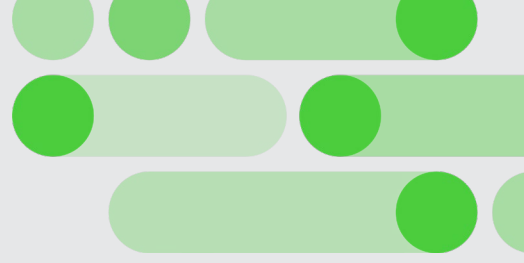


5 practical tips to empower innovation at your credit union

How credit union leaders can unlock stronger operations to power better member experiences



Credit unions are uniquely positioned to deliver personalized financial solutions to their members while fostering strong community roots. But staying relevant requires innovation. You must advance your technology, streamline operations and meet evolving member expectations while managing their money when it's at work, in motion and at rest.



Here are five tips for building a sustainable innovation framework within your credit union. These actionable recommendations will help you close the gap between current capabilities and members' expectations while ensuring compliance and long-term growth.

1. Close the technology gap with an API-driven platform

Disparate, outdated systems limit growth and member satisfaction, preventing credit unions from scaling or offering innovative services.

Recommended action	Potential impact	Implementation steps
Adopt a scalable, API-driven platform that integrates easily with fintech solutions and third-party applications.	<ul style="list-style-type: none"> Streamlined workflows and increased efficiency. Enhanced member satisfaction through seamless service delivery. Improved ability to scale and innovate over time. 	<ol style="list-style-type: none"> Assess current systems to identify integration gaps. Partner with a fintech provider that offers a scalable API ecosystem. Transition to a platform that enables real-time data sharing and operational harmonization.

2. Focus on personalization and member engagement

Members demand tailored, omnichannel experiences that meet their unique financial needs.

Recommended action	Potential impact	Implementation steps
Leverage actionable data insights to deliver personalized solutions, like customized loan plans or financial education tools.	<ul style="list-style-type: none"> Strengthened member loyalty through tailored interactions. Improved retention and higher share of wallet. Elevated member experience across digital and physical channels. 	<ol style="list-style-type: none"> Implement smart CRM systems capable of analyzing member behavior. Train staff to utilize these insights for personalized interactions. Integrate AI-backed recommendations into digital and in-branch services.

3. Enhance employee efficiency and engagement

Outdated tools frustrate employees and slow down service delivery.

Recommended action	Potential impact	Implementation steps
Transition to an intuitive, integrated digital platform to empower staff with real-time data and streamlined processes.	<ul style="list-style-type: none"> Improved employee satisfaction and productivity. Quicker issue resolution and better member service. Reduced effort spent on manual, repetitive tasks. 	<ol style="list-style-type: none"> Provide employees with a user-friendly platform that offers centralized access to workflows. Automate repetitive tasks like compliance tracking and document management. Regularly train staff on the latest tools and industry best practices.

4. Improve risk management and compliance

Rising risks from fraud and complex regulations challenge credit unions to protect members and ensure compliance.

Recommended action	Potential impact	Implementation steps
Deploy advanced compliance tools and real-time fraud detection to proactively address threats.	<ul style="list-style-type: none"> Reduced fraud incidents and associated member losses. Stronger member trust and credit union reputation. Compliance with evolving regulatory standards, minimizing penalties. 	<ol style="list-style-type: none"> Automate fraud detection and reporting with AI-powered tools. Implement multi-factor authentication and advanced data encryption. Regularly update and audit compliance workflows to meet industry standards.

5. Adopt agile technology for quick market response

Time-to-market is critical for launching competitive products. Rigid systems delay innovation.

Recommended action	Potential impact	Implementation steps
Choose a flexible, composable platform that supports rapid testing, deployment and iteration of new offerings.	<ul style="list-style-type: none"> Reduced time-to-market for new products and services. Ability to respond quickly to changing member preferences. Lower costs through agile processes. 	<ol style="list-style-type: none"> Collaborate with a tech partner offering an agile, modular solution like FIS® AffinityEdge. Empower IT teams to deploy updates and integrate new technologies seamlessly. Focus on iterative product rollouts based on member feedback.

Architect your credit union's future

FIS® is your trusted partner that meets you where you are and advises you on what's next. We combine decades of leadership, business acumen and industry expertise with the most comprehensive, composable ecosystem to make financial technology drive value for you. That means we derisk your journey to power better experiences that deliver growth, differentiation and efficiency. Together, we can fuse reliability with innovation to architect your credit union's future.

FIS AffinityEdge is an open core platform that connects you to a robust ecosystem for advanced banking technology, payment processing, digital interfaces and fraud prevention — all seamlessly integrated. Wherever you are in your journey, AffinityEdge provides the tools to meet your members' needs, whether their money is at rest, in motion or working toward financial goals.

FIS AffinityEdge helps you set the foundation for credit union innovation. Our **technology** powers the global economy across the money lifecycle.

<p>Money at rest</p> <p>Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.</p>	<p>Money in motion</p> <p>Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.</p>	<p>Money at work</p> <p>Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.</p>
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About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://www.fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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