

# API Portal Promotes Digital Innovation and Enhances the Consumer Experience

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Veridian® Credit Union lives by the credit union philosophy of “People Helping People.” With its capable in-house development staff, Veridian wanted to help its debit and credit card users by providing them with the real-time capability to update their travel plans using online banking and a mobile banking app. This would make it possible for members to use their cards immediately and reliably, regardless of geographic location. Card Developer: API from Fiserv supplied the perfect tool for the job.

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## Client Profile



Veridian Credit Union was founded in 1934 as John Deere Employees Credit Union in Waterloo, Iowa, to offer members an alternative to commercial banks and for-profit financial institutions. As the credit union expanded its membership, its name evolved over the years, finally becoming Veridian Credit Union in 2006. The Veridian name comes from the words “verdant,” meaning green and growing,” and “veritas,” or truth.

Today, Veridian Credit Union has more than \$5 billion in assets and offers a comprehensive range of products and services to fit its members’ preferences and lifestyles.

## → Challenge

Veridian Credit Union wanted to enhance and streamline the updating of their members’ travel status for their debit and credit card programs. The existing process had multiple steps, requiring members to complete an online form or work directly with credit union staff and then wait for the update to be made manually. The credit union wanted to improve the member experience by enabling real-time updates to travel information.

## → Solution

The credit union and its development team used Card Developer: API to implement a Travel API that enables cardholders to enter travel information through online banking or a mobile banking app. The feature also enables credit union staff to efficiently assist branch visitors and callers through a new dashboard. Once the Travel API was implemented, travel exemptions were available in real time, significantly reducing back-office work and responding to member needs.

## → Proof Points

Veridian Credit Union describes the new travel notification process as “smooth and efficient,” and successfully processed 6,867 member updates in a 60-day span – just in time for the busy holiday travel season.

## The Card Developer Portal

Veridian Credit Union is constantly embracing new ways of thinking and leading change. “We care deeply about our members and their future,” said Amanda Freet, manager of Card Services at Veridian. “We want to deliver results while reducing friction. That’s why we’re focused on delivering new and innovative digital experiences that our members need.”

The credit union turned to Card Developer to fast-track the delivery of capabilities enabling members to update their impending travel status through online banking or a mobile banking app. The Travel API implemented by Veridian reduces manual entry, in-person visits and calls to the credit union.

APIs from Fiserv are available to financial institutions and their developers to enhance and customize the experience for end users. Card Developer provides easy and direct access to proprietary technologies, definitions, and protocols for building and integrating application software. Using intuitive online interfaces, developers can create mobile apps, internal integrations, and digital products as well as enable a wide range of digital experiences for consumers.

## Before: A Manual Process

Prior to Veridian’s Travel API implementation, members could either submit a travel update using a generic online form, which was processed by credit union staff, or they could come to a branch or make a phone call for assistance. The information collected was sent to a centralized department for processing, which could take one to four hours, depending on the season and the volume of requests.

Although there wasn’t generally a long delay in processing the requests, the process was inefficient. “We were definitely looking for a better method,” Freet said. “Our efficiency was at risk due to double-keying and dual entry of the information, and we needed to copy and paste the data we recorded into our card management system. There was also the possibility that we’d need to recontact a member to gather additional information that was missing from our original interaction.”

## After: Immediate Updates

Veridian Credit Union members’ travel updates can now be made through online banking or a mobile banking app, enhancing members’ card-control experience. Data is entered just once by the member, at their convenience. All eligible debit and credit cards issued to the member are displayed and the travel notification can be applied immediately to multiple cards at once.

Members can still enter a branch office or call in, and Veridian’s associates are ready to assist members with adding travel notifications in real time through a related dashboard.

“We’ve heard from our members and staff, and they really appreciate the time savings,” Freet said. “Now, our members no longer have to wait for travel notifications to take effect and our frontline staff can tell members things are immediately updated in our card management system. It’s just much faster. It’s a better staff and member experience.”

Freet said assisting members with travel updates was previously a full-time effort, with the credit union fielding tens of thousands of requests each year. With travel expected to increase post-COVID, Veridian anticipates a “huge savings in time and effort,” said Freet. “Now, the required information is clearly identified, creating efficiencies that eliminate the need for follow-up.”



## Card Developer Experience

Ease of use and access was important to the credit union as its staff began to develop the Travel API. “Card Developer was easy to navigate, allowing us to quickly focus on building our application and business logic,” said Josh Johnson, senior web developer at Veridian. “In the first few days, we identified some issues, but we immediately met with Fiserv engineers to resolve them. The improvements we suggested to Fiserv were made quickly. Our overall experience was great.”

The teams continue to have regular meetings. “We’ve had very positive experiences with Fiserv associates – they make sure they support us,” Johnson said. “The level of professionalism is top notch. We enjoy working with Fiserv because we collaborate well to help our members.”

The Travel API project had led to a broader vision for the credit union’s use of Card Developer. “Now, we’re looking to implement additional Fiserv-provided APIs to further improve our members’ digital experiences,” said Johnson.

## A Tool for Digital Transformation

As the digital transformation of financial services and payments continues, collaboration between Fiserv and Veridian Credit Union is a key ingredient to delivering intelligent and secure member experiences. Taking full advantage of Card Developer is enabling Veridian Credit Union to deliver the innovative digital experiences their members want and expect.



# Connect With Us

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