

Case Study



Community Service Credit Union

For Personal Identification, Verifast™ from Fiserv Uses Biometric Technology to Scan the Vein Pattern of the Palm

Community Service Credit Union uses Galaxy® from Fiserv for account processing and recently added Verifast: Palm Authentication and Verifast: Employee Palm Authentication. It now delivers on what it terms the three Cs: confidence, consistency and convenience.



Patsy Lindamood, chief financial officer and information security officer at Community Service Credit Union (CSCU), has been in the industry for more than 30 years and recognizes a need-to-have solution when she sees it. “When I see a great idea, I can identify it fairly quickly and know instinctually that this is something that could be a great benefit for my institution.” Such was the case when she saw Verifast: Palm Authentication. After watching demonstrations of both the employee and the member authentication solutions, she knew Verifast could “improve our security by leaps and bounds and could also improve efficiencies at the same time.”

CSCU has successfully implemented Verifast for employees and is preparing to introduce the solution for members. It has found that the experience for both employees and members is enhanced with the benefits of optimal security and increased efficiency.

Using Biometric Technology for Secure Authentication

Verifast is making a significant impact on CSCU’s efforts to transform the experience. The solution uses palm vein biometric technology in which an individual places a palm over an infrared



Client Profile

Community Service Credit Union of Huntsville, TX, has served the local area since 1954, when the director of the Texas Prison System proposed developing a credit union for employees. Originally located on prison property, limited to prison employees and called Texas Prison Employees Credit Union, it moved to the current location in 1986. In 1988, it adopted a community charter, expanded its field of membership and became Community Service Credit Union. It now has more than 11,000 members, and assets total about \$99.47 million.

For more information, visit cscutx.com.

sensing device that scans the unique palm vein pattern and matches it to an encrypted digital signature. Because the authentication eliminates the hassles of remembering myriad complex credentials, the credit union IT staff is relieved of the burden of frequent calls to reset passwords. This new access solution comes just in time to help CSCU comply with new NIST guidelines for stronger, more secure passwords.

Lindamood did her due diligence before making a final decision, though. In researching other biometric forms of identification, she learned the following:

- Fingerprints are easily forged, and surface conditions like cuts, lotion, dirt and debris can alter them. If a person's finger is not in exactly the right place, it doesn't always work.
- Facial recognition relies on surface conditions, and 3D picture forgeries are possible. Also, the failure rate is higher with this method, and it cannot distinguish identical twins.
- Iris scanning is expensive (costing at least five times more than other market options) and can be affected by surface conditions. For instance, the pupil can change in size under some medical conditions or environmental factors.

As a result of her research, Lindamood concluded that the palm vein method is the most reliable and easiest to use. "This is so innocuous to just hold your hand up there. It's a very simple thing," she said.

IT support at CSCU now consists of Lindamood, one person from the Accounting department and a consultant, making resources extremely thin. According to CSCU, once it started using

Verifast, the job of supporting employees became less stressful, interruptions for routine fixes became nearly nonexistent and payments to the consultant became smaller.

"The information is secure – there is no picture of your palm anywhere. There's just no way for somebody to come back and recreate your identity without having your living hand there."

Patsy Lindamood

CFO and Information Security Officer
Community Service Credit Union

The credit union plans to expand the use of Verifast to building access. Employees now use proximity keys, or fobs, connected to old technology. When an employee leaves the credit union or loses a fob, Lindamood has to disable it. She likes the idea that she will be able to eliminate that extra step.

When considering Verifast, Lindamood was excited learn of its integration with IMM, enabling the credit union to utilize Fujitsu tablets for both member authentication and IMM eSign of documents. A key differentiator of Verifast that Lindamood appreciates is its potential for device convergence (one tablet can perform the tasks of four pieces of equipment), enabling the solution to blur the lines between the digital and physical channels.

Giving Members Confidence and Convenience

For members, Lindamood likes the emphasis on the member-centric branch experience that Verifast affords: confidence, consistency, convenience and unmatched security. She believes Verifast will help the credit union meet and even

exceed members' expectations for convenience and speed as part of the in-branch banking experience.

"We can actually build their confidence in us because we've invested in a technology that can do a far superior job of authenticating their identity than asking them to produce an ID," she said. Although employees ensure they validate every member properly, members who have been with the credit union for decades – even though they value security – become offended when employees want to see their identification. "I can sell this to my members as a high-level authentication that will be extremely secure. I can make each and every branch visit faster and more convenient for you because you're never going to have to dig out that ID again," she said.

Because Verifast will help CSCU offer one experience across all channels of service delivery, it anticipates seeing an increase in member confidence in the credit union as well. Members want to remember only one thing, which should be "super simple, super easy, super convenient," she said, adding that members will be fighting to line up to enroll for palm vein scanning.

The frontline account service professionals who perform cash operations are especially pleased with the solution. They are happier when they can think less about checking IDs and spend more time interacting with members, providing suggestions for getting more out of their credit union relationship.

Making Employees Efficient and Available to Members

After Lindamood saw Verifast at work, she asked for a proposal and "begged to

be on the beta team." Initially, the business plan at CSCU was to have a third of the staff use Verifast as a pilot for employee verification. However, a couple of weeks after installation, she and CSCU's CEO received such positive feedback from the beta staff – and reports of envy from others – that they ordered enough devices for the rest of the staff. They also could see the improvements in efficiency would result in cost savings.

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For one thing, said Lindamood, "Many of our employees have access to upward of 50 websites or web portals on a regular basis for performing their various job duties. That's a lot of exposure to our members' information, and most of those portals involve the exchange of member information." She lamented finding that some employees taped passwords for those sites to their computers or saved them by other unprotected means, creating further risk to the security of members' data.

CSCU's IT support staff also has begun automating cash operations now that password reset requests have diminished significantly. CSCU has even implemented Verifast employee authentication, in addition to member authentication, at its cash pods. These staff members have been thrilled with the ease and convenience of signing into the core with the wave of a palm.

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Recommending Verifast to Other Credit Unions

“The Verifast solution stands alone among biometric modalities and truly speaks for itself from the first palm scan,” Lindamood said. “Because of this, I would encourage credit unions not only to follow through with their pursuits of Verifast but also to fully commit when deciding to do so.” At CSCU, the reactions of frontline staff were immediate and emotional. They liked the solution so much from the start that Lindamood recommends equipping everyone at once. Her advice: “Don’t make your employees fight for the mice.”

She believes members will appreciate the same benefits.

“If you can speed up every transaction by 30 to 90 seconds and eliminate all of that chitter-chatter and back-and-forth about producing IDs, you’re going to get a return on your investment in no time.”

She said CSCU has significantly empowered employees and improved the ease of access to all the portals they use to perform their duties. Training was quick and easy. “The Verifast installers know their stuff. They love their products. They believe in their products, and they were very personable and very easy to work with. Trust me when I say, when it comes to Verifast, branches need it, and members want it!”

Challenge

Community Service Credit Union wanted to improve security for members and increase efficiency for employees to make the branch experience more pleasant, quick and economical. Credit union executives saw they needed to invest in biometric authentication technology to fully and reliably authenticate members and staff. Gaining trust was a major driver in their search.

Solution

The credit union chose Verifast to authenticate members without requiring identification. CSCU has confidence in the level of security, appreciates the convenience to both members and staff and likes the consistency in use across channels, allowing one member experience across all channels of service delivery. The employee version frees service professionals from remembering or storing more than 50 passwords.

Proof Points

- Improved security through trusted authentication
- Gained confident, effortless branch efficiency
- Made convenience part of the in-branch banking experience
- Lessened the workload, the number of interruptions and the stress on IT support personnel



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