

## Case Study



### Complex Community Federal Credit Union

#### Switch to Biometric Authentication Saves IT Department Time and Hassle of Resetting Passwords

Complex Community FCU's IT department was spending too much time resetting employee passwords or unlocking users. With Verifast™ SSO from Fiserv, staff can access secure systems with a scan of their palms. They no longer need to memorize and continually change their passwords.



In today's fast-moving market, financial institutions are constantly adding new technology to meet consumer demands – which usually means new passwords for the institution's employees to remember. In most companies, the IT department manages passwords for staff access to applications on personal computers, servers or in the cloud.

Such is the case for Complex Community Federal Credit Union, a Portico® account processing system user whose IT department was spending too much time resetting employee passwords or unlocking users – time that would have been better spent examining new technology or focusing on security.

The credit union first tried monitoring those employees who had the most password resets and offering solutions to help them remember. Some employees resorted to writing passwords on paper near their work areas, a security risk.

To ensure the security of its members' financial data, Complex Community FCU began to manually reset user information on all systems when there was a forgotten or lost password. This placed a heavy burden and workload on the IT



#### Client Profile

Complex Community Federal Credit Union, headquartered in Odessa, TX, has almost \$500 million in assets and serves nearly 40,000 members via eight branches stretching over 100 miles throughout West Texas. The credit union was established in 1958 and is focused on exceeding members' expectations through superior services and financial soundness. Complex Community FCU offers auto and personal loans, insured savings, credit and debit cards, checking, home loans, bill payments, retirement planning and wealth management.

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department, which was continually resetting user information.

### Trading Passwords for Palms

Complex Community FCU deployed Verifast SSO, a biometric authentication solution that identifies users by the veins in their palms. To access a secure system, the employee simply waves a palm over the Fujitsu PalmSecure™ mouse, which leverages more than 5 million touchpoints unique to the vascular system beneath the employee's palm. Unlike other biometric methods, palm vein patterns are not affected by external factors such as scratches, cuts, dry skin or lotion.

Tammy Chambers, vice president of IT for the credit union, said she has more than 100 sites that required passwords for access before Verifast SSO was implemented. Some of those sites she accessed only once a year.

"I couldn't possibly remember all of the passwords," she said. "I love the system because it always knows my user information and can quickly access any of my required sites just by placing my palm over the mouse."

### Immediate Relief

Complex Community FCU began to see the results almost immediately in those

### Challenge

Complex Community Federal Credit Union's IT department was spending too much time resetting employee passwords.

### Solution

The credit union implemented Verifast SSO from Fiserv, which uses the veins in an individual's palm for identity authentication.

### Proof Points

- Calls for password resets reduced by over 70 percent in first 30 days after implementation
- Employee productivity increased since employees can sign in at any Complex Community FCU location

groups enrolled on Verifast SSO. The IT department began to see employee calls for password resets and lockouts fall dramatically. In the first 30 days after implementation, calls decreased by over 70 percent. Employees were more productive as they could use their palms for secure login at any Complex Community FCU location and on any PC with the palm mouse.



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