How to make sure your credit union thrives in the age of FinTech

THE CREDIT UNION INNOVATION PLAYBOOK

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1

INTRODUCTION

1 INTRODUCTION

Most credit unions, and indeed most companies, don't feel that they can be great innovators.

Innovation is for Silicon Valley start ups, not credit unions.

Besides, credit unions have been around since the 1860s. Membership in the US is at record levels. If it ain't broke.

Right?

Meanwhile, whole industries are being upended by nimbler, customer-focused tech companies. Financial services is one of them.

In fact, credit unions are facing the greatest existential threat since Friedrich Wilhelm Raiffeisen and Hermann Schulze-Delitzsch pioneered the first true credit unions in Germany in the 1850s.

The best way to face that threat is trough innovation.

The good news, is that innovation is open to anyone that chooses to adopt it. You just need a framework to get started.

The Credit Union Innovation Playbook is exactly that.

Innovation is Cuddly: Embrace

Innovation is poorly understood. It has a reputation for being nebulous, but you'll see that it's not.

Yet, because so few credit unions have designed a deliberate system for repeatable innovation, its ad hoc nature causes it to fail, or at best deliver more of the same.

Done properly, innovation:

- Is low cost
- Is low risk
- Can yield quick results
- Energizes staff
- Promotes cross-functional teamwork

Done poorly and you'll probably see the opposite results followed by a return to the status quo.

Given the current speed of change, in five years' time, why will today's members still actively choose your products and services, rather than switch to a competitor's?

Are CUs just Lo-Fi Banks?

As the traditional customer base of credit unions ages, they find that millennials think of credit unions as lo-fi banks that offer only a handful of basic services.

Judging by the websites of many credit unions, it's not hard to see why.

The credit union marketing vibe is typically based on not being a bank, not having greedy shareholders and having been around a long time.

- Are these the capabilities and messages that will take credit unions through the next 10 years?
- What separates one credit union from the next?
- What's in it for the customer in an age in instant digital gratification?
- In short, how many credit unions will still be around in 15 years?

The answer to this last question depends on how they choose to adapt and innovate.

Those that fail to embrace innovation will see their balance sheets shrink below the level required to support the fixed costs inherent in operating a commercially viable credit union.

So what's stopping your credit union? Perhaps it's the myths that surround innovation. Let's take a look.

2

INNOVATION MYTHS

2 INNOVATION MYTHS

One of the reasons so few credit unions embrace innovation is the belief that it is out of reach or must be earth-shattering.

Let's try and get past these beliefs so that we can get credit unions innovating.

The Six Myths of Innovation
1. Disruptive
2. Complex
3. Original
4. Expensive
5. Expertise
6. Carefully planned

Myth #1 - Innovation must be disruptive

The press love to talk about disruptive innovation.

As Matt Ridley explains in How Innovation Works, the modern obsession with disruptive innovation, a phrase coined by the Harvard professor Clayton Christensen in 1995, is misleading.

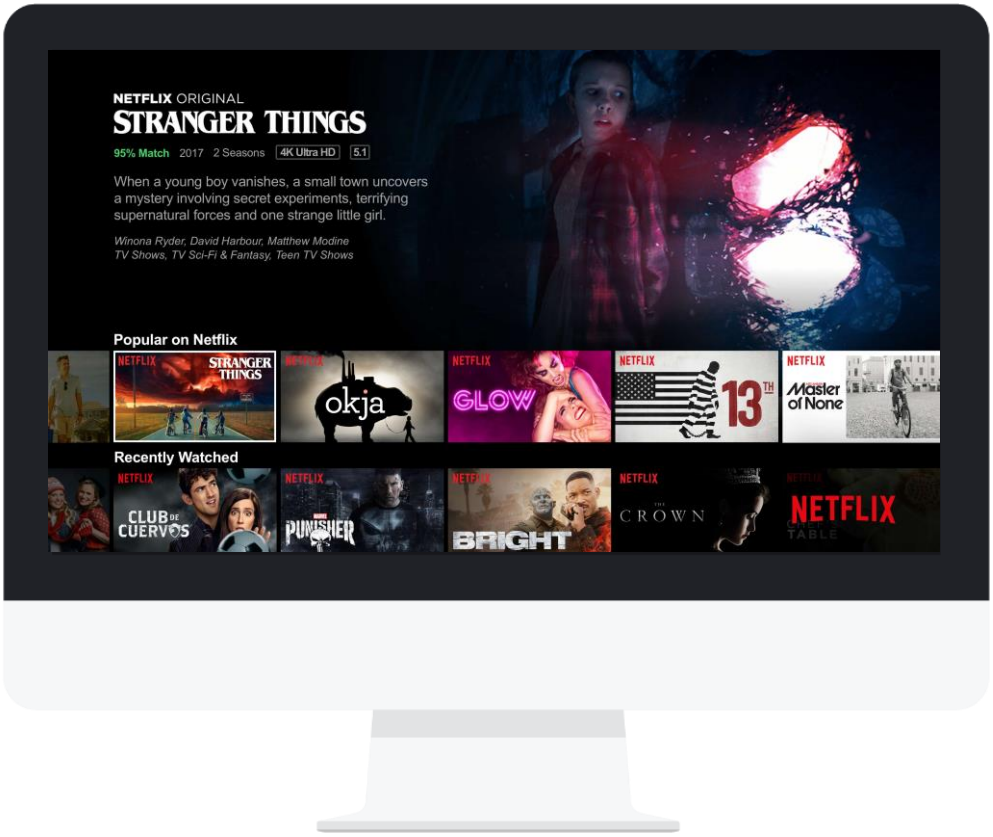
In fact, **most innovation is a gradual process**.

Even when a new technology does upend an old one, as digital media has done to newspapers, the effect begins very slowly, gathers pace gradually and works by increments, not leaps and bounds.

In most cases the incumbent sees the challengers and has plenty of time to react and adapt. But they *choose* not to.

Here are some examples:

- Kodak management did not see the potential of digital photography
- Nokia, the first to create a cellular network, focused on perfecting their hardware instead of software
- Xerox decided that going digital would be way too expensive
- Yahoo underestimated the importance of search engines
- Blackberry stuck with the physical keyboard rather than the touchscreen



Blockbuster ignores Netflix

In the late 1990s, an Internet upstart named Netflix began offering a DVD-by-mail service. The subscription service exploded in popularity, and Netflix executives flew down to Texas in 2000 to make an offer to Blockbuster CEO John Antioco.

For $50 million, Netflix would join forces with Blockbuster and help it launch its own online and DVD-by-mail service. Antioco laughed Netflix out of the office, seeing it as a niche player.

Blockbuster made a lot of money from late fees. It didn’t want to change.

THE ELECTRIC LIGHT

The electric light is one of the everyday conveniences we now take for granted. Although Thomas Edison created the first commercially practical incandescent light, he was neither the first nor the only person trying to invent an incandescent light bulb.

In fact, some historians claim there were over 20 inventors of incandescent lamps prior to Edison's version. However, Edison is often credited with the invention because his version was able to outstrip the earlier versions because of a combination of three factors:

- an effective incandescent material
- a higher vacuum than others were able to achieve
- a high resistance that made power distribution from a centralized source economically viable

Myth #2 - Innovation is Complicated

There are plenty of examples of complicated innovations, the jet engine is complicated for example.

However, many monumental innovations are less so: paper money (11th century), vaccination (1796), the airplane (1903) and alphabetization (1,000 BC) for example.

The economist Tim Harford has argued that 'the most influential new technologies are often humble and cheap.

Mere affordability often counts for more than the beguiling complexity of an organic robot.'

He calls this the 'toilet-paper principle' after a simple but vital technology that we take for granted.

Your objective might be to advance space flight or nano-biology, but these are probably outside the scope of your credit union.

It's often better to start small, get some early successes under your belt, and build from there.

Like most things, it's a question of practice. Your innovation process itself will improve as you use it and see what works best for you.

Nails were used in Ancient Egypt around 3,400 B.C.

Myth #3 - Innovation = Original

It's common to think that in order to be cutting-edge, to be at the top of your game and foremost in your field, you need to be original.

But in reality, this just isn't true. You can have something completely original and it is just as completely useless.

Furthermore, it's extremely rare to come up with something truly ‘original’.

If we are honest with ourselves, we can trace back any idea we come up with to something that inspired us.

Much of what we do and believe is due to the culture we have grown up in, and we can never completely remove ourselves from our experiences.

"Why not substitute a turbine for the piston engine?“

Frank Whittle
Inventor
Turbojet Engine

“

Creativity is just connecting things. When you ask creative people how they did something, they feel a little guilty because they didn’t really do it, they just saw something. It seemed obvious to them after a while. That’s because they were able to connect experiences they’ve had and synthesize new things. And the reason they were able to do that was that they’ve had more experiences or they have thought more about their experiences than other people.

Unfortunately, that’s too rare a commodity. A lot of people in our industry haven’t had very diverse experiences. So they don’t have enough dots to connect, and they end up with very linear solutions without a broad perspective on the problem. **The broader one’s understanding of the human experience, the better design we will have**.

Steve Jobs

Myth #4 Innovation is Expensive

When you hear stories in the media of loss-making start ups raising millions of dollars, you'd be forgiven for thinking that innovation is expensive.

Yes, there are plenty of examples of expensive innovation failures.

Indeed, the 'build it and they will come' approach to innovation is guaranteed to create expensive failures.

Google Glasses were a prime example.

Yes, if you do it wrong, innovation is prohibitively expensive. If you do it right, you can launch an idea for less than $100.

Given that innovation is a case of trial-and-error, you will need to create a portfolio of ideas to test.

That means that you want to find the cheapest (and quickest) way to validate your ideas.

#5 Only Experts can Innovate

Steam engines led to the understanding of thermodynamics, not the other way round. Powered flight preceded almost all aerodynamics.

Alibaba founder, Jack Ma had no experience with computers or coding.

Steve Jobs was a designer not a technical person. He would drive his engineers crazy.

Harvard Business Review suggested that the five attributes of innovators are:

1. **Associating** - the ability to successfully connect seemingly unrelated questions, problems, or ideas from different fields
2. **Questioning** - they like to ask: 'If we did this, what would happen?'"
3. **Observing** - they act like anthropologists and social scientists
4. **Experimenting** - The world is their laboratory
5. **Networking** - innovators go out of their way to meet people with different kinds of ideas and perspectives to extend their own knowledge domains

We can all be innovators.

Myth #6 - Innovation is Carefully Planned

In fact, innovation is just trial and error. Nobody *knows* what will work until they try it.

What's more, many innovations are discovered accidentally.

The Microwave Oven

Percy LeBaron Spencer was working on magnetrons—high-powered vacuum tubes that generate short radio waves called microwaves—when he accidentally discovered microwave cooking.

The engineer was doing his job as usual when he noticed that the candy bar in his pocket had melted.

Vulcanized Rubber

Used to make durable things like car tires, Vulcanized rubber was accidentally invented in 1839 by Charles Goodyear.

Though he had been trying to create a weatherproof rubber for years, he was only successful in doing so when he accidentally dropped some regular rubber mixed with sulfur onto a hot stove and found that it still maintained its structure.

THE POST-IT NOTE

In the search for a strong and permanent glue, Spencer Silver at 3M in Minneapolis found a weak and temporary adhesive instead.

This was in 1968. Nobody could think of a use for it, until five years later a colleague named Art Fry remembered it when irritated by his place-markers falling out of a hymn-book while singing in a church choir.

He went back to Silver and asked to apply the glue to small sheets of paper. The only paper lying around was bright yellow.

The Post-it note was born.

3

INNOVATION CULTURE

3 INNOVATION CULTURE

The first step to becoming an innovator is believing you are one.

In fact, this is the hardest part about innovation.

Central to transforming your credit union into a sustainable innovation engine that doesn't fizzle out when your first attempt isn't the replacement to the Iphone, is creating the right culture.

So how can we build our innovation beliefs when we haven't launched any successful innovations?

The answer to this question can be found in James Clear's book Atomic Habits.

He explains that there are three levels of change:

1. **Outcome change**
2. **Process change**
3. **Identity change**

As you'll see in the diagram on the next page, most of us try to do this the wrong way around!

INNOVATION CULTURE

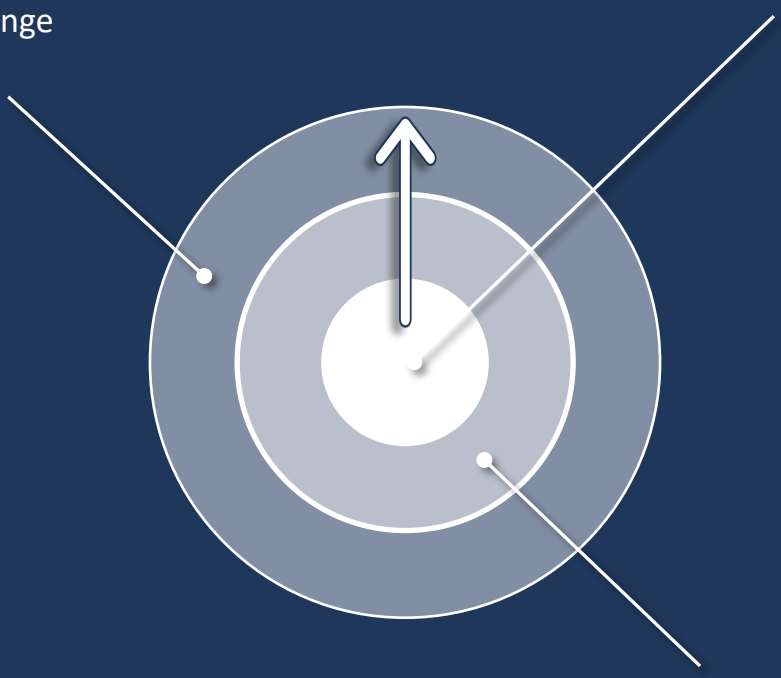
STARTS FROM THE INSIDE OUT

3. RESULTS

This level is concerned with changing your results. Most of the goals you set are associated with this outer level of change

1. BELIEFS

This level is concerned with changing your beliefs: your worldview, your self-image, your judgments about yourself and others



2. PROCESSES

This level is concerned with changing your habits and systems: implementing a new routine at the gym, decluttering your desk for better workflow, developing a meditation practice. Most of the habits you build are associated with this level

Start Small to Build Up Forward Momentum

Most people start with the outcome they want, but if they don't believe they are that person, they have a conflict between what they want and what they believe.

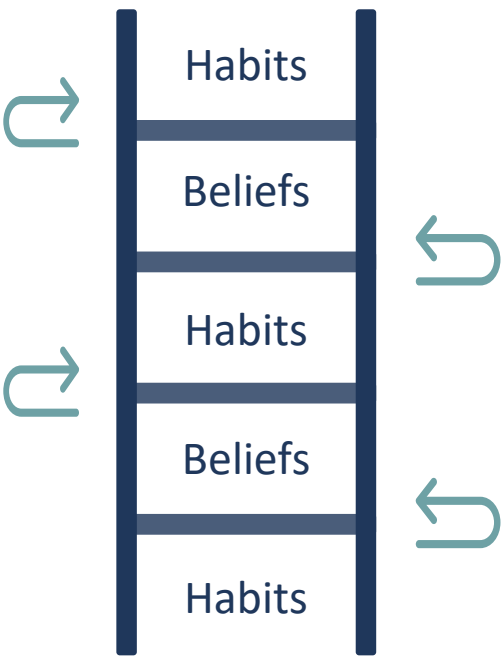
The way to address this is focus who you wish to become – in this case, an innovator.

This is because, your identity emerges out of your habits.

Every action is a vote for the type of person you wish to become.

The mission of the Credit Union Innovation Playbook is to help you **build your innovator identity through practical actions** – an innovation process.

The Virtuous Ladder



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INNOVATION PROCESS

4 THE INNOVATION PROCESS

If you want more innovation you need a innovation strategy. Blindingly obvious right?

But how many credit unions actually have one?

Innovation delivers when it's deliberate.

Without the support of an innovation strategy and framework, your efforts will fade out after the initial excitement.

Processes are one of the four Ps of business success (the other three are people, product and purpose).

Like most things, innovation works best when it's part of a carefully designed process.

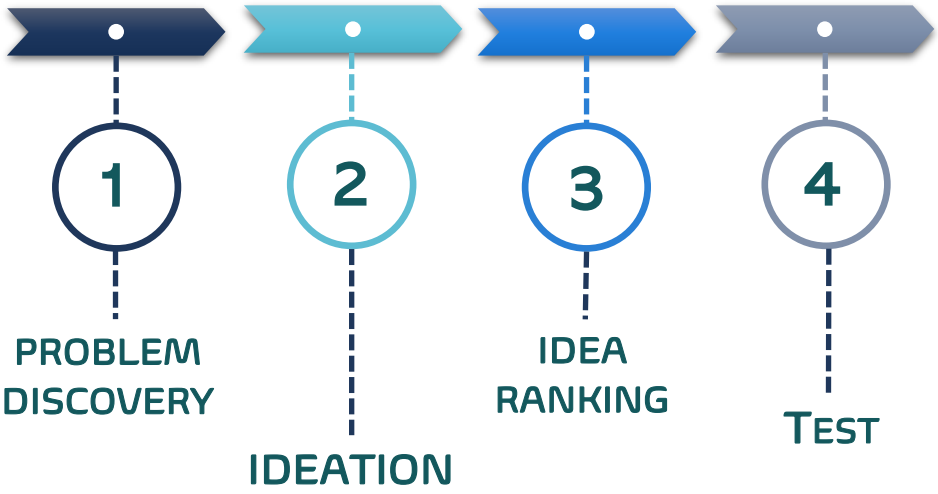
Let's look at the four steps in the innovation process.

"One of the cruelest things done to smart people is to ask them to innovate, lock them in a small room, and equip them with nothing but expectations—no principles, no methods, no tools to fulfil their mission."

Larry Keeley

Author of Ten Types of Innovation

THE INNOVATION PROCESS



1. **Problem Discovery** - How well you define a problem determines how well you solve it
2. **Ideation** - Since we know almost all ideas fail, we need to create a large pool of ideas from which to draw
3. **Idea Ranking** – We don't have the time or money to test each and every idea, so we need a way of figuring out which ideas we will test first
4. **Testing** - Because we know that it's dangerous to rely on our own opinions, we need a way to test the idea quickly and cheaply so that we can make an informed decision about whether to commit resources to progressing the idea

In the next four sections, we will look at each in turn.

5

PROBLEM DISCOVERY

5 PROBLEM DISCOVERY

This is probably the most overlooked part of the innovation process.

Understandably, we are anxious to start coming up with ideas to develop.

But first we need to make sure we know **what problem we are trying to solve and why**.

Einstein believed the quality of the solution you generate is in direct proportion to your ability to identify the problem you hope to solve.

The key to innovation is to fall in love with the problem, not the solution.

We need to make sure we have the right 'problem statement'.

If we get this wrong, we could waste a lot of effort.

There are many approaches to framing your problem statements, but let's look at a simple but effective method 'the five whys'.

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“If I had **twenty days** to solve a problem…

I would take **nineteen** to define it.”

Albert Einstein

The Five Whys

The five whys and five hows techniques constitute a questioning process designed to drill down into the details of a problem or a solution and peel away the layers of symptoms.

The technique was originally developed by **Sakichi Toyoda** who stated that "by repeating why five times, the nature of the problem, as well as its solution, becomes clear.“

The five whys are used for drilling down into a problem and the five hows are used to develop the details of a solution to a problem.

Both are designed to bring clarity and refinement to a problem statement or a potential solution and get to the root cause or root solution.

Every problem has a cause behind it but a superficial analysis will only depict symptoms.

A persistent inquiry is required to find the real cause (the root cause) behind the issue so that lasting solutions can be taken and the problem doesn’t resurface.

Let’s bring this to life with an example that will be familiar to a lot of credit unions.

FIVE WHYs EXAMPLE

6

IDEATION

6 IDEATION

Ideation is the process of generating, developing, and communicating new ideas.

As they say at the Hasso Plattner Institute of Design at Stanford (commonly known as the d.school):

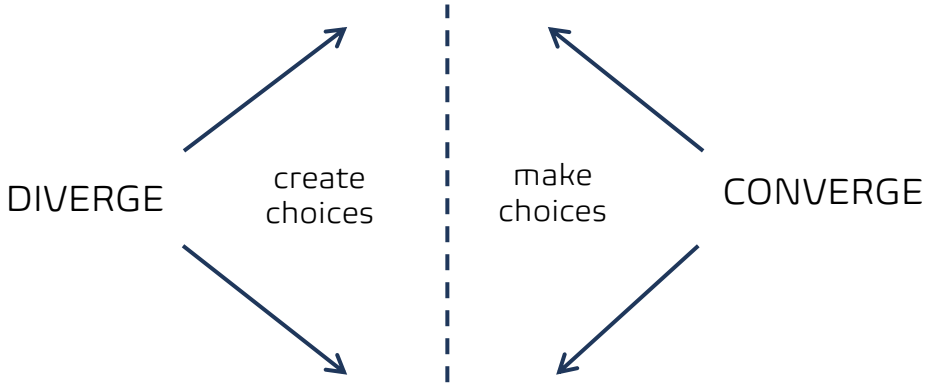
"It's not about coming up with the 'right' idea, it's about generating the broadest range of possibilities."

So how do we generate lots of ideas?

There are a lot of tools available on the web that you can use to help you bring structure to your ideation session.

The best known, of course, is brainstorming but, as we know, ideas often come to us outside of such sessions.

We will also look at some great alternatives to brainstorming.



Ideation Techniques - Brainstorming

The term “brainstorm” dates back to 1939. Alex Osborn, one of the partners at the ad agency BBDO, began holding “group-thinking” sessions to come up with ideas for advertising clients. The goal of these sessions was to generate a large quantity of ideas by combining brainpower and withholding judgment.

A simple 4 step to brainstorming is:

1. **Team:** Gather the right team and information
2. **Quantity:** Go for as many (quantity) ideas as possible
3. **Encourage:** Avoid criticizing ideas as they are proposed (we must subject them to scrutiny, just not now, as we want to encourage ideas)
4. **Connect:** Combine several ideas to create an amazing new idea using the SCAMPER framework (see next page)

Ideation Techniques - The SCAMPER Framework

The SCAMPER acronym stands for (S)ubstitute, (C)ombine, (A)dapt, (M)aximize or minimize, (P)ut to other uses, (E)liminate, and (R)earrange or reverse

SUBSTITUTE	What elements of this product or service can we substitute?
COMBINE	How can we combine this product / service with other products / services?
ADAPT	What idea from elsewhere can we alter or adapt?
MAX/MINIMIZE	How can we greatly enlarge or greatly reduce any component?
PUT	What completely different use can we have for our product?
ELIMINATE	What elements of the product or service can be eliminated?
REARRANGE	How can we rearrange the product or reverse the process?

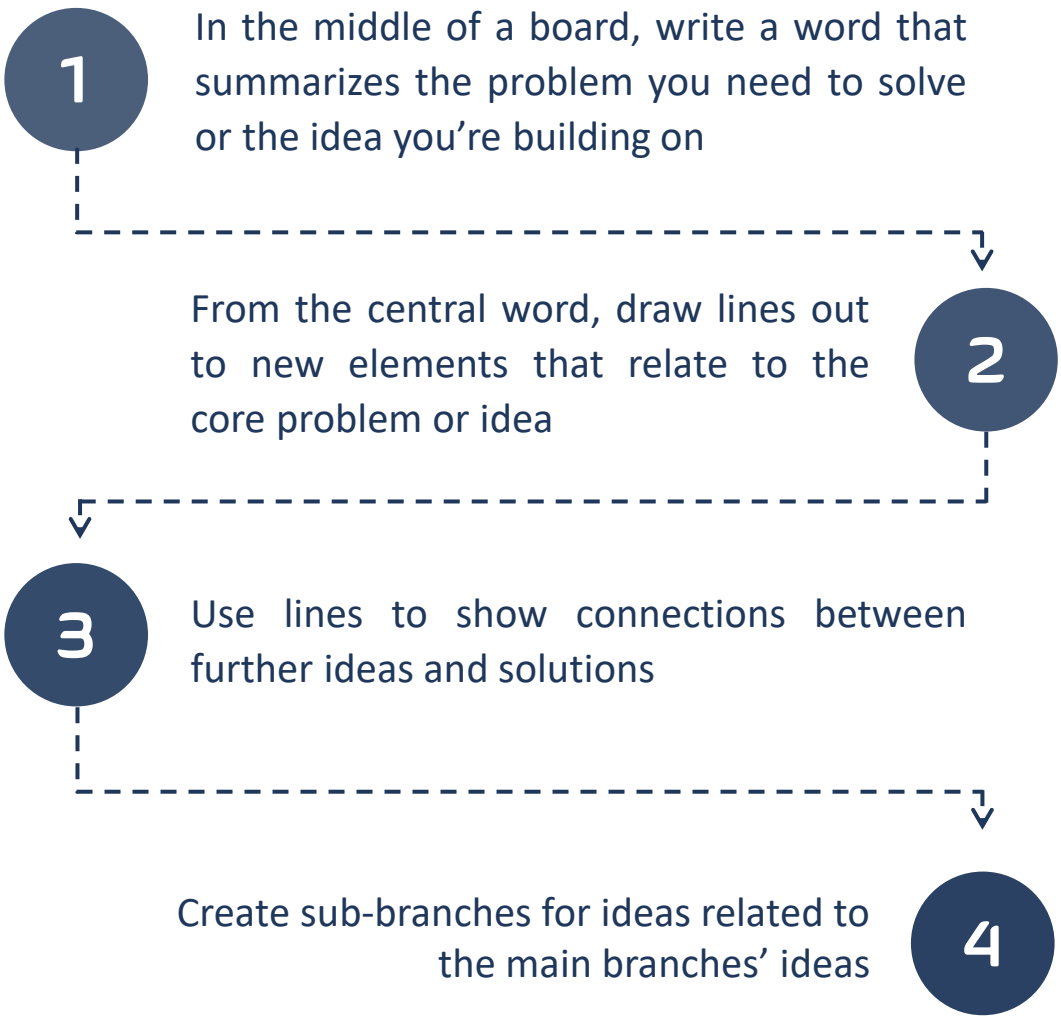
Ideation Techniques - Brainwriting

This technique can get up to 108 ideas from six participants in just 30 minutes, and it's great if you want to encourage every participant to generate ideas.

1. Give each participant a sheet of paper and ask them to generate three ideas in five minutes
2. Pass all papers to the right
3. Ask each participant to build on her colleague's ideas, improving them or using them as inspiration to generate another three ideas
4. Continue passing papers to the right until they reach their original participant
5. With all the ideas gathered, discuss each one, improving and building on those that the group feels has promise

Ideation Techniques – Mind mapping

Mind maps are visual diagrams used to represent words, ideas, tasks or other items linked to and arranged around a central keyword or idea. Often, colors and drawings add to the visualization.



Some useful mind mapping software worth looking at:

- Coggle (free plan available)
- Stormboard (free plan available)
- Mindmeister (free plan available)

7

IDEA RANKING

7 IDEA RANKING

Depending on the number of ideas you produce you will want to attempt to rank them for testing. You can do this against some simple criteria like alignment with vision and strategy of your credit union, company objectives, complexity (start simple) and size (start small).

Another option, recommended by Marty Cagan, author of *Inspired: How to Create Tech Products Customers Love*, is an opportunity assessment. The idea is to answer four key questions about the proposal:

1. BUSINESS OBJECTIVE
What business objective is this work intended to address?

2. MEASURE OF SUCCESS
How will you know if you've succeeded?

4.TYPE OF CUSTOMER
What type of customer are we focused on?

3. PROBLEM SOLVED
What problem will this solve for our customers?

8

TESTING

8 TESTING

Innovation is a process of trial and error. Nobody actually *knows* what will work. There are two ways to find out:

1. Build It
2. Test It

2. CONCEPT TESTING

Properly done, concept testing allows you to validate (and make improvements to) lots of ideas. This improves the odds of success significantly

1. BUILD IT & THEY WILL COME

This will prove your idea beyond doubt but will cost a lot of time and money. This means you can bet on only one or two ideas. Most ideas fail so you may break the bank in the process

TEST v BUILD

“

Most people fall in love with their idea and assume it will be successful, so they just start building it. They presume to know what people will want. **They assume that if they build it right, people will want it**. In most cases, these presumptions and assumptions turn out to be both wrong and costly

Alberto Savoia

Approaches to Testing

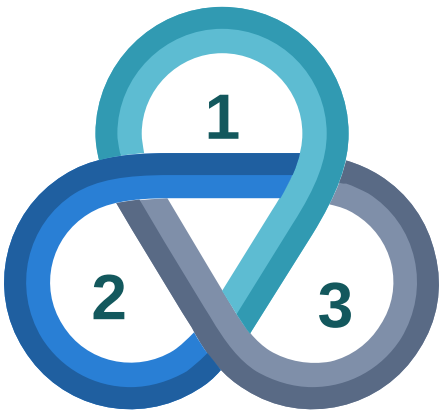
There are three main approaches to testing, each involving different levels of time and investment:

1. Pretotype
2. Prototype
3. Minimum Viable Product (MVP)

The boundaries between one and another are a bit murky, but generally they sit on a continuum of time and effort.

PRETOTYPE

Extremely simplified, mocked or virtual versions of that product. Answer the question “Should we build it?”



PROTOTYPE

Answer the question “Can we build it?”

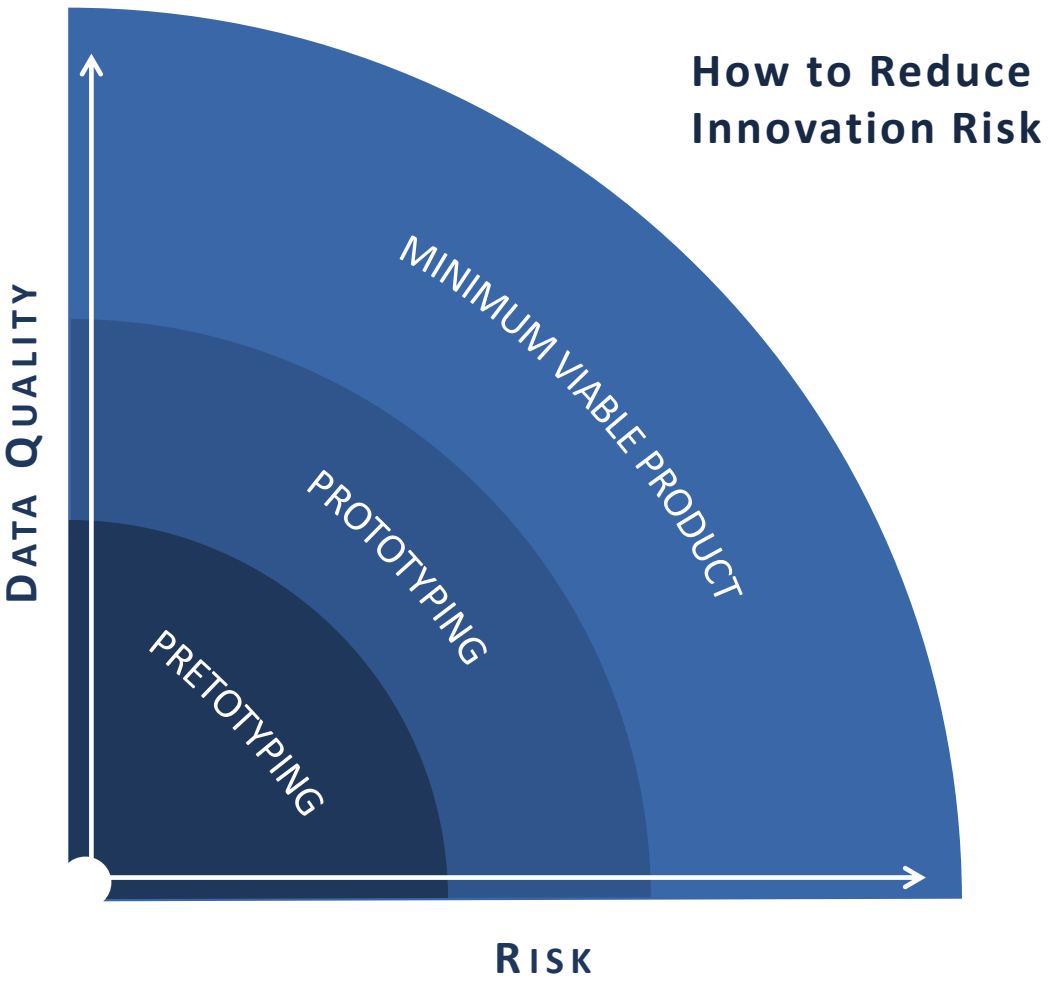
MINIMUM VIABLE PRODUCT (MVP)

A working product albeit with minimum features

Reducing Innovation Risk

When we start off with an idea we want to get data to help us decide whether it's worth investing more time on it. As we move from pretotype, to prototype, and then to minimum viable product, we get better quality data on our idea but need to invest more.

If we skip steps, we put more at risk and don't get the opportunity to improve our idea as we move through the stages.



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PRETOTYPING

9 PRETOTYPING

Pretotyping, a phrase coined by Alberto Savoia, in his book *The Right It: Why So Many Ideas Fail and How to Make Sure Yours Succeed*, is a very basic expression of your idea that focuses on answering one – very basic and very important – question:

Is this the right thing to build?

This is important because remember that most ideas fail. From your portfolio of ideas, you want to de-risk your innovation process by only focusing on those ideas that can provide positive evidence from your target users.

In the following pages, we will look at some approaches to pretotyping.

Given how basic they are, you may feel sceptical about the value of some of these methodologies.

Indeed, the data they produce isn't going to be as reliable as that obtained from launching a fully-fledged product. However, we are looking for early clues to help guide us and reduce risk.

Innovation is an iterative process. Early feedback gets incorporated in to the second version and so on.

Approaches to Pretotyping

Let's look at some of the ways we can put pretotyping into practice:

1. **Sketches and diagrams** - Use sketches to illustrate your ideas and launch them into the real world.
2. **Paper** - Paper prototyping works best in the early stages of design, mainly for testing product ideas
3. **Storyboards** - This is the technique employed by Pixar Animation Studios (the Academy Award–winning studio behind Coco, Inside Out, and Toy Story)
4. **Role-Playing** - A method that allows your design team to explore scenarios within the system you are targeting physically
5. **Physical product** - When the end result is a physical product, you can use a wide range of materials to build mock-ups for testing
6. **Digital product** - Digital pretotypes are cheap and easy to do when you want to test a digital interface

1. Sketches and Diagrams

Sketching is one of the earliest forms of prototyping you can use. It requires very little effort and does not necessarily rely on artistic levels of drawing skill to prove useful, and therein lies its value.

Use sketches to illustrate your ideas and launch them into the real world — even the simplest and crudest of sketches can easily achieve that.

You can also sketch diagrams and mind maps in order to illustrate a system, process, or the structure of your ideas

The concept is similar to how an architect goes about designing a house

2. Paper

A practice that existed well before the Internet, paper prototyping works best in the early stages of design, mainly for testing product ideas.

It's as straightforward as it sounds—simple screens are drawn on paper and configured to mimic a digital interaction.

A common practice for testing these pretotypes is to have one person play "the product," switching the sketches according to how the user behaves.

Designing an app using paper

3. Storyboards

Telling stories is an excellent way of guiding people through a user experience.

Storyboarding, a technique derived from the film industry, is something you can use for early prototyping to allow yourself to visualize the user's journey or how users would experience a problem or product.

When you draw storyboards, try to imagine the complete user experience, and then capture it in a series of images or sketches.

Boords.com has lots of free storyboard templates.

A storyboard template

4. Role-playing

Role-playing, or experiential prototyping, is a method that allows your design team to explore scenarios within the system you are targeting physically.

This one of my favorite methods and I used it a lot as a CEO to understand how the bank's processes impacted our customers.

It's also an incredibly powerful training tool for improving the customer experience.

By re-enacting scenes and situations you are attempting to improve, your team can get a better sense of what the experience may actually feel like and where you need to concentrate your main focus on improvement.

You can also remember the experience more vividly when you physically experience it, rather than draw it out in a storyboard, for instance.

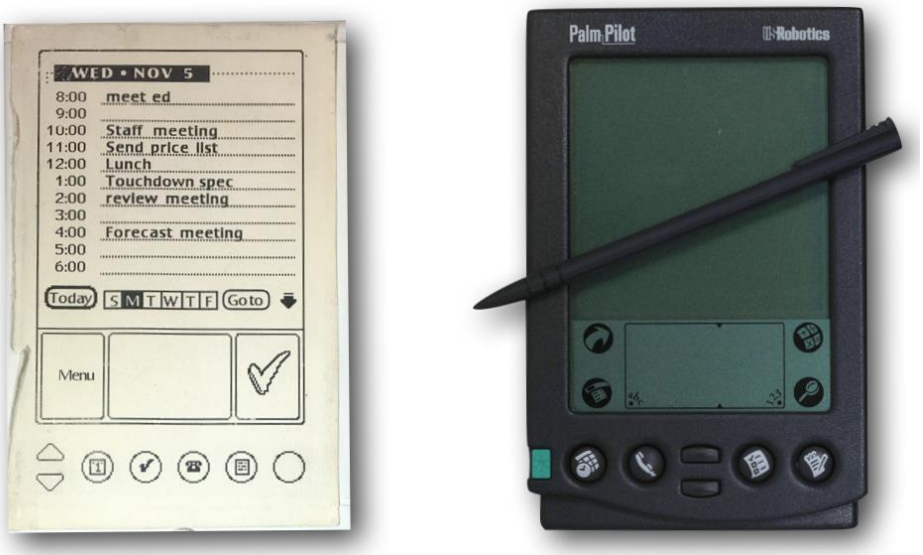
Remember to make it fun!

5. Physical Product

When the end result is a physical product, you can use a wide range of materials to build mock-ups for testing. You can use rough materials, such as paper, cardboard, clay, or foam, and you can also repurpose existing objects you find around you in order to build physical models.

The purpose of a physical model is to bring an intangible idea, or two-dimensional sketch, into a physical, three-dimensional plane. This allows for much better testing with users, and it can spark discussions about the form factor of the solution.

The Palm Pilot was designed using a wooden block, now on display at the Computer History Museum



6. Digital Product

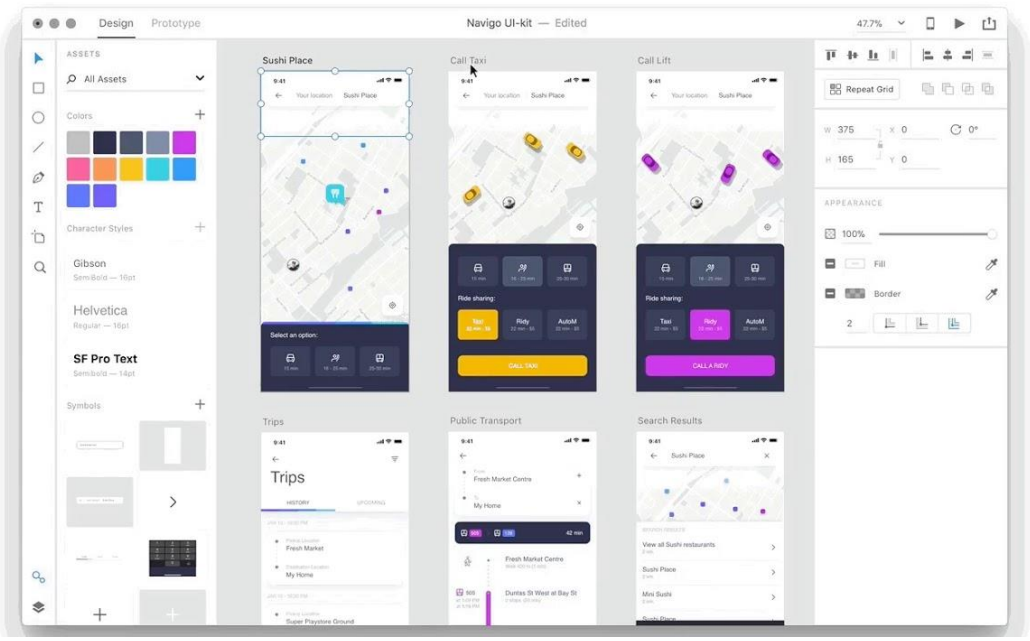
Digital pretotypes help bring ideas to life.

Digital prototypes can be built using apps and software made specifically for prototyping.

You're are spoilt for choice but the best known are probably:

- AdobeXD
- Invision
- Sketch

AdobeXD digital pretotyping tool



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Prototyping

Even though the definitions are somewhat blurred, prototypes differ from pretotypes in that they seek to answer different questions about a potential product, such as:

- Can we build it?
- Will it work at all?
- Will it work as intended?
- How small/big can we make it?
- How much would it cost to produce?
- How long will the batteries last?
- How will people use it?
- What will people use it for?

These are important questions, but they are secondary questions that come into play only once we have evidence that people will want the product in the first place.

I talk about products interchangeably with ideas or even adding a feature to your existing service or product.

Innovation doesn't have to be about creating something entirely new.

Sometimes, just making a change to something you already have will prove valuable to your members.

“

If a picture is worth a thousand words, a prototype is worth a 1,000 meetings

IDEO

11

MINIMUM VIABLE PRODUCT

11 MVP

The term Minimum Viable Product (MVP) was introduced and popularized by Eric Ries, the creator of *The Lean Startup* movement.

This philosophy is behind the iterative approach to innovation and product development.

As the names suggests, an MVP is an actual product that has the minimum set of features that satisfies customers' wants.

Based on feedback we get from the MVP, we identify and add features to the product in order to expand its popularity beyond the early adopters.

Mark Zuckerberg's Facebook MVP

12

FINAL THOUGHTS

12 FINAL THOUGHTS

I hope the Credit Union Innovation Playbook has given you the tools and methodologies you need to kickstart innovation at your credit union.

Done right, innovation is neither complicated nor costly. What is costly, is to ignore innovation.

Credit unions, as not for profit, member-owned enterprises, have an inbuilt innovation potential.

As financial technology reshapes and disrupts financial services, credit unions will need to innovate if they wish remain relevant and attract a new generation of members.

It just takes one person to start the credit union innovation movement.

Perhaps that will be you.

Finally, I'd love to hear how you are making a difference to your credit union through innovation.

You can reach me with comments or questions at fred.kelly@opfin.net

OpFin

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OpFin is a specialized advisory firm that works with credit unions with less than US$5 billion in assets

We help you design, implement and optimize the key processes that drive revenue and reduce risk

We'd love to help with any questions you may have

Please contact fred.kelly@opfin.net

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