When Juli Anne Callis became President and CEO of the National Institutes of Health Federal Credit Union (NIH FCU), she quickly realized a disconnect between the organization’s capabilities and its members’ expectations. “Our members are located around the world, are highly educated, highly compensated, too smart to waste money and too busy to waste time,” says Callis. “It’s imperative that we bring this 70-year-old organization into the new world of technologies.”

After considerable due diligence, Callis chose First Data’s ATM Outsourcing Solution and Debit Processing alongside the STAR Network because it offered a “single-source, end-to-end” debit solution that would provide “high levels of security alongside cost and efficiency savings” for her organization and its global constituency.
The Challenge

National Institutes of Health Federal Credit Union holds over $540 million in assets and serves a broad membership of highly educated healthcare professionals who perform research around the world. This membership expects state-of-the-art financial capabilities and global account access from its credit union, but NIH FCU was still utilizing an old methodology for its debit cards, all run in-house by employees who were continually concerned with debit and ATM maintenance, monitoring and security, leaving them unable to stay on top of emerging technologies. The organization was losing business to more technologically advanced banks.

The Solution

NIH FCU chose to partner with First Data to help it reinvent its ATM and debit program, utilizing First Data’s ATM Outsourcing Solution and Debit Processing as well as STAR Network. This partnership offered NIH FCU cost-effective access to the latest technologies, ATM performance management and servicing, cash replenishment and management services, a highly secure debit solution, a leading PIN-secured debit network, compliance support and the ability to grow while staying on top of technology.

Alongside these efforts, NIH FCU focused on the creation of a new brand image for the 70-year-old credit union and its new ATM and debit programs were key in supporting the new technology-focused image enhancements. Using the latest in ATM hardware and software from leading manufacturers, NIH FCU members now experience the credit union’s new brand at the ATM through personalized messages and one-to-one promotional marketing services. The fully-managed ATM program technology offers deposit automation as well as a higher level of customer service, personalization and security. In addition, the advanced debit and ATM programs together ensure members have secure access to funds from virtually anywhere.

The Results

NIH FCU has grown 30% in 18 months thanks to technology and brand enhancements. The debit and ATM outsourcing partnership helps NIH FCU to achieve several goals: accommodate and inspire membership growth; achieve highest security expectations; stay on top of technology advancements; launch the organization’s marketing efforts on touch screens; and ensure members have secure access to funds globally.

“When you talk about really amping up your image and repositioning an organization, to bring a state-of-the-art debit card program at the same time that you’re deploying all new ATMs, it has really elevated the entire institution far beyond what one would think,” says Callis.

NIH FCU reports that they’ve already experienced fraud reduction and the staff aggressively uses the myriad of standard reports offered by the First Data partnership. Callis also reports that NIH FCU has “saved quite a bit more in our expense lines than we had anticipated.” Further, her staff has been freed to focus on core business rather than constantly worrying about security issues and staying on top of new technologies.

“The staff is exhaling,” says Callis. “They are relaxing. They feel they are in the hands of a very competent partner and are able to now focus on daily operations and our goal of exceeding our members’ needs.”