

Complex Community Federal Credit Union White Paper

Winter 2018



CUSTOMER

- Customer: Complex Community Federal Credit Union
- Headquarters: Odessa, TX, USA
- Number of locations: 8
- Number of members: 40,000
- Solution: Verifast™ Employee Palm Authentication by Fiserv
- Technology Provider: Fujitsu PalmSecure® F-Pro Mouse for Single Sign-on by Fujitsu Frontech North America Inc.

Introduction

Complex Community Federal Credit Union (FCU) employees use Verifast Employee Palm Authentication by Fiserv developed by Fujitsu Frontech North America Inc. for single sign-on (SSO). Employees no longer have to remember (and forget) a myriad of passwords and codes, to get access to sensitive member or routinely accessed information. Once enrolled, employees can simply hover their palm momentarily over a Fujitsu F-Pro Mouse to gain quick and easy access instead of remembering and entering disparate passwords. This dramatically improves employee productivity, improves morale, lessens the need for the IT group to reset passwords, and ultimately frees up Complex Community FCU employees to exceed their members' expectations by providing the best service possible.

The Customer

Complex Community Federal Credit Union, headquartered in Odessa, TX and established in 1958, is a financial institution that truly serves the "community," with eight branches stretching over 100 miles throughout West Texas. Complex Community FCU's mission is to exceed members' expectations through superior services and financial soundness. Whether it is an auto or personal loan, insured savings, VISA or MasterCard, checking, home loans, bill payment, retirement planning or wealth management, Complex Community FCU's nearly 40,000 members have depended on them to be there when needed. As of December 2017, Complex Community FCU had assets approaching \$500 million.



The Challenge

Like most businesses today, financial institutions compete in an extremely challenging environment. Yesterday's start-up company can become tomorrow's competitor literally overnight. Financial institutions feel unrelenting pressure to remain relevant and competitive. Their members are continually being courted by banks, brokerages and other credit unions. Adding new services to remain competitive is essential. A new service means new passwords must be created and remembered.

In most companies, the IT department is responsible for managing passwords for access to applications resident on their personal computers, local or remote server or in the cloud. The number of passwords that employees have to remember is increasing daily as employees use more and more systems. Complex Community FCU's IT department was spending too much time on resetting employee passwords or unlocking users, time which would have been better spent examining new technology or focusing on security concerns like merchant and processor breaches, growing threats of identity theft or the costs of resolving these concerns.

Complex Community FCU first tried monitoring those employees who seemed to have the most trouble remembering passwords. These employees reported to their immediate supervisors and asked for help in developing another way or system for remembering passwords. Frustrations mounted on all sides as passwords were still being forgotten requiring the eventual intervention of the IT department. To remember passwords some employees began to write down passwords on paper near their work areas.

To ensure the security of their members' financial data, Complex Community FCU decided 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 department which was continually resetting user information.



The Solution

Working in partnership with their solution provider Fiserv, Complex Community FCU deployed Verifast Employee Palm Authentication, developed by Fujitsu Frontech North America. A beta program to roll out the solution on their core processing system was implemented with 10 *super user* employees. Once enrolled, the *super users* could simply place their palm over the Fujitsu F-Pro Palm Mouse for authentication instead of entering cumbersome or forgotten passwords. When the *super users* were confident they understood how the new system worked, Complex began rolling out the system to all managers and their Member Service Department. They plan to roll out to all departments in the coming months.



Results

Complex Community FCU began to see the results almost immediately in those groups enrolled on the new system. The IT department began to see employee calls for password resets and lock outs fall dramatically. In the first 30 days calls decreased by over 70%. Based on the early results, each department in the credit union wanted to be next enrolled on the new system. Employees were more productive as they could use their palm for secure login at any Complex location and on any PC with the Palm Mouse. Employees no longer had to keep their passwords written down on paper in or around their work areas making the entire enterprise more secure.

According to Tammy Chambers, vice president of IT, Complex Community Federal Credit Union, she has over 100 different sites where she had to enter passwords for access, some she only had to access annually, "so I couldn't possibly remember all of the passwords. 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."

"I went from maintaining pages of complex user names and passwords to becoming a Verifast power user overnight. Now I effortlessly scan my palm to start my day and when authenticating into over 100 applications. I love this solution, our employees love this solution and we (especially IT) cannot imagine a workday without Verifast."

- Tammy Chambers, VP of IT



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