

Case Study



DuPont Community Credit Union

Architect™ from Fiserv Ensures a Positive Member Experience After a Mass Credit and Debit Card Reissue

Due to incorrect address information in its database, a mass reissue of debit and credit cards became a high-risk event for Dupont Community Credit Union (DCCU). However, the seamless integration of Architect with its account processing and hosted card systems ensured a positive new card experience.



Challenge

In September 2016, DCCU completed a conversion of chip-based credit and debit cards as part of a brand change from Visa to Mastercard. The conversion required 81,724 debit and credit cards to be reissued and activated within a 45-day window.

The credit union quickly found, however, that despite a recent address verification project, many members had not received their cards. Moreover, a significant number of members who received new cards failed to fully activate them by setting a PIN. With the old cards set to expire within a few weeks, the credit union was concerned about a negative experience for thousands of members.

Solution

DCCU turned to Architect to quickly resolve the issue. Through integration with the credit union's account processing and hosted card systems, the system was able to identify which members had not received their cards due to a bad address and which members had received a card, but failed to activate it.

Next, a custom alert was created within Architect that prompted impacted members, during online and mobile banking sessions, to update their contact information or activate their new cards.



Client Profile

DuPont Community Credit Union (DCCU) was founded in 1959 to serve the financial needs of DuPont employees in Waynesboro, VA. Today, the \$1.1 billion institution serves 80,000 members throughout the state, including 59,000 digital users. DCCU deployed Architect—a digital banking solution for retail and business—in 2013.

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A workflow was created to capture new address information, deactivate cards sent to bad addresses and issue replacement cards to the updated addresses. Once updated, the new contact information flowed into the account processing system and hosted card system simultaneously.

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Results

With more than 54,000 member addresses verified or updated through Architect, a positive new card experience was ensured for a majority of the credit union's members. The credit union has achieved a 30 percent reduction in accounts with incorrect address information, and a 70 percent reduction in accounts with suspected bad addresses.

Going forward, more accurate contact information will help DCCU achieve greater success with their marketing campaigns.

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"Architect's ability to integrate so effectively with the core and with our hosted card system turned a potential bad member experience into a positive one during a high-risk, mass credit and debit reissue."

Michael J. Tranum, CTO
DuPont Community Credit Union
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