns compel credit unions to check third-party data sources as part of new account creation and other business processes. The result is unwanted complexity and routine processes that take too long to complete using a tangle of disparate applications. Look behind the scenes at many credit unions and you'll see business process reminders on yellow sticky notes throughout employee work areas.

In April 2003, Anne Ballard and John Schooler, engaged in strategic discussions regarding USERS Incorporated's core credit union processing applications, saw how the InterSystems Ensemble universal integration platform could easily connect a wide range of applications and automate business processes. With 37 years of combined experience in the credit union technology industry, Ballard and Schooler immediately recognized Ensemble as the



"It would cost a credit union over \$1,000,000 to rework and integrate its business processes using traditional tools. With Ensemble we saw a business opportunity to complete integration projects one process at a time, faster, for less money, and with superior functionality."

Anne Ballard, (Rear, fourth from left) General Manager, Maestro Projects Group

foundation for a new business venture. One year later, Maestro Projects Group was launched to bring the benefits of rapid integration and business process automation to credit unions.

Innovating for success

Maestro Projects Group used Ensemble to create an integration platform – Maestro, composed of standardized components for the credit union industry – that can be easily customized to the requirements of each credit union. With Maestro, Maestro Projects Group has become a force for affordable innovation in the credit union industry.

Leveraging key Ensemble features such as rapid composite application development and rules-based business process automation, Maestro deployments come without the high cost and extended time frames associated with traditional integration projects. In addition, the use of Ensemble's graphical business rules editor in Maestro gives the credit union the ability to change business rules at will, without incurring extra costs. Such flexibility

enables management to take control of business processes while standardizing, deploying, and modifying them in a single step throughout the organization.

Maestro can be applied to problems throughout the credit union, although many customers choose to start with the account opening process and move on from there. "Maestro users are completing routine processes, such as confirming the viability of a potential member, in five minutes instead of fifteen," Ballard said. "At the same time, Maestro reduces the risk of error or fraud by assuring that all steps in the process are completed as designed." Such steps may include accessing and evaluating information in third-party data sources. Business rules within the integrated Maestro solution can evaluate the returned data to determine eligibility to join the credit union. As the Maestro solution is self-guiding, using the system requires little training, further reducing the credit union's cost of solution deployment.

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Anne Ballard

Banking on the future of Maestro and Ensemble

With the success of initial Maestro deployments, Maestro customers are digging in for even greater process integration. Current projects include a "360-degree" view of the member, and workflow connections into indirect and sub-prime lending relationships.

The 360-degree view augments member information from the core applications with a view into third-party databases. Information on mortgages, credit cards, investments, loan applications, and credit reports paints a complete picture of relationships with members, enabling line staff to make better decisions about the person they're serving. Indirect and sub-prime lending applications of Maestro enable transparent integration of the in-house lending process with third party lenders of their choice.

To widen its competitive advantage, Maestro Projects Group will use Ensemble to bring even deeper rules-enabled integration to credit unions. Such integration is critical for credit union executives, who need this flexibility to rapidly adapt business processes to changing requirements. With Maestro and Ensemble, the credit union determines the rules and when to change them. And Maestro Projects Group enjoys the economies of developing and delivering a standardized solution that each credit union, through its own set of rules, can use to differentiate itself from its competitors.

"Ensemble makes it easy for us to build and deliver Maestro projects that satisfy our customers, and that's what really matters."

Anne Ballard

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