

## ***Dallas Telco Federal Credit Union Offers Superior Customer Service for Members***

It is a very rare occasion these days to come across a consumer who does not have a credit or debit card in his or her wallet. Consumers' use of cash seems to be declining more and more as plastic cards are becoming the preferred method of payment. This trend leaves banks and credit unions looking for ways to differentiate themselves from the countless other financial institutions offering the same debit and credit card options. The advantage always seems to boil down to one thing: customer service.

Established in 1937, Dallas Telco Federal Credit Union has consistently found ways to provide superior customer service to its members. Serving more than 28,000 people through its five branch locations in Dallas, DTFCU began an instant issue program in 2003 so it could provide members debit, credit and ATM cards on the spot, rather than making them wait for weeks for cards to arrive in the mail.

Nearly two years after implementing its initial instant issuance system, DTFCU began noticing problems with integration, security and functionality. In particular, explains Gary Doan, SVP/chief information officer for the \$125 million CU, "the instant issuance system did not work well in the credit union's network environment and was constantly losing the connection between client and server. From a security standpoint, users of the desktops from which instant issuance could be done had to have full administrator rights for the software to work, and this is not acceptable. Also, whenever a new update came out, every PC had to be updated individually."

The credit union began evaluating new vendors to replace its existing instant issue system.

### **Quality System for Quality Instant Issuance**

After careful evaluation, DTFCU selected Dynamic Card Solutions' technology—including the CardWizard software and the SuperCat® encoder—to replace its former instant issue and re-PIN system. The decision to contract with DCS was based heavily on the software's ability to easily integrate with the credit union's existing information system -- Symitar and DTFCU's Microsoft LAN environment -- and provide the desired desktop security.

In August 2005, DCS worked with DTFCU to implement the instant issue technology. With professional installation and training help from DCS, the credit union rolled out instant issuance to all five of its Dallas locations in about a day and a half.

In addition to the better security and connectivity, the system offers centralized reports not previously available. The CardWizard software includes an administration component that supports card inventory management.

"Our decision to go with Dynamic Card Solutions was definitely the right one," Doan says. "The reporting and security is much stronger and our branch staff is amazed at how effortless and reliable the process has become. The system is very straightforward and has delivered a flawless performance."

“As we look to open four new branches in the next five years, we plan to implement DCS’ CardWizard solution at each location,” says Doan, noting that as of mid-June, the credit union had issued 7,643 cards using the system. “The CardWizard application, along with the best-of-breed hardware it supports, can easily scale with us to expand our instant issue program and service to our members.”