

Title: Instant Issuance Expands Throughout Dallas, Increasing Service and Revenue Benefits to Financial Institutions

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

It is a very rare occasion these days to come across a consumer that 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 recent trend leaves banks and credit unions looking for ways to differentiate themselves from the countless other financial institutions vying for 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 (DTFCU) has consistently found ways to provide superior customer service to its members, offering a competitive advantage over other financial institutions. Serving more than 28,000 people through its five branch locations in Dallas, DTFCU began an instant issue program in 2003 in an effort to give its members the benefit of having debit, credit and ATM cards issued on the spot, rather than waiting weeks for them to arrive in the mail.

After nearly two years of implementing its' initial instant issuance system, DTFCU began noticing problems with integration, security, and functionality. The credit union began evaluating new vendors to replace their existing instant issue system. .

“We recognized the substantial benefit of the instant issuance of plastic cards and wanted to keep passing that benefit along to our members,” said Gary Doan, senior vice president and CIO for DTFCU. “We were having integration and connectivity issues over the network with our previous system and security concerns were on the rise. We just could not get our instant issue system to function correctly, so we began to look at other options.”

Quality System for Quality Instant Issuance

After careful evaluation, DTFCU selected Dynamic Card Solutions' (DCS) technology 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 and provide the security they desired. DCS technology was selected to instantly issue and re-PIN ATM, debit and credit cards using DCS CardWizard software and SuperCAT® encoder for re-pinning.

“After carefully evaluating other instant issue systems and speaking with many financial services institutions using instant issue, there was one company that always came to the top of the list – Dynamic Card Solutions,” said Doan. “We ultimately chose them because their solution would easily integrate with all of our network and security requirements and it simply was the best technology for our needs. And, as equally important, their reputation for service after the sale was excellent.”

In the fall of 2005, DCS worked with DTFCU to implement the instant issue technology. With professional installation and training help from DCS, the credit union quickly rolled out the instant issue system to all five of its Dallas locations.

In addition to the security and efficiencies achieved through DCS' integrated design approach, the CardWizard software provides an easy-to-use and secure method to instant issue and re-PIN cards along with a robust administration component that gives full reporting, card inventory management, security levels and monitoring features required for instant issue of Visa and MasterCard branded plastics. Additionally, DCS provides solutions for customer-selected PIN and re-PIN processes that compliment its CardWizard integrated instant issuance platform.

“Our decision to go with Dynamic Card Solutions was definitely the right one,” Doan said. “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,” said Doan. “The CardWizard application, along with the best-of-breed hardware they support, can easily scale with us to expand our instant issue program and service to our members.”