

PROFILE

Name: Desert Schools
Federal Credit Union
Location: Phoenix, Arizona

CHALLENGE

Preventing identity theft and
improve member service.

SOLUTION

Epson ID Scanner simplifies the capture and
validation process for the teller at the point
of customer interaction while saving valuable
space at the teller window.

Epson Helps Desert Schools Federal Credit Union Crack Down on Identity Fraud

Epson Embedded ID Scanner Streamlines ID Verification Process, Critical in Preventing Identity Theft and in Improving Member Service

According to the Federal Trade Commission, identity theft is the fastest growing crime in the United States, affecting nine million Americans each year. During the holidays, identity theft is especially rampant. Desert Schools FCU was looking for a solid solution in its continued effort to prevent fraudulent transactions.

As one of the largest Arizona-based credit unions with \$3.8 billion in assets and more than 3000.00 members at 47 locations, Desert Schools FCU needed a solid solution to help prevent fraudulent transactions and improve member service while conserving valuable space at the teller window. They selected and implemented 440 Epson TM-S9000 multifunction teller devices at all of its branch locations. Critical in their decision was the fact that these Epson teller devices have the industry's highest quality ID scanners built into them and greatly simplify the capture and validation process for the teller at the point of customer interaction, leading to identity theft prevention and much improved customer service. Another driving factor in selecting this specific model from Epson was the ability to reduce the number of devices they would need to place at their teller windows. They were able to consolidate three devices into one and minimize the footprint and clutter at their teller windows.



The Conversion

About six years ago, Desert Schools FCU transitioned to branch capture. They needed to improve member service and increase identity fraud prevention. After careful consideration, they opted for a core conversion and completed deployment of Corelation's KeyStone in September, 2015. At that point, they also chose the Epson's TM-S9000 multifunction teller devices. Their goal was to make it as fast and easy as possible to collect vital member information, in one step, so branch personnel could spend more face-to-face time fostering stronger relationships. Knowing their members is key to preventing fraud. They deployed the Epson solution at their teller windows to print receipts, scan checks and scan photo IDs into Corelation's Keystone core platform.

"Because we launched this new equipment as part of a core conversion, the receipt printing and ID scanning was an overnight change for our employees," said Theresa Fadel, AVP, Retail Operations at Desert Schools FCU. "We chose a very aggressive roll out phased over three weeks for the teller capture functionality and even had branches begging to start using it early. Epson's multifunction teller device has been a great success and empowered us to better identify and help protect our members."

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– THERESA FADEL, AVP, RETAIL OPERATIONS AT
DESERT SCHOOLS FCU

Positive Results

Since Desert Schools FCU's conversion they have experienced faster balancing time at the end of each day and spend less time researching outages as they are now identified in real time. Because the level of detail that is now available to pinpoint outages down to a specific teller versus an entire branch has increased significantly, they expect to see additional time savings within their back office support areas.

Secondly, within the first two weeks of post-conversion, an individual walked into a branch and attempted to conduct a transaction on a member's account. Given that the member's actual identification was scanned within KeyStone, the employee was easily able to see that the individual didn't match the physical description or picture. When the teller questioned the person, he fled the branch without incident and the loss was averted. More importantly, Desert Schools FCU was able to contact the member and confidently relocated their services into new, secured accounts and issue a fraud alert.

Others have attempted to use stolen member checks or tried to open new accounts with the intention to commit fraud as well. With Keystone and Epson's ID scanner's quick ID verification, the teller was able to send a fraud alert to branch staff within seconds. In the past, they would have had to locate the suspect through video surveillance coverage and then issue the fraud alert minutes later.



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