



A FIRST DATA CUSTOMER SUCCESS STORY:

Bank of the West "Goes to First Data First"

Client

Bank of the West

Challenge

Bank of the West needs a payments provider that serves bank customers as its own customers, helps to navigate the emerging regulatory environment, and provides technology leadership

Solution

A strong, growing relationship since 1996 through a wide array of First Data products, solutions and relevant business advice

Results

- Safe, reliable, advanced debit product offerings for Bank of the West customers
- Advanced transaction security
- Continuous sharing of First Data's knowledge base, thought leadership and solution expertise

First Data has provided Bank of the West with top-of-the-line payment solutions since 1996. In that time, the banking industry and the regulatory environment have changed dramatically. Likewise, technology has advanced radically, accelerating not only what banks can offer, but also what their customers expect.

Year after year, Bank of the West trusts First Data to provide leadership in product solutions, regulatory insights, and new technology.

"We value our relationship with First Data because they have a lot of experience from the merchant side, from the processing side, regulation and fraud. They definitely have a wealth of knowledge and they're willing to share it," says Aurora Jumepe, Bank of the West Vice President of Card Services. "Also, my account rep is the best that I've worked with in my entire career."



The future is unknown in this regulatory environment. When we have questions, we go to First Data first. They are at the forefront of what's going on in the industry from both the regulation and product standpoint.

Aurora Jumpe, Vice President of Card Services, Bank of the West

The Challenge

Today's banks are challenged to serve customers with the latest in security and technology in an environment that continuously pushes them to cut costs. While bank customers require more convenient account access and flexibility, banks are challenged with providing reliable fraud prevention and detection.

To compound matters, the future of banking practices is uncertain due to new and upcoming regulations, EMV requirements, and the ever-expanding use of technology to conduct fraud. Banks need providers who watch and participate in all of these arenas, constantly returning to their bank customers with relevant ideas and solutions for the challenges that they face.

The Solution

Since 1996, Bank of the West has turned to First Data to service all of its debit card customers. First Data provides everything from card production, mailing and processing services to ATM network and fraud protection solutions.

But, according to Aurora Jumpe, Bank of the West Vice President of Card Services, some of the best benefits that her company receives from First Data are relationship-based.

"I totally trust my account rep to let me know what's coming in the industry," says Jumpe. "We always ask First Data for white papers on various topics. We ask what's going on out there, if there's any new thinking about managing fraud. They are always willing to share their knowledge with us and it helps Bank of the West stay ahead."

The Results

Bank of the West recently renewed its contract with First Data because of the ongoing and future value provided in the relationship.

"The debit card environment is facing some big unknowns," says Jumpe. "We've gone through a lot with recent regulations and our needs are changing. First Data has been what we need in a partner and is able to meet those needs."

Jumpe also says that First Data takes extra steps to ensure that her banking customers receive outstanding service. "Our First Data team focuses on both the bank's future needs while providing the excellent customer service that we rely on each day. It's been a very beneficial relationship for Bank of the West," says Jumpe.