



Custom Software thinking...

Custom software is software that is specifically developed for a credit union or outside vendor. As such, it can be contrasted with the use of software packages developed for a large user base, such as our traditional CU*BASE software development/ release processes we have performed for many years.

A big advantage to custom development is that the software will generally produce the most effective solution as it is designed and developed to support the specific needs of a client. This same functionality might not be available in a general software release. Assuming a solid development process, custom software will also produce the best or most well-targeted product/ service improvements desired. Clients can tailor the software to what they specifically want versus a more general release. For example, one credit union may want software that responds in the shortest time, whereas another CU may focus on producing bottom line results. In many cases, CU*BASE will sit somewhere in the middle, with a combination of these objectives in mind. Additionally, with a custom solution, a client can specifically focus on their desired objectives. Custom software can also be even more flexible as it is constructed by software professionals that can implement functionality for a wider range of business requirements a client may have.

A disadvantages of custom software projects are development time and cost. With a general release, a user can get benefits as soon as released, and typically, at a considerably lower price point. With custom software, a credit union business needs to go through a Software Development (Design Studio) process that may take weeks or months. In addition to one-time development costs, it will normally include an upfront Research effort and once completed, an on-going maintenance cost. For many smaller/ medium credit unions, the cost consideration alone may make custom software development impractical.

With lots of options and considerations, simply contact the DHD... we are here to assist w/ your development ideas!