



Dundalk District Credit Union (DDCU) Converts to Smart Solution's Universa Premier Digital Core Banking Suite

Smart Solution's flexible, feature rich and cost-effective state-of-the-art suite of products enables and fully supports evolving member service strategies

AURORA, ONTARIO, CANADA, August 22, 2018 /EINPresswire.com/ -- [Smart Solution](https://www.smart-solution.com/) is pleased to announce that Dundalk District Credit Union (DDCU) recently converted to its [Universa](https://www.smart-solution.com/universa) Premier Core Banking Suite. The Universa software is an innovative, browser-based digital banking platform that encompasses the latest technological advances and security. As

a leading fintech provider of banking and financial management solutions, Smart Solution is well positioned to offer its innovative products to financial institutions that serve a diverse industry customer base. This agreement with DDCU represents Universa's expansion into the rich farmlands and farming communities in southern Ontario. With DDCU joining its ever-growing list of Universa clients, Smart Solution continues to enhance and solidify the reputation of Universa as one of the most prominent contenders in leading-edge digital banking platforms in North America, Central America and the Caribbean.



Universa's agile, rapid release development process enables Smart Solution to quickly translate client business needs or new ideas into customizable system functionalities. Access to Universa's highly configurable functionalities is under the client's full control by means of Universa's security framework. The possibilities for customization are endless and new additions are seamless.

"In order to progress, it is necessary for us to invest in equipment upgrades, new interfaces and more sophisticated systems and support services. We believe this decision to convert to Universa will make it possible for us to thrive in the future, enabling us to provide a wider spectrum of services to members efficiently and at an affordable cost," said Janice Mason, CEO of DDCU.

"We are delighted that DDCU has chosen to migrate to our growing family of financial institutions using the Universa platform to support its client service strategies," stated Ilean Tait, President and CEO of Smart Solution. He added that, "we are also pleased that DDCU chose to adopt our SaaS delivery model as the overall economics of choosing SaaS over in-house are undeniable as proven by the fact that 80% of our clientele have migrated to this model. By using Smart Solution's SaaS-integrated private cloud architecture, clients not only enjoy enhanced Tier 1 security and safety, but also do not have to deal with the costs, resources and potential problem-solving issues that in-house servers would require. Universa's market penetration continues to accelerate with several more conversions scheduled for 2018 and beyond. Many institutions are looking for ways to keep up with new and emerging market technologies; the switch to Universa

will provide them with the needed tools to meet those challenges and embrace the future.”

About Dundalk District Credit Union (DDCU)

DDCU started out as the Wareham Credit Union in 1943 with 20 charter members. In 1945 it changed its name to the Dundalk District Credit Union. Originally formed as a co-operative to assist local farmers with agricultural credit, DDCU today offers a full range of financial services to its members including business and farm clients as well as offering banking, mortgage and loan services to retail members. It is DDCU’s mission “to enhance the financial well-being of [its] members, while maintaining high standards of sound business and financial practices”.

About Smart Solution

Established in 1985, Smart Solution is a Canadian corporation that provides core banking systems and financial management solutions to a growing list of progressive financial institutions. Its diverse clientele includes some of the top banks, credit unions and trust companies in Canada, Central America and the Caribbean. As an established leader in delivering and integrating the most innovative financial services technologies, Smart Solution provides cutting-edge, customer-focused products that meet the specific needs of the financial industry. The company’s Universa enterprise banking system incorporates the industry’s best practices with the latest technologies to give clients a state-of-the art solution that is feature-rich, scalable, and secure. We pride ourselves on our attention to detail and on our team of qualified experts focused on providing exceptional service and support.

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