

## Digital banking innovation helps people thrive in uncertain times

The second-largest membership Savings and Credit Cooperative in Mexico helps ensure customers' financial health as it extends mobile and digital banking services.



Caja Morelia Valladolid worked with Dell Technologies to modernize its data center, gaining the agility and efficiency to innovate financial services and products that help its members take control of their finances. Members take full advantage of these new offerings, fueling further growth.

### Transformations



Bring modern mobile and remote banking to Caja Morelia Valladolid's rapidly growing user base.



Support the country's rebound from the pandemic and foster individual financial health.

#### Customer profile



**CAJA MORELIA  
VALLADOLID®**

Financial Services | Mexico

### Outcomes



Enhance members' financial well-being with more secure and versatile financial products.



Enable financial resilience across society with assistance programs and advantageous terms.



Drive omnichannel growth in loans, digital banking and new services.

Caja Morelia Valladolid provides banking, life insurance, asset protection and funeral assistance services to more than 570,000 members of its cooperative. Through 95+ branches, electronic banking, agents and ATMs, Caja Morelia Valladolid's services are available to customers everywhere in Mexico. Caja Morelia Valladolid continues to grow by gaining members and opening new branches.

## Finding new ways to transform the lives of members and communities

The social and economic well-being of Caja Morelia Valladolid's members have been key to its mission since it was founded in Morelia, Michoacán, in 1964. As the organization envisioned its continued growth, it decided to make greater use of sustainable technology and strategic alliances to reach its goals.

Caja Morelia Valladolid decided to modernize its data center in a hybrid cloud environment on a service-oriented architecture and collaborated with Dell Technologies to accomplish this vision. Ricardo Romero Moreno, CIO at Caja Morelia Valladolid, says, "Of the suppliers we reviewed, Dell Technologies was the most viable, offering solutions that best enable agility, efficiency and simplicity. The deep experience of local deployment and service delivery partner Grupo JAR contributed to our selection."

## Safe, efficient remote and mobile banking

Caja Morelia Valladolid's new data center comprises a hyperconverged infrastructure running on Dell VxRail and data protection storage and backup with Dell Data Domain in a hybrid cloud environment. With this solution, Caja Morelia Valladolid brought greater speed, security and efficiency to many processes as it expanded its online and mobile banking capabilities. For members, Caja Morelia Valladolid rolled out a new mobile app, which is paired with a physical debit card. Using the app and their debit cards, members can now make payments on other banks' credit cards without standing in line. In addition, a new Caja Morelia Valladolid credit card allows frictionless, risk-free payment without having to be inserted into terminals or handed to retail personnel.



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CIO, Caja Morelia Valladolid

Members quickly embraced these innovations. In 2021, the first year of its digital transformation journey, Caja Morelia Valladolid completed a record 86,200 financing agreements.

## Enabling members' financial health and the country's economic recovery

During the pandemic, Caja Morelia Valladolid saw the need to be proactive in supporting members. "We enhanced our products with promotions like interest waivers, grace periods and rapid credit approvals, completing development in record time," Moreno notes. More than 75,000 members took advantage of these programs to maintain their financial stability.

In coming years, Caja Morelia Valladolid members can look forward to enhanced business banking, stronger fraud prevention and updates in transactional systems. Moreno concludes, "Support, services and innovation from Dell Technologies and Grupo JAR will be key to our continuing transformation."



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**Ricardo Romero Moreno**

CIO, Caja Morelia Valladolid

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