

### SSFCU Relies on KIVA's Teller Software to Expedite Transactions, Deliver Exceptional Service and Cultivate Sales

A thriving institution, truly delivering on its commitment to member service as the foundation of its decision-making and operations each day, Security Service Federal Credit Union (SSFCU) happens to be the largest indirect lender of auto loans in the country. The institution also processes more than one million teller transactions per month for these borrowers and the hundreds of thousands of other members who are taking advantage of the multitude of financial products it has to offer.

Technology has always been valued by SSFCU as a key part of its strategy to improve convenience and member service while driving operational efficiencies. Therefore in 2008, the institution decided it was time to put a new infrastructure in place to expedite teller transactions and enhance its members' experience across all of its service centers. Equally important, SSFCU recognized that there was a tremendous, untapped opportunity to deepen member relationships by presenting timely, personalized sales offers at the teller line and other points of interaction—but it needed the right mechanism, and one that would seamlessly integrate with its Fidelity core processing system (FIS). That's when SSFCU turned to KIVA.

#### Client Snapshot



Security Service Federal Credit Union

San Antonio, TX USA

Largest Indirect Auto Lender in the Country

55 Branch Network Serving Texas & Colorado

[www.ssfcu.org](http://www.ssfcu.org)

*Speed to market was an important factor for SSFCU in selecting KIVA. The unified Teller implementation was successfully completed at the institution's first branch in just ten months—12 to 18 months sooner than promised by other vendors.*



### Project Highlights

SSFCU was grappling with an antiquated teller system that was difficult to use, hosted on proprietary technology and did not support organizational objectives for sales and service delivery. To solve this problem, the credit union replaced this legacy system with KIVA's unified Teller (uT) solution. The initial phase of which was completed at SSFCU's first branch in just ten months—12 to 18 months sooner than promised by the other vendors it evaluated. As part of this rollout, SSFCU was also able to convert more than 600 users in only five months. Since that time, the institution has successfully deployed the application across its entire branch network—without ever disrupting its FIS host communications.

Built upon a Microsoft .NET platform, the flexible uT application features the latest capabilities in teller tools and controls and KIVA's unified Wrapper. The distinct product component 'wraps' around other Microsoft and Web applications to present in a single dashboard the key information (i.e. member profiles, sales, service and personal messages, sales referrals, individual performance, etc.) that SSFCU's tellers need to operate with greater efficiency and provide more personalized service.

### Benefits Realized

With KIVA's uT, SSFCU has realized significant service center and back-office efficiencies and dramatic improvements in teller system training and usability. For example, SSFCU has streamlined process flows, improving the time it takes to provide an official check by two minutes per transaction and reducing cash management activity time by more than half. By introducing electronic forms alone, SSFCU can point to a savings of more than \$250,000 per year. The institution has also achieved integrated, shared branching which drives efficient staffing and queue management—and this is just the tip of the iceberg.

Another key aspect of this deployment, the KIVA application equips SSFCU's tellers with an easy-to-use graphical user interface (GUI) which has accelerated user acceptance of the system and considerably reduced training time to only three hours. Additionally, through the unified Wrapper's member profile, SSFCU is able to present data in a consolidated single view which allows a teller to immediately answer up to 80% of the questions they receive in a typical day. This has dramatically reduced queries to host "green screens" which increase network traffic and create lag time in responding to the member.

Utilizing the new KIVA infrastructure and capabilities, SSFCU is speeding daily transactions, providing more responsive and personalized service and deepening member relationships. Ultimately, the adoption of this technology is enabling the credit union to execute its mission to help members improve their financial situations—and all while building more institutional value for those members each day.

### About KIVA Group

KIVA Group is a global provider of unified customer interaction and experience management software that helps financial institutions to integrate and optimize their multiple delivery channels to achieve sales success through exceptional service. Respect™ 7, the company's technology platform and suite of applications, is enabling banks and credit unions worldwide to connect the customer, product and services information they need to create a more satisfying experience with each interaction. These teller, branch, internet, call center, IVR, marketing and sales software products can be implemented as point solutions or as part of a strategic initiative to completely unify the enterprise.

