

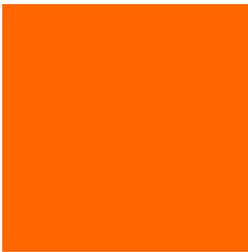
Case Study



Merck Sharp & Dohme Federal Credit Union

Credit Union Gives Members and Employees Secure Access Without Friction

Merck Sharp & Dohme Federal Credit Union prioritizes excellent member service. So when members said speed and convenience are important, the credit union gave them Verifast™, a suite of biometric authentication solutions that put secure access in the palms of their hands.



Merck Sharp & Dohme, headquartered in Chalfont, PA, serves almost 30,000 members and is one of the largest credit unions in the state. The credit union serves upscale members who value the most current technologies, said CEO Dave Whitehead.



MERCK SHARP & DOHME
FEDERAL CREDIT UNION

Verifast from Fiserv certainly fits the bill.

Verifast is a suite of biometric authentication solutions that provides security without friction for both members and employees. With a quick scan of the palm, a scanner reads more than 5 million unique touchpoints in the individual's vascular system to provide secure access to account information, systems and even credit union facilities.

Easy Member Identification

With Verifast Branch, scanners at the teller stations enable quick access to member accounts without the need for members to show identification, and without the need for tellers to key in account numbers.

"It's simple ... 123," said Pat Kreidler, operations manager. Once a member enrolls, they simply scan their palm, and their information automatically populates on the teller screen.

Client Profile

Merck Sharp & Dohme FCU is one of the largest credit unions in Pennsylvania with almost 30,000 members and more than \$627 million in assets. The credit union is headquartered in Chalfont, north of Philadelphia, and operates six branches in the surrounding area.

Since 1950, the credit union has been providing a full range of financial services. It offers members not only personal and business accounts, but also a wide range of loans, credit cards and digital services such as online bill pay, credit score monitoring and person-to-person payments.

Learn more about Merck Sharp & Dohme FCU at msdfcu.org.

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"It's saving time, and it's saving my tellers time to key in. They're having more interaction with the member – asking them how their day's going and do they know about that promotion that we're having here at the credit union. It's about having that member interaction," she said.

An End to Password Problems

With Verifast SSO, credit union employees have palm scanners at their workstations, meaning no more remembering login credential or spending time resetting forgotten passwords.

"I've been one to forget which password I have. Just putting my palm on the reader to get going, I think, is fantastic," Whitehead said.

Along with passwords, access fobs are a thing of the past. With Verifast Access, palm scanners at the doors to secure facilities enable employees to enter without carrying an extra device.

Dave Shannen, facilities manager, said issues with fobs were common before Verifast Access was implemented. "(Employees) had a fob on their keys or a wrist band, and a lot of times it was lost, forgotten, broken. (We're saving) the downtime of having to reissue a new fob. You're not forgetting your hand. Your palm is with you at all times."

Challenge

Merck Sharp & Dohme FCU wanted to provide the speed and convenience its tech-savvy members desired while ensuring secure access to member data.

Solution

The credit union implemented the Verifast suite of biometric authentication solutions, which uses palm vein scanners to check member identification and provide employees secure access to systems and facilities.

Proof Points

- Tellers spend more time interacting with members instead of checking IDs or keying in information
- Employee password resets have decreased
- Issues with building access fobs being lost, forgotten or broken are a thing of the past

Security Without Friction

Across the organization, Merck Sharp & Dohme is reaping the benefits of palm vein authentication. With Verifast, the credit union can deliver an easier, faster and more secure solution for both employees and members.



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