

CASE STUDY

# CO-OP Financial Services and TEKchand Implement CO-OP ATM Visual Control for Credit Union Members





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# Delivering the Future of ATM Management Through Product Innovation Today

Nowadays it seems that the only thing permanent is the constant state of change and innovation. What was new a year ago is now painfully outdated. Just think back 15 years ago to what was new. Back in 1998, the first documented transmission of a cell phone photo was performed, and an “amazing” 55 million Americans had cell phones (compared to 255 million today). However, it seems that change in the ATM world has come about much slower when compared to other technologies. Whether by design or impediments to innovation in the channel, many of the same proprietary roadblocks that existed in 1998 are still prevalent today for owners of ATM portfolios.

It’s been 15 years since Electronic Data Systems won Faulkner and Gray’s 1998 “Innovator of the Year” award for the dynamic and groundbreaking full motion video advertising pilot at 1,000 of its retail ATMs in Los Angeles, New York and Chicago. The ability to remotely download 15-second MPEG commercials via VSAT technology and manage the display of the video through proprietary Diebold software in a somewhat restricted OS/2 environment seemed to usher in an exciting future of content management for the ATM channel. Now, finally, the ATM touch point could fully realize its place as a dynamic marketing communication vehicle rather than just a transaction-processing piece of hardware.

The EFT industry expected big changes; after all, change is the norm. Significant change was on the way with the Internet positioned to blossom, the migration of ATMs to Windows O/S, developing web technologies and the coming of open standards such as XFS. Change for the better was definitely on the horizon for ATMs, or was it?

Fast forward to today, many ATM operators are struggling with the same issues as their peers were almost two decades ago—proprietary hardware, closed ATM applications and legacy technologies that hamper the ability to unify operations and manage content creation, distribution and playback. As the landscape of technological innovation was evolving, ATMs seemed to have taken a back seat in this age of advancement.

## CO-OP Financial Services and TEKchand – Forging a Partnership for the Future

While large financial institutions have the resources and IT departments to develop their own ATM technology path, many smaller-to-midsized credit unions and financial institutions depend on their transaction processor or ATM hardware manufacturer to deliver new ATM products and functionalities.

CO-OP Financial Services long ago recognized the issues faced by their credit union members in managing ATM content for multi-vendor portfolios and started on a path to bring together the right mix of partners to assist in building out its vision and deliver the capabilities needed for both today and the future.

CO-OP chose to partner with an established third-party ATM software provider, TEKchand LLC, to deliver a comprehensive, agnostic solution—CO-OP ATM Visual Control powered by TEKchand. TEKchand, a technology company established in 1999, specializes in the development and delivery of advanced functionality product solutions solely for the ATM and self-service market through its ATMLive Manager Platform. CO-OP ATM Visual Control provides a client-server foundation for application implementation that encompasses the often-overlooked element of content delivery, in addition to electronic journal, asset and remote terminal management capabilities.

Choosing a partner like TEKchand and its technology platform has already yielded benefits not foreseen when initial discussions were held on how to meet the needs of CO-OP member credit unions. The ability to customize the TEKchand platform has enabled CO-OP to support its IFX-based CO-OP NextGen ATMs for shared branch file distribution and electronic journal management, an important aspect of CO-OP’s technology roadmap.

*“An important aspect of our vision for the future of ATMs operational management involves needs that arise out of constant and ongoing discussions with our members, a partner like TEKchand allows for the flexibility to meet those needs through customization and evolution of the platform.”*

Terry Pierce, Senior Product Manager,  
CO-OP Financial Services

## Productizing the CO-OP Vision and Roadmap for Members

CO-OP ATM Visual Control is an all-encompassing content and remote management solution specifically designed for the ATM Channel. Coupled with the CO-OP ATM Managed Services offering, or as a standalone product, credit unions now have the ability to control their destiny without large infrastructure investments in hardware or cumbersome software changes. Developed with the end-user in mind and geared to provide a common platform for multi-vendor ATM portfolios, CO-OP ATM Visual Control’s ease of operation, cost-effective implementation and expansive capabilities are making even single-sourced ATM operators converts from proprietary solutions.

“Credit Union members must not look at their current ATM portfolio, but what that portfolio will look like in 2, 5 or even 10 years, and have the flexibility to deliver the ubiquitous functionality across each device,” said Terry Pierce, Senior Product Manager, CO-OP Financial Services. “With TEKchand’s expertise and dedication to product development, CO-OP ATM Visual Control is constantly adding new functionality. As members look to add the latest hardware technologies, they are not tied to any one supplier, and for the future, that flexibility is key.”

Many of CO-OP’s member institutions have very basic operational issues that need to be solved today, and they look to CO-OP for these immediate solutions. CO-OP ATM Visual Control’s modular approach allows a member to “walk before they run.” As Pierce says, “there’s no need to buy functionality now that isn’t needed; each situation is different and we cater to those environments.” Nothing personifies that needs-based architecture than CO-OP’s client TruWest Credit Union.

## TruWest Chooses CO-OP ATM Visual Control for Whenever/Wherever Control – Both in Marketing and Claims Management

TruWest CU is headquartered in Tempe, Ariz., and has nearly 60,000 members and \$791 million in assets. The credit union has 29 ATMs located throughout the Southwest, which were transitioned to CO-OP ATM Visual Control in October 2011.

Kathy Pohl, Vice President of Information Technology at TruWest CU, explains “With the platform and hardware we used in 2011, updating the screens was time consuming, cumbersome and required IT participation. CO-OP ATM Visual Control was appealing as it featured an easier interface that our Marketing department could manage.”

TruWest had a very simple request: “Allow us to change marketing screens on all our ATMs when we want and where we want,” says Leslie Bristol, Marketing Associate for TruWest CU, and manager of the implementation process. Sounds simple, and there were several software packages available to TruWest CU, but not so simple when you are operating ATMs from different ATM hardware suppliers. “To change our screens, we would have been required to buy different software applications for each hardware version, besides the expense of training personnel to operate each software application,” says Bristol. “Implementing CO-OP ATM Visual Control allowed us to use one interface, with a simple yet dynamic campaign management user interface. We now have much better capabilities and control than previously. CO-OP ATM Visual Control allows us to change and quickly implement customized marketing messages based on location. We can even individualize each screen at all of the 29 locations, if we so wished. In short, it gives us that whenever/wherever control that we desired.”





*“Integrating the ATM into a credit union’s CRM engine is the next logical step in the evolution of this marketing and delivery channel, but it must be accomplished in phases”*

Rajeev Bahri, Managing Director,  
TEKchand

Pulling together all electronic journal data into a single, manageable database that can be manipulated on demand might seem like a dream. This second—and equally important reason for their selection of CO-OP ATM Visual Control—is highlighted by Pohl: “We had electronic journaling before, but this platform was definitely an improvement—easier for claim research and a more modern interface.” The electronic journaling manager function enables TruWest CU to investigate and respond to claims requests in minutes instead of days, using a single tool for all of their ATMs. “The ROI is immediate,” says Pohl, “not to mention the time saved both in our marketing and accounting departments.”

Would TruWest CU recommend CO-OP ATM Visual Control to other credit unions looking for a comprehensive solution for ATM visual management? Mandy Minette, TruWest CU’s current Marketing Manager working with CO-OP ATM Visual Control, answers “Absolutely! One of the best things about the product is that it allows the IT and Marketing departments to work autonomously, yet collaboratively, to maintain the credit union’s ATMs. Its functionality and customization makes it an easy choice.”

CO-OP ATM Visual Control has been critical to the operations of many member credit unions, and the experience of TruWest CU illustrates how CO-OP’s product vision is being realized and implemented by its members today.

## Full Speed Ahead—Targeted Marketing and Beyond

For years hardware manufacturers and third-party application providers have emphasized advanced ATM functionality like targeted marketing, before basics such as remote distribution, content management and operational functionality were in place. The sizzle was often met with fizzle as financial institutions faced the reality of their portfolio’s operational shortcomings. This was an important strategic lesson learned as TEKchand worked with CO-OP Financial Services on ATM Visual Control “There is a path to nirvana,” says Rajeev Bahri, Managing Director, TEKchand. “You must balance the client’s basic needs against moving too fast. We are not in the business of just selling software, but the business of developing long-term relationships.”

“TEKchand helps CO-OP to enable our credit unions to more effectively leverage their ATMs as key distribution channels by providing a highly reliable and pleasing member experience at the ATM,” says Dr. Kathy Herziger-Snyder, Vice President, Product Development, at CO-OP. “TEKchand has quietly set the standard for third party vendors in expertise, responsiveness, and customer service—in our view, they are simply the best.”

## Change in the ATM Channel—Constant, Evolving and the Norm

After many trials and tribulations, change is finally entering the ATM channel to make life easier for ATM owners. Using a combination of vision, planning and dedication to detail, CO-OP Financial Services and TEKchand are working to make what was once a static cash-dispensing box, into a powerful and dynamic marketing communication vehicle.

*Learn more about CO-OP ATM Visual Control by emailing [marketing@co-opfs.org](mailto:marketing@co-opfs.org).*