

CITADEL FEDERAL CREDIT UNION

Q2 Caliper SDK builds a better digital experience



Benefits summary

- Ability to shape the member experience within digital banking
- Decreased time to market for new products and offerings
- Improved results for the bottom line

Q2

The challenge

Like many financial institutions (FIs), Citadel Federal Credit Union (Citadel) is always looking for new, more efficient ways to refine and guide the member experience, in addition to introducing new financial products within their digital banking ecosystem.

Citadel, a Q2 digital banking client, understands that its members expect digital experiences that mirror those provided by leading companies like Amazon, Netflix, and more. To help create the optimal digital experience, Citadel determined it needed the right software development kit to equip its in-house developer to roll out new projects with speed-to-market and project priority decisions determined by leadership.

The solution

- The Q2 Platform™
- Q2 Caliper SDK
- Q2 SMART

The results

While many SDKs offer a limited amount of access, tools, and support, Q2 Caliper SDK (Caliper SDK) does the opposite. According to Citadel's Vice President of IT Operations and Development Eric Skinner, by offering access to the same environments and tools used by Q2 developers, Caliper SDK "empowers FIs to develop and customize their digital banking solutions easily and quickly offer them through the Q2 Platform." By hiring a dedicated developer to leverage Caliper SDK's capabilities, Citadel has seen increased efficiencies and member engagement in the digital channel.

Shaping the member experience

Developer Joe Strollo creates the core code and Caliper SDK extensions that build the credit union's digital banking experience for members. With Caliper's SDK, Strollo undertakes projects that deepen relationships with account holders and build better back-office efficiencies.



About Citadel Federal Credit Union

Founded in 1937 by 13 employees of Lukens Steel, the former Lukens Employee Credit Union has grown to become Citadel Federal Credit Union, a \$3 billion financial institution. Established to provide financial support for local steel workers during the Great Depression, the credit union has over time expanded its charter to serve more than 200,000 members across six counties. In 1986, the FI changed its name from Lukens Employee Federal Credit Union to Citadel, alluding to one of the word's definitions—a fortress of strength.

“With Caliper SDK, we’re able to complete a diverse set of projects that reduces friction for members and streamlines processes for customer service employees,” Strollo said. “For example, we’ve created extensions that enable members to enroll in Mastercard auto billing, report lost and stolen cards, and request reissues of cards. Instead of calling us or going into a branch, members can complete these actions digitally, whenever they want, wherever they are.”

Decreased time to market

With Caliper SDK, Citadel can improve the member experience efficiently. “We are able to develop our own solutions, so we can stick to a more aggressive timeline and our time to market improves,” Skinner said.

More member engagement online

By creating its own extensions that enable features like auto-filled forms and prequalification on payment card products, Citadel has also built diverse new product offerings that better fit the needs of members while increasing engagement.

For Citadel, more engagement has resulted in significant growth. “We have seen a significant increase in deposit products opened, meaning it’s easier for our members to open things like a checking account or a certificate,” Skinner said. “We used Q2 Smart to advertise certificates to members who might want to consider one to reach their savings goals. The experience brought users directly into a new, customized funnel we created via the SDK. The results we’ve seen prove that the experience has improved and it’s for members to navigate the process.”

“With the SDK, we can adapt based on our strategic goals and feedback from members. Any time I need help, Caliper SDK team members are there ... I love working with the SDK team.”

- Joe Strollo, Developer
Citadel Federal Credit Union

Enhancements deployable across multiple business units

Based on the success of the SDK projects that were rolled out for the digital and payments groups at Citadel, Skinner says teams across the

organization are taking a closer look at Caliper to offer more products and services to improve the member experience. Consumer and real estate lending are just two examples of the other teams requesting SDK extensions. Reducing friction and empowering members to complete activities in the digital channel are at the forefront of those requests. “We’re really focusing on self-service,” Skinner said. “Whatever the need, we want to make it available for members to do wherever they are.”

A valued partner relationship

Caliper SDK's flexibility will provide value for Citadel as it continues to grow. "Strategies change," Skinner said. "With the SDK, we can adapt based on our strategic goals and feedback from members." And Q2 remains dedicated to providing consistent support both now and in the future. "Any time I need help, Caliper SDK team members are there," Strollo said. "They jump on Zoom conferences with me. I've dealt with them off hours for emergencies. I love working with the SDK team."

For more information on Q2, go to Q2ebanking.com
or call (833) 444-3469.