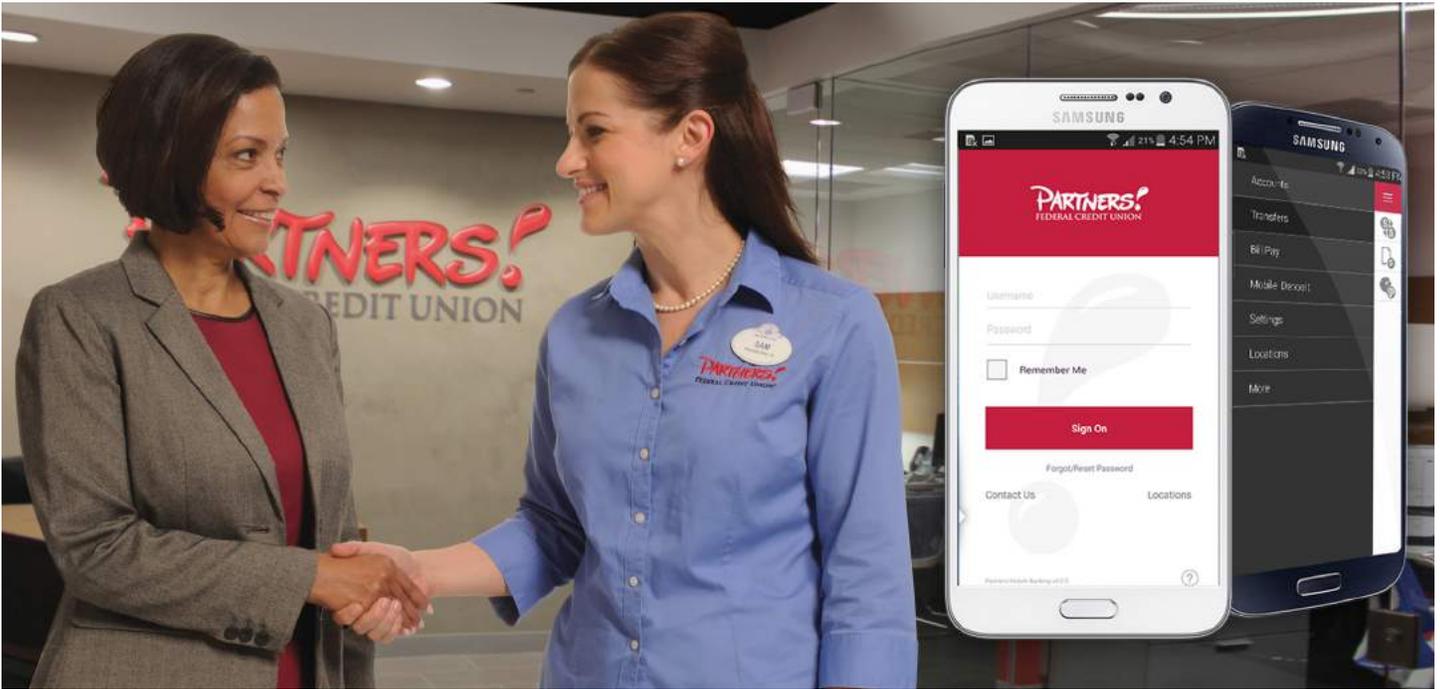


Customer Case Study: Partners Federal Credit Union



Partners Federal Credit Union Delivers Innovative Mobile Apps to Cast Members of The Walt Disney Company



In this era of the smart phone, tablets and smart watches, mobile applications have become as essential a part of banking as deposits and mortgages. But when your customer base skews as young as Partners Federal Credit Union, mobility takes on a whole new level of importance.

As the official credit union for The Walt Disney Company cast members (as employees are referred to), Partners serves a disproportionately Millennial demographic that expects a lot out of mobile banking applications. As such, Partners' leadership is well aware of how critical a strong mobile app is to achieving two significant goals: capturing half of Disney's 185,000 employees as members, and doubling its total assets to \$2 billion over the next three years.

Industry:
Banking

Solution:
Kony Mobility Platform

- Kony Visualizer Enterprise Edition
- Kony MobileFabric
- Kony Cloud

Customer Case Study: Partners Federal Credit Union



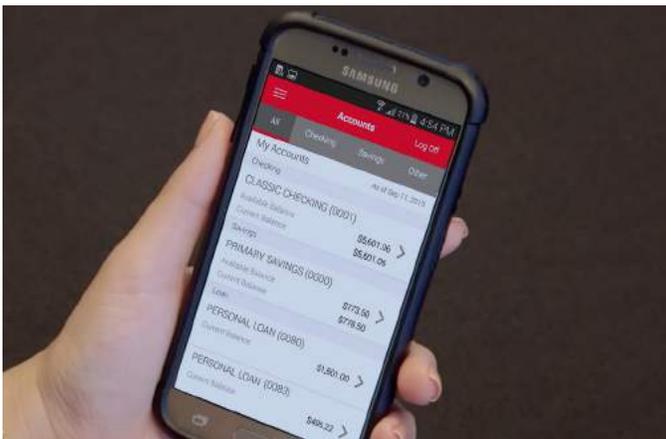
“Our membership is about ten years younger than the national average, so that comes with certain demands,” said Partners President and CEO John Janclae. “We need to be very responsive to what’s important to them, and at the top of the list is mobility. They want to be able to do banking anytime and anywhere, and with great ease.”

Until recently, that customer requirement was a sticky proposition. Partners had a four-year-old mobile app with a fair adoption rate, but it wasn’t sufficient to support the credit union’s aggressive goals. With a 20 percent abandonment rate, it wasn’t just the app itself that was a cause for concern, the underlying technology which was provided by a third-party vendor, made it a challenge

too small. That means a strong mobile application is key to delivering on that vision, especially with such a young customer base, 54 percent of which said they’d like to interact with Partners digitally.

“Maybe my financial dream coming true is that I don’t have to go to the branch today, and I can just take care of my banking business on my mobile device,” said Wolfe.

To help them achieve this goal, what Partners needed was a mobile technology that would give it more control, put cutting-edge features and capabilities in its developers’ hands, and allow it to deliver more consistent omnichannel service consistent with its online banking experience.



And the ability to provide such continuity of experience and service excellence takes on added importance when serving employees of a company with a legacy as rich as Disney’s.

“If you think about The Walt Disney Company and the

legendary service that it provides, that becomes a great benchmark for us as we look not only to meet that, but we try to exceed that every single day,” said Chief Member Service Officer Chris Parker.

The Search for an Answer: Kony’s Cross-Industry Expertise Delivers

Partners’ search for a solution that met its needs was exhaustive. After narrowing down its list to a few candidates, Kony separated itself in a number of ways, but it was the technology’s ability to impact customer service in banking as well as

to enhance the app and was creating numerous workflow issues.

“We were at the mercy of that third party to introduce features, to introduce updates, and to perform maintenance whenever they wanted to,” said Assistant VP of Technology Tom Patti.

No Financial Dream Too Small

There was also Partners’ vision — “make all financial dreams come true” — to consider. The way VP of Transformation Jennifer Wolfe sees it, there’s no financial dream

“Many times in the credit union movement we pick somebody who is close, who is familiar, an incumbent. Kony is a market-leading group that wasn’t an obvious pick for us, but through our scan they really popped as somebody who’s going to differentiate.”

– John Janclae
President and CEO,
Partners Federal Credit Union

other industries that really won over Partners’ leadership.

And it became immediately apparent that Partners made the right choice. Whether it was designing and developing its new mobile application with ease using Kony Visualizer Enterprise edition, connecting it to back-end services and APIs via Kony MobileFabric, or enjoying the peace of mind of knowing that its mobile assets were secure and able to be scaled on demand in the Kony Cloud, Partners knew it had found the answer to its mobile challenges.

Design-to-Launch in Rapid Speed

Once it started working with the technology, Partners was able to go from design to launch in seven months by leveraging Kony’s Retail Banking app as a starting point and then adding features from member feedback. When the final app was ready, Partners literally flipped a switch and transitioned to the

Customer Case Study: Partners Federal Credit Union



new Kony-powered mobile app without missing a beat.

“We probably would not have been able to do that with any other vendor offering,” said Patti. “Kony allowed us to provide a seamless transition.”

Add in the fact that Kony enables Partners to develop for iOS and Android using a single code base, and the technology had the credit union’s development team feeling empowered to meet their business needs.

“It’s been the Holy Grail that lets us focus on the underlying code and not worry about all the individual implementations,” said Jay Gittings, manager of development. “Kony focuses on making sure it works on all the different platforms while we can focus on our business needs and the individual application features we want to roll out to members.”

And it’s not just the freedom to focus on innovation. The array of support resources available to Partners’ developers has boosted their knowledge and comfort with the technology, helping them to make the most of it.

“The nice thing about the Kony platform is that it offers a tremendous wealth of resources in order to implement it to its fullest,” Gittings added. “The community platform and Kony professional services and support have been excellent, and it’s been really nice to have Kony available to answer questions and help us get better at using the application.”

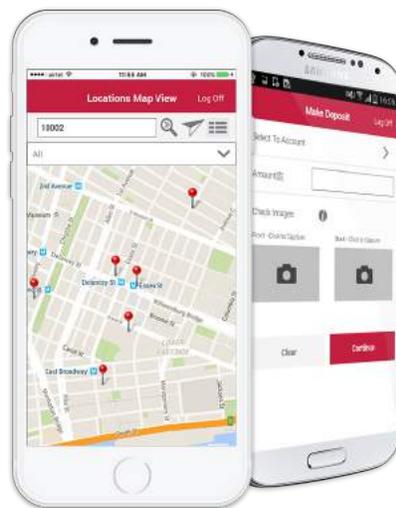
Matching Disney’s Legacy of Service and Creativity

As a result, Partners has been able to innovate with its app as it never has before. In addition to core banking functions such as deposits, transfers and bill-paying, the app also has more advanced features, including a “Partners Perks” section that gives members access to coupons and

deals with local and national merchants, and an education portal where members can sign up for money-management seminars or download podcasts.

Partners also has designed the app to provide a powerful feedback loop, with a built-in survey tool that lets members tell the credit union how it’s doing, what app features they like, or how they rate specific transactions. An embedded email-style messaging feature will soon be implemented, and Partners plans to eventually add a text messaging feature for more immediate help.

“It’s been great to hear from members that, ‘Hey, we’d like to see things like fingerprint authentication and touch ID,’ and then be able to put that into the application,” said Parker. “We can now interact with members and then get that development prioritized in the pipeline so we can deliver new features right back to the marketplace.”



As a whole, the Kony technology stack has enabled Partners’ mobile strategy to be more reflective of the company it relies on for its membership base.

“It’s given us kind of the creativity that we need to match the expectations of cast members of The Walt Disney Company,” Janclaus said.

“Once we moved to Kony, we were able to call the shots and determine when it’s best for us to do maintenance updates. It’s great to have control and be able to move at the speed of business.”

– Tom Patti

*Assistant VP of Technology,
Partners Federal Credit Union*

Still, as liberating as a little creative freedom can be, all the capabilities in the world would mean nothing if they didn’t deliver business value. And for Partners, that value has made itself apparent everywhere, from hard metrics such as increased adoption rates and reduced abandonment to hard-to-measure benefits such as speed-to-market, scalability and decreased traffic at branches.

Speedier Development, Improved Adoption, and Reduced Abandonment: Benefits Abound

It all starts with not being shackled by inflexible maintenance. By having a say in when updates and fixes occur, and by having access to workflows that let it pick features and push them out to app stores on its own schedule, Partners has been able to streamline its change management process and speed its time to market. As a result, it’s been able to increase the frequency of its mobile app releases from one or two a year to at least four.

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Customer Case Study: Partners Federal Credit Union



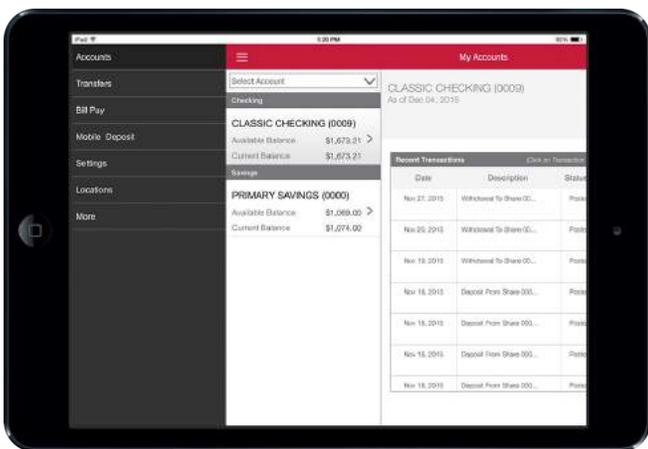
The combination of speed and creativity has been hard to beat. Since launching its Kony-powered app, Partners has added 1,800 new app users each month. Remote deposits have grown by 20 percent over the past year, and mobile Visa payments have risen 64 percent in that same time. In all, about 46 percent of its members are actively using the mobile app. And that 20 percent abandonment rate the old app logged? It's down to just 3 percent.

Apparently all the attention devoted to user friendliness has paid off.

"We were really focused on how to make this frictionless for the members," said Parker.

Kony Cloud Gives Partners' Scalability and Security

Sometimes being frictionless can bring challenges if an app really takes off and demand exceeds the ability of a company to support it. With the Kony Cloud behind it, Partners has discovered that it no longer has to fret over such concerns as whether its systems are secure and robust enough to handle increased data flows,



or whether it needs to invest in additional infrastructure. The Kony Cloud, which runs on Amazon Web Services, flexes with the credit union's needs as they evolve.

"Going forward, as we aggressively try to increase our membership base, we don't have to worry about meeting that demand," said Gittings. "We know Kony can handle that for us, and we can focus on adding the features that the membership asks for in the application without worrying about the underlying server architecture."

Patti said that having Amazon Web Services in the background providing the scalability has given Partners significant peace of mind in the form of both disaster recovery and five-nines of availability. As a result, the credit union is considering a number of other ways that AWS can help the company outside of the mobile realm.

Acting and Thinking Bigger

All of these pieces of the Kony solution have enabled Partners to establish a mobile strategy — and mindset — on par with much larger players in the financial services world.

"We're competing with the big banks, so the ability to bring this feature set — to be able to pay bills, quickly access balances, use fingerprint authorization — to a credit union has really been incredible," said Patti. "This has really allowed us to think differently. It's not, 'Can we do this? Can we put this piece of technology into the application?' It's, 'What's the best way to do that for our member's experience?'"

That shift has expanded Partners' thinking about what's possible with a mobile application, even as it works to align the app with its other channels. For instance, it's planning on rolling out new capabilities regularly,

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— Jay Gittings
Manager of Development,
Partners Federal Credit Union

starting with the ability to open a new membership or apply for a new loan or share account — things that are all available via online banking, branches or the phone. It's even preparing to give app users the ability to book an appointment at a branch.

"Things that have traditionally been locked into a brick and mortar branch we're bringing to the mobile device," said Parker. "That mobile device may be a phone, it could be a tablet, or it could be your refrigerator these days. We really want to create a seamless experience for our members that gives them complete control and access at all times."

Much More Coming to Partners' App

Partner's plans to take full advantage of innovative features Kony introduces for the banking industry. Down the line, Parker said, giving its cast members "complete control" could mean features that enable members to set travel notices

Customer Case Study: Partners Federal Credit Union



for their credit cards or freeze their cards when they see suspicious activity. Members may even one day be able to use the app to manage more than their Partners' accounts.

"Our vision is that this mobile banking app actually begins to encapsulate all of your funds, not just those that are here at Partners, so you really have control of all of your finances from one single device."



Meanwhile, on the development front, Gittings said Partners plans to take full advantage of both Kony Visualizer and Kony MobileFabric. In addition to enabling the credit union to seamlessly connect to back-end services, MobileFabric will allow it to do things such as modify service endpoints or change data flows without having to rebuild the app, or add wrinkles such as identity services, reporting features or push notifications.

As for Kony Visualizer, Gittings wants to put it directly in the hands of business

users in order to further speed up mobile app development efforts.

"What we're going to do is have the business develop the screens in Kony Visualizer, deliver those to our development team to add in the underlying logic, and integrate them with the core banking system and all the other services that we offer members," Gittings said. "This will allow us to streamline the flow where a developer doesn't have to be both an artist and an application specialist."

A Whole New Perspective

From the way it thinks strategically about mobility to the way it handles mobile development, Partners' engagement with Kony has opened its eyes to what is possible. After experiencing an inflexible and unresponsive mobile environment, Partners now has a solution that not only removes the logjams that prevented it from innovating before, but also enables it to think about customer service in an entirely new way.

Janclaes believes there's no reason other credit unions can't benefit from what he believes is the most important thing Partners learned from its mobile journey: When searching for the right technology partner, don't be afraid to widen the net.

"Kony is a market-leading group that wasn't an obvious pick for us, but through our scan they really popped as somebody

Benefits:

- Boost access and ease of use for members as shown by the
 - 20% increase in mobile deposits
 - 64% increase in mobile Visa payments
 - 34% increase in share transactions
- Reduce abandonment rate from 20% to 3%
- Deliver fully integrated app connected to back-end in seven months
- Streamline workflow and double release schedule

who's going to differentiate," said Janclaes. "Many times in the credit union movement we pick somebody who is close, who is familiar, an incumbent, and I would really encourage other credit unions to be thinking about something different than what you have picked before."

Partners did just that, and in doing so it's mimicked every Disney movie ever made: It's finding its Happily Ever After.

Download Kony Visualizer Starter Edition for free. Kony Visualizer is an integrated, intuitive development environment for building fully native mobile and web applications across phones, tablets, wearables and desktops – all from a single code base.

Kony is the fastest growing, cloud-based enterprise mobility solutions company and an industry leader among mobile application development platform (MADP) providers. Kony empowers organizations to compete in mobile time by rapidly delivering, ready-to-run, multi-edge mobile apps across the broadest array of devices and systems, today and in the future, with a lower total cost of ownership. Kony's cross-platform solution helps organizations design, build, configure and manage mobile apps to empower and better engage with customers, partners and employees.

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