



Core10 helps Sound Credit Union shore up resilience and readiness.

Sound Credit Union, headquartered in Tacoma, WA, has weathered its share of storms since it opened in 1940. But not even they could have predicted the turmoil COVID-19 would bring.

Fortunately, they had already identified manual processes and in-person services to digitize, and they chose Core10 to craft flexible APIs that modernized existing solutions. As a result, they delivered a digital experience faster than they expected.

When COVID-19 dramatically increased their members' digital banking usage, not only was Sound prepared, but they also maintained growth even after life began returning to normal. With the work Core10 completed, Sound's development team was able to build an internal tool to process loans more efficiently, leading to time saved by staff and faster responses for members.

Core10's API development strategy and execution enabled Sound to serve customers quickly in a crisis, produce innovation that satisfies their membership, and drive costs out of their business.

CHALLENGE

Sound was ready to make digital transformation a reality. They had identified manual loan processes, online account opening procedures, and in-person services that they wanted to turn into digital solutions. But outdated end-to-end code connections (and middleware) prevented easy integration between their core banking system and fintech digital solutions.

"As we were looking to remove our point-to-point integrations and focus on API strategy with an enterprise service business, we needed to make sure that certain endpoints were available for other partners and other systems to connect to," said Martin Walker, VP of Innovation and Digital Experience at Sound.

Sound has a talented team of in-house developers, but they didn't have bandwidth to take on this work. They also didn't want to hire employees just to let them go in six months. They had heard of Core10, so they reached out.

SOLUTION

Core10's team of expert API developers coded flexible, modern APIs, and offered more efficient solutions that ended saving time and delivering a more flexible solution for Sound's future development efforts. "We were impressed with Core10's approach, the leadership, their skill sets, some of the projects, and other clients that they've worked with," Walker said. "With Core10, it felt more like an extension of our own team."

RESULTS

Since working with Core10, Sound has launched an open API partnership with their digital banking provider, Symitar Episys. They've successfully brought more components of the digital experience to their members. Plus, reducing the amount of middleware required has created substantial cost savings. "We're improving service times and seeing consistent, solid growth in usage in the channel beyond our membership growth," Walker said. "Thanks to Core10's API strategy and execution, the trajectory of the digital experience at Sound continues to grow every single month."

The trajectory of the digital experience continues to grow every single month. Working with Core10 allowed us to do that a lot more quickly than we could have otherwise.



MARTIN WALKER,
VP OF INNOVATION AND
DIGITAL EXPERIENCE AT SOUND



API integration, simplified.

Digitizing your business using APIs takes the right combination of strategic savvy, development expertise, and integration know-how. Outsource your API project and get all of these resources at a fraction of the cost.

Our three non-negotiable promises to YOU:

LOW-COST U.S.-BASED TALENT

We are priced 25%-50% below development talent in large U.S. metros through our Hereshore® markets, where we leverage low cost of living, build communities, and provide technology careers (not just jobs).

FINANCIAL APPLICATION AND PLATFORM EXPERTISE

We have deep knowledge of a variety of financial technology, SaaS, and services platforms, which means we deliver the right solution quickly. If we don't know your platform, we'll learn it on our dime.

HIGH RETENTION

Our employees love what they do, and they stay with us. If a member of your project team leaves the company, we will train and onboard their replacement for free.

Let us be your team.

Call **615-601-1655** for a **FREE** consultation or visit **Core10.io** for more information.



Some of our skills include:

- CUSTOM API DEVELOPMENT
- EXTEND APIs TO ADD NEW FEATURES
- INTEGRATE USING EXISTING APIs
- CONVERT LEGACY SDK INTEGRATIONS TO API
- THIRD-PARTY API INTEGRATION WITH OUR PARTNERS (ICE MORTGAGE TECHNOLOGY, JACK HENRY, PLAID, AND MORE)

Our areas of expertise include:

- API INTEGRATION
- SAAS IMPLEMENTATION
- CUSTOM SOFTWARE DEVELOPMENT
- USER EXPERIENCE