

Empeople Credit Union reduces fraud, improves member satisfaction with OpenAnywhere



Empeople Credit Union

Address

3950 38th Ave.
Moline, IL 61265

Phone

800-338-6739

Website

empeople.com

Assets

\$2 billion+

Branches

6

Members

70,000 (approx.)

Technology Solutions

JHA OpenAnywhere™,
Alloy, IDScan.net Banno Mobile™,
Banno Online™, Symitar®

Empeople Credit Union comes from a long history of helping members achieve their financial goals. They serve employees, contract employees, and retirees of John Deere, John Deere dealerships, and employees of John Deere wholly owned subsidiaries or joint ventures. They also serve the communities of Cumberland and York counties, Maine, and the city of Bangor, ME, plus the immediate family of current members.

The credit union has offices inside John Deere facilities around the country, with branches in Moline, IL, as well as in Maine.

A full-service financial institution serving local communities for nearly 100 years, Empeople Credit Union is committed to bringing their members and businesses market-leading rates on savings and loans, one-on-one financial guidance, and a five-star digital banking experience.

a remote-first approach

Today, the credit union operates primarily as a remote-first institution, with only a few physical branches. This approach makes digital onboarding crucial, according to Joe Witherwax, Chief Technology Officer.

“Around 75% of our members join remotely,” he notes.

That was among the reasons the credit union chose to implement the JHA OpenAnywhere™ digital account opening platform in 2024.

“Our previous online account opening process was serviceable but had limitations,” explains Witherwax, “particularly with the mobile experience and in fraud integrations. We were aiming to improve member journeys, reduce new member fraud, and reduce manual onboarding processes.”



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Chief Technology Officer

simple, fast online account opening

OpenAnywhere is a sophisticated digital account opening solution from Jack Henry™ that allows credit unions to onboard new accounts quickly, often in a matter of minutes. It leverages a modern, responsive design to deliver a fast, simple, intuitive account opening experience. OpenAnywhere also integrates seamlessly with the Banno® digital banking platform, Symitar®, and other Jack Henry core platforms.

The solution fully integrates with a wide range of identity verification and validation services as well. It supports multiple account funding methods, including account transfers, ACH, debit cards, credit cards, and in-branch funding. With OpenAnywhere’s dynamic rules engine, financial institutions can fully customize the system and their account opening workflow to facilitate greater control without the need for technical resources or outside assistance.

efficiency + reduced fraud

“For a couple of years, we’d had a strategic planning goal to improve member journeys – particularly new member journeys,” Witherwax recalls. “We identified the need to enhance access to accounts and funds, which was a consistently lower-rated attribute in member surveys.”

Previously, Empeople’s digital banking enrollment timeframe was 3-4 days. Today, with OpenAnywhere in place, it’s much faster. The credit union has also seen improved efficiency and reduction of fraud, with fraudsters unable to bypass the new system.

“Since implementing OpenAnywhere alongside tools like Alloy and IDScan.net, we’ve seen a substantial decrease in fraudulent applications,” says Witherwax. “Our fraud rate has dropped to nearly zero. This has allowed our fraud team to focus on other types of fraud, like card fraud and account takeovers. We have also been able to reduce our new account fraud team by one FTE.”



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improved member satisfaction

Overall, Empeople has been pleased with their early experience with OpenAnywhere. And the improvements have certainly been noticed by members.

“Our new member survey scores have gone up from an average of 9.4 to 9.8, which is the highest we’ve ever seen,” observes Witherwax. “We previously achieved our top scores through heavily manual processes. Now we’re able to increase those scores even higher while reducing manual processes.”

He continues, “Our digital banking enrollment has improved from 71% to 85% on new accounts. And they are now enrolling on the day they open the account, rather than the 3-4 days we saw previously.

Today, the credit union is using OpenAnywhere in-branch in Maine as well, with some additional procedures in place to accommodate ID scanning and funding requirements. Empeople is looking forward to continuing working with Jack Henry and exploring new ways to improve their processes and member experience.

“We’ve seen good results so far,” Witherwax concludes. “I would say overall we’ve been very happy.”

unlock the possibilities

[Learn more](#) about OpenAnywhere’s flexible digital account opening capabilities and pre-built integrations.

For more information about Jack Henry, visit jackhenry.com.