Transcript: The CUES Podcast 131 With Tami Webb of United Solutions Company

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Lisa Hochgraf 00:04
You're listening to the CUES podcast episode 131. Thank you listeners for tuning in. As you know on the CUES podcast, you can hear from a wide range of cross industry experts discussing trends and topics relevant to you. My name is Lisa Hochgraf, and I'm Senior Editor for CUES and its *Credit Union Management* magazine. I will be your host today. On today's show, we'll be talking about core conversions, and specifically the people side of core conversions. Since core conversions are well so core to credit union operations, changing from one to another is a huge undertaking, and not something to be done lightly. But as tech capabilities march forward, sometimes the best way to serve employees who in turn serve members is to undertake this big change. Our guest today has helped about 30 credit unions convert to a hosted core or Remote Data Processing System. Tami Webb is the Vice President of Sales for United Solutions Company. USC is a CUES supplier member based in Tallahassee, Florida. At United Solutions Company, Tami works with clients to convert and use XP2 or DataSafe. She also has experience working with other Fiserv core solutions, as well as Jack Henry Symitar, Episys and Ease solutions. USC takes pride in its credit union service organization status, being owned by four Florida credit unions, and serving many others with negotiated group pricing and great customer service. The company offers core data processing, managed network systems, board reports, vendor solutions, and collection services. We are grateful to them for sponsoring this show. I think you're going to get a lot of insight from hearing Tami's ideas about the people parts of a core conversion. So let's get started. Welcome to the show, Tami.

Tami Webb 01:58
Thank you for having me on today. We appreciate the partnership we have with CUES and hope today, your listeners will hear some helpful tips and working with potential new cores, we always enjoy the opportunity to get to meet with you and others.

Lisa Hochgraf 02:13
It's great to have you on the show today. And I really appreciate your time. Before we jump into talking about core conversions, and we're going to do that mostly from a people perspective, I'd like to help our listeners get to know you have a little bit. To do this, I like to ask our guests to share a professional quote, or a mantra that they live by, would you have such a quote or a mantra that you would share?

Tami Webb 02:34
Sure. I always try to live my life with God first, family second, and career third. I believe that when we focus on listening to what our clients or prospects are really needing, and understand where they're

going and what their objective is, then we can help meet that need. And everything seems to fall in place when we do that. You just can't make it any better than that, even if we had planned it.

Lisa Hochgraf 03:00
So by listening and responding, that's better than setting out a plan without all that listening going on.

Tami Webb 03:05
Yes, yes. In fact, before every meeting, I tried to take a minute to focus in to prepare to listen to what that prospect or client is getting ready to tell me, maybe they're going to tell me something that I probably had an idea of, or maybe they're going to in the words that they're saying, they might even not even know what it is that they need. And that's what I'm picking up on as well. And then what I do is I try to match up what they've said to what United Solutions could maybe meet with them on how we can help them. And maybe we aren't able to help them, but as a CUSO, we're always trying to see if we don't have something, maybe we can develop something. If we don't have that maybe we could refer them to someone else and take a few minutes as a CUSO also being owned by credit unions for credit. And so we want to try to help them find what it is that they need. So I really believe that you just stop and listen to what they have to say, will tell you volumes of what you need to deal with.

Lisa Hochgraf 04:06
I like that idea. And I think that a credit union service organization is a perfect place to work if you're a very consultative salesperson, which it sounds like you are. That's fabulous. So let's start out by talking about the decision that credit unions have to make before they would actually go through with a core conversion. So I'm curious who are the right people to drive the idea that a core conversion would be a good thing for a credit union?

Tami Webb 04:32
Gosh, this can be all over the place. Because as it can vary by credit union. A lot of times there'll be ones that are the complainers, the ones that are doing the work on a daily basis. And they're always finding these limitations and they just get so frustrated because the system can't do this or won't allow them to do that. Or come across ones that maybe their managers notice their sticky notes all over their computer all over their workstation area to remind item of, for instance, if a collections person is knows the past due member is going to come in and make that payment, then they want to be sure to let the collector know, well they don't have a way to keep track of that. Or maybe they're waiting for spouse to come in and sign a document. And so there's all these sticky notes everywhere. And how can they clean that up and get it more streamlined and everything. And then there's those that maybe the CEO has been there long time, they're saying absolutely no way I'm ever going to do a core conversion. You guys can do it after I'm gone. And so then when they retire, they have the new team in place. And now they're anxious to look at what else is out there, because they've had that same core for so long. And then there's others that might have an inhouse system. And they're realizing that moving to a hosted environment is going to allow them to do so much more, and give their team the ability to not have to work on weekends or holidays, take the system down for some days. I've heard some credit unions that have to take their system down for four days doing updates, and end the year stuff like that. That's crazy. So some of those drive that credit union to say, "You know what, let's look at and take a minute

to see what else is out there?" besides just doing their due diligence that maybe the board asks them to do.

Lisa Hochgraf 06:20
I love that image of sticky notes everywhere. If there are too many workarounds for whichever person in the credit union that's using a core system, that might be a good clue that it's time to talk about what other options might be out there. So once the idea is around the credit union that it might be time to do a core conversion. What's the process of deciding to actually go forward with a new core? Like, who are the right people, again, about the people, to involve in the final decision making process?

Tami Webb 06:47
One of the things is they need to realize why do they want to change? Like, what's the objective? What's driving all this work? And from there, they would want to build a checklist and see what is it that they want? Maybe what it is that they need, I call it absolutes, absolutes they need or they want and then look at who to look for? Or what the reputation is of that core provider. They want to look for the history of responding back to their clients? Are they getting the service and support that they're used to? Do they have an excellent reputation for the client care? Did their annual score go up every year in price? Or does it say the same? And are they have any mergers coming? And so based off of knowing okay, this is why we want to do this? Now who as you asked who's in place to this? Who do we look at? It starts with building a conversion team. And in order to do that a lot of the credit unions president or executive team will assign one person to be the lead project manager that the main liaison between the vendors and the team. They gathered the feedback on the checklist putting together a checklist. So ultimately, the final decision should be agreed upon by the conversion team.

Lisa Hochgraf 08:12
So who who are the people that you include on a conversion team, then Tami? Does that draw from different areas of the credit union isn't mostly the technology people, mostly the C suite?

Tami Webb 08:21
So it would be a variety of it, I believe that the more the people that you include in it also depends on the size of the credit union. But the more people that you include, the better that conversion is going to go. And so you would have the lead project team manager, and they would be that key person that controls everything and gathers all the data from the others. But then you'd also need a lead IT person, they would be in charge of all those third party integrations and system requirements, that that piece. Some credit unions that are smaller might not have an IT person, though. So they might have an outside consultant that the core will work with closely. And then the other part is the SMEs, subject matter experts, in all the various departments. That is one of the top things, because as you're pulling them from those different departments, and a person would say, Well, who is that? Well, I call them like a cheerleader, or the go getter person or the one that doesn't mind change that wants to be in that leader role that can help encourage the team and get them to be excited about what's going to be happening. They'll work with those teams on the lending side, for example, the deposit side or the back office, and work with those team members that are always complaining, or the ones that they say we absolutely have to have this. Or it sure would be nice if we had that. And so that SME would gather all that data and take it to the project lead, and that's how they build the checklist of what they're going to

need and looking into a core. So it really takes that whole team to build that conversion team. And plus, it removes the pressure off of the leadership team of having to do it all. I've seen so many where they put so much stress upon themselves to do it all, when really, they're not doing the day to day activities, so they don't know. And it also helps build the buy in with the entire team so that when this change is going to take place, they're going to feel like I had something to do with that. I put that in that. So I believe the more people you can get involved, the better, but have it in a more strategic place where you've got the project lead, the IT lead, and then your SME for the various areas.

Lisa Hochgraf 10:39
So about how many people might that be at a small credit union and about how many people might that be at a big credit union? Are we talking three to five at a small credit union, because you've got the IT lead, the project lead, and then a few SMEs? And then maybe 10, or 15, or even 20-25, if it's a big credit union, when you pull those SMEs and if you've counted everybody that's touching it.

Tami Webb 11:00
That can vary by credit union, because we have some credit unions where the CEO is very active in the day to day activities, then we have other CEOs that they're on the golf course, and they're not as engaged and they have their leadership team running it. So it just depends. Now, the smaller credit unions, we have converted several small credit unions, and maybe they only have seven employees, perhaps we've got all seven of them because they cross train, so to speak, and do a lot of the same things at the credit union to take care of it. So you probably get all of them involved, maybe all but two. In a larger credit union, it would break down to having one person one to two people in, say, the back office, one or two people from the deposit side, from the lending side, from each of those different areas, you know, collections side. So if collections, say has 10 people, maybe one person, if they have 20 people, then maybe you might want to get a couple of people. So it again, it varies. The implementation team can always work with them on how many would be best, because one person might be more technical, where the other is not, if they're more on the cheerleading side and the change side. So every SME can bring great value.

Lisa Hochgraf 12:20
That's all really interesting. It sounds like there's value in spending time upfront, thinking about who will be on the team? Who will lead the team? Who's bringing the expertise, who's bringing the cheerleading? Who's the one with the sticky notes, right, that really understands the problems with the current system? It sounds like it's well worth it to think about how you will staff this effort. And so far, we've just been talking about the credit union side, right. But this credit union team has to connect with people from the team of the new system, right? The people that are bringing the new system to the credit union. Can you talk to me a little bit about that interface, what are some things that make it work really well between the credit union project lead and IT person and all the SMEs and the core conversion team from the vendor that's been selected.

Tami Webb 13:08
So on a great implementation team, they would be communicating often if not daily, but usually I have at least a weekly call to connect. And by doing all the groundwork on the front side of it, it makes the backside of it, ie the conversion, go really smooth. And I like to equate this to building a house. Like

whenever you're building house, you go to the home builder, and the homeowner doesn't really know all the details. They're looking at the home builder to give them the ideas. And if anyone has built a house, they'll know it seems like it takes forever before they ever get the foundation all laid out and poured. But then once that foundation is poured, the house goes up really quick. The reason for that is because they spent all this time on the front end of it. And that's what a good implementation team does is it works with each of the SMEs, identifying exactly what it is that they need. Because they might have been doing processes for a long time a certain way. And only because they had limitations in the system. And how do they really want to do it? So we take we'd like to take a look at what is the best practice, maybe they've always been doing it that way. But here's another, easier way. So the implementation team works really hard to do all of that on the front end to make sure they've got all the pieces in place to help with that implementation. Just like building a house, making sure you've got all the plugins where you want it and are you sure you don't want it on the eaves of the house and by the chimney to have a plug in because if you add it later, now it's a big mess. We've already done the conversion and now you're like, "Oh, we wanted to do this and that." Sometimes that can be a big mess to redo all of that if we're dealing with members. So there's a lot of work that the implementation team does on the front end, and they'll walk the conversion team on the credit union side and side by side, because with both of them working tandem, they can't help but succeed. And then one other piece on that is the deadlines by the project manager working with the implementation team, communicating if there's going to be a delay, or if they're not responding, this can hold up the go live date. And so it's imperative that we work really closely together, staying on top of it with third party vendors and all that to ensure that what our plan is moves forward, and it doesn't get stalled along the way.

Lisa Hochgraf 15:31
This is all really, really interesting. I liked the idea of the teams meeting together and talking it over. And I love the analogy to building a house because I think anyone who even has known someone who has built a house knows how important the plans are. If you plan well and lay out the scope of what's going to be where then you don't have to take down that wall to do the thing you forgot to put in in the first place. So I'd like to talk a little bit more about the role of the project lead that you were talking about earlier, I thought it was really interesting that you made a distinction between the project lead and the IT expert. So the project lead might not be the IT expert, what kinds of qualities do you think that a person benefits from if they're going to be a project lead on a core conversion,

Tami Webb 16:16
This position is really vital to the whole implementation and the conversion. They've got to have the ability to make the decisions and have the approval of the president or the leadership team, that they can make decisions on behalf of the credit union, because a lot of things are going to be coming at them all at once. So they'll need to be very organized. It is important to have a spreadsheet that they've built, that they can be keeping track of all the projects that are going on and the deadlines who's working on him, because they're the one that's gathering all this data and keeping it moving and working between the new core provider and the credit union. And so if there's any kind of a stop gap that needs to be communicated. They help build that checklist based off of those SMEs that come in and say, look, the accounting department really needs this. This is where we're getting behind and collections needs a way to keep track of all those notes so that if we go to court, what can we do. And so by them bringing these in, these are things that the project manager can be capturing in a checklist,

so that when the conversion team attends the demos, they can be marking off what works in their system and what doesn't back to the absolutes, the need to haves, and the nice to haves, the wants. In I know a lot of consultants can help with that. The credit union can also do that themselves, save a lot of money. But they can do that themselves by keeping that kind of a list of a checklist, then they are the point of contact, for providing information back and forth. They should be giving updates to the credit union itself, so that they're all aware of what's going on. Because that way, it's a team effort. And people feel like they're in the know. The SMEs will also be doing the testing. And that's important whenever we finally get their database loaded, and we've got all their criteria loaded. And now we need to do the testing to make sure that it's working the right way, getting that communication fed from the SMEs to the project lead to the team.

Lisa Hochgraf 18:28
So I'm curious, you said that it's really important for the project manager to have sort of the backing of the credit union, the backing of the executive team. Does it usually work best if they are a member of the C suite or the executive team, or is having just executive sponsorship, good enough, in some cases?

Tami Webb 18:44
Having executive sponsorship is as good as well as having someone on the leadership team. It just depends on how involved they can be as knowledgeable of the system they are. Because some people can manage very, very well, but they just really don't get in the trenches of the actual system. So but then there's some that they're very involved in the system and in the management. So it just depends on that individual. But it is important for them to be knowledgeable of the system of what they're really looking to achieve. So that they can help drive all the people on that team in making decisions. Because as an example, at the end, say you're going through the conversion. And at this time, the credit union decides, you know, we have too many things going on right now we really need the 5300 Call Report to be loaded in the in our system and taught to us and show us how to use it. But we actually don't have time to do that, because we're busy learning all this other stuff. So we'd like to do this at a later date. So everybody needs to agree on that conversion team and the implementation team and notate this that we're going to do this at a later date so that it doesn't get lost in the shuffle. So that six months from now we can follow up on that, get them implemented into it, and it worked for them. Whereas, if you don't keep track of those kinds of things, year from now, as a sales rep might come in and say, How's it going? Well, I thought you said it had the 5300 Call Report, there's nothing in our system. It's because that was one of the things that was decided on to hold off on until a later date. But again, if we were doing all of our homework in the very beginning of pairing, with cleaning up their databases, and cleaning up their notes, and letters, and documents, and all the reports, in the front end, before they even start the conversion, it makes this backhand go so much easier that they might not put off any of those things and have it all done at the time of implementation and the conversion.

Lisa Hochgraf 20:47
So I like this idea that perhaps it's important for the project lead to really know the system. And if there's an executive that really knows the system, and is really into it, that person might be perfect. But in lieu of that person that's really into the system backed up by an executive sponsor would work fine. And it definitely sounds like organization is a must, being able to track all of these little bits and pieces and

where they're coming together and what's next. And then also communication, being able to talk to the executives, the subject matter experts, the people from the core vendor, it just communication sounds like it's just absolutely critical here.

Tami Webb 21:26
Yeah. And it's amazing how it all falls into place, whenever they're just happening. Keep having that open line of communication.

Lisa Hochgraf 21:34
So let's talk about the people side of getting up to speed once the new system is in place, and actually goes into use on a daily basis. What have you seen? What is a good approach to training that helps staff get good at using the system more quickly? Maybe you've got some examples of things that you've seen credit union clients do that have worked especially well that you might be able to share.

Tami Webb 21:56
I'm glad you brought that up. People are creatures of habit, whether we want to admit it or not, we really are. And so I've seen this years ago, I was a vice president of training for another company. And I taught systems and techniques. And I'd often hear, this is not how we used to do it, or we don't do it this way. And so I have to chuckle when I used to hear that. Now, I trie to keep our training team from ever having to hear that from new teams because of teaching change in the front end of it. But the reason the credit unions decided to change is because something probably wasn't working well for them. And we have a whole list checklist now of reasons why we're wanting to change. And so this is when we work with that individual, maybe as a one off, because they're just struggling with the change, because they keep trying to make the new system work like the old system. So training and open to change is extremely important. And I'm always suggesting to credit unions to come up with some games or something like that in their training, to get them prepared for change, like wear their watch on the opposite hand wrist for a week, or wear their shirt inside out. Any kind of an exercise that they could work on change to get the team's thinking about that. That's why we also suggest building a theme to build the excitement. We've had all different kinds of themes, some were Star Wars themes, some as under construction and the employees all wore construction hats. You know, there's all different kinds of things that they could do. But building a theme that they could kind of grow on, or having that training on change really helps with that. But spending the time after they have on site training. And that's one of the key things that I really like is on site training versus online training. Many times, you can see that the people you're losing them. Remember years ago, we would be able to see the screens of all the participants. So say you have eight screens up on your computer. And you can see each one of them, but they don't realize that you can see what they're looking at on their screen. So some of them are saying you will ask them well, how's it how's it going, Melissa? Well, good, good. I understand everything, and they're looking at their Yahoo email. Different things like that, it just would always crack me up. So I'm not a big fan of online training. So we do at our company, mostly in person training, I think it's important to do that. But also after training the managers of the credit union to allow their team the time to go and spend to work in the new system. And we can help them build real life scenarios. Or they can set aside a time of say 30 minutes to an hour each day. And so they've done open new accounts or they worked in loans and processed a couple of loans, then they can take those exact same loans and do the same thing in the new system where it's becoming second hat. And it's just so

easy that I love it. When the team starts begging to move over to the new system, they're like, can we just move over already, I mean, this system is horrible what we're using, and we can't wait and where they can't wait to move over, that's when you know, you did a good job on the front side of the training piece. That's a win.

Lisa Hochgraf 25:26
I love this idea that you that you suggest that there be training on being ready for change, in addition to training on the system itself, which of course makes total sense. I'm thinking about the fact that as an editor, I write a lot on my computer. So I'm typing a lot. And there have been times where I've been uncomfortable on my shoulder. So I am right handed, but I now mouse with my left hand. And it took me a day to get that squared away where I could actually manage which button was which and which direction was which with mousing lefty. So I love the idea of putting your watch on your opposite hand your untrained hand as a way to say, Yeah, I can do this, I can do change, right? I can. And I like the idea to very much of you know it's time to actually cut over to the new system when people are like, can we please can we please. So if you've brought them that far, and they're trading them, they're truly ready. Tami, is there anything I haven't asked you about today that you'd like to bring to our listeners?

Tami Webb 26:23
No, I think we've talked about all the different areas, other than this is the time to get excited about what can be new in their core system when they change. Because it's a lot of work, no doubt. And there's no conversion, I don't think that's ever been exactly perfect. But it's a way to really look at the way you're doing your business today and your offerings and how to take care of your members better and more efficiently. But also building the team and making them happy. So many of them that I have found the team members have been doing it a certain way for so long. They don't even know why. And they don't understand any of it. And by going through a conversion, a lot of times, they're like Oh, so that's why I've been having, I have to do it this way. Or you'll find some that might be in over their head, and they decide this is too much for me. And they leave. And we've had some of that happen, when really you're finding all kinds of mistakes that had been out there because they really didn't know what they're doing. So a poor conversion can open up a whole flood of areas. And it's just picking the right core that will be that support for you, not just during the conversion, and all the implementation of the new things. But going forward and providing that service and support that excellent client care, and following up with you on a weekly or bi weekly basis to make sure everybody's got what they need. And they're not just as I always say, with Ron White, pin a $25 bill on your collar and wish you the best of luck. That's not how a core should be.

Lisa Hochgraf 28:01
Indeed. And I like what you're saying all through this, we've been talking about the importance of getting the right features and the right capabilities in the system. But more importantly, it's about the leadership of the project. And it's about communication between your vendor and your credit union people. It's about training people, and it's about supporting them in the growth and the change. And then ultimately, it's about how all the people can use the new system to serve the members. So you've said it really well. Tami, thank you so much for taking the time to talk about this today.

Tami Webb 28:32

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Well, thank you. We really appreciate the time that you've given us, I truly believe by building the right conversion team and being prepared and working closely with a new core provider. Credit unions can't help but have a successful conversion. I wish them all the very best.

Lisa Hochgraf 28:50
Thank you for taking time out of your busy schedule to listen to today's episode of the CUES podcast. And many thanks to Tami Webb for being our guest, you can find United Solutions Company, USC, on the web at United solutions dot coop to read the show notes for this podcast and get a full transcript please visit cu management.com/podcast 131 You can also find additional credit union specific content on CU management.com. to sponsor this podcast, please email weston@cues.org. That's w e s t o n@cues.org. If you're CUES member you have access to invaluable membership benefits to further enhance your development, many of which are available virtually. Make sure to visit cues.org/membership to learn more. Thanks again for listening today. CUES is an international credit union association that champions and delivers effective talent development solutions for executive staff and boards to drive organizational success.