

For over 80 years - and counting - GHS Federal Credit Union has been serving the communities of Broome, Chenango, and Tioga Counties, providing individuals and businesses with financial services and a personal experience that contributes toward building 'the relationship of a lifetime.' A loyal Diebold Nixdorf customer for years, they recently purchased seven new DN Series 600V teller cash recyclers (TCR) for their two branches and are now waiting installation of new DN Series® recycling ATMs to replace their legacy Diebold units.

Overview

GHS Federal Credit Union

Binghamton and Norwich, New York

Founded: **1940**

Employees: **40+**

Members: **appx. 20,000**

Serving the counties of Broome,
Tioga and Shenango



CHALLENGE

GHS Credit Union was founded in 1940 in the Broome County (NY) Development Center by state hospital employees to offer lower loan rates and higher dividends for participating staff. Since then, GHS has expanded with new locations and welcomes anyone who lives, works, worships, volunteers, or attends school in its three-county area (Broome, Tioga and Shenango). While the mission remained unchanged, GHS has grown tremendously in the efforts to make financial wellness and stability more attainable, especially to the underserved, or those who had a financial hardship or may have limited, no credit or bad credit. Essentially, GHS fills a gap in the community between check-cashing agencies and traditional banks. With this direction, the role of the member service representative (MSR) has grown even more important, as they need to handle cash, but also be personable with their members. Therefore, GHS wanted to simplify operations – making it easier for MSRs to focus on our most important asset – the community they serve.

OBJECTIVE

- Enable more accessible banking services for its membership
- Improve branch efficiencies with automation/recycling
- Relinquish fleet maintenance and management for greater availability and less burden
- Add new modern services to increase use and trust in ATMs

OUR SOLUTIONS

- Deployment of **DN Series 600V** for cash recycling and cash deposits
- **VCP-Branch** (Vynamic® Connection Points) TCR terminal software connected to the core
- **Branch Automation Solutions:** availability, compliance and security management through the ATM and TCR Availability and Security Managed Services Packages

- Diebold Opteva ATMs, **soon to be replaced by DN Series recycling units with core connection**

IMPACT

- Ability to serve customers faster and with more accuracy
- Greatly improved end-of-day procedures
- Increased sales of new products
- Faster on-boarding of new MSRs
- Reduction of vault and CIT activities
- Highest levels of availability with improved efficiency

Minimizing Touchpoints and Maximizing Relationships

For years, GHS Credit Union has looked to Diebold Nixdorf to manage and maintain its ATMs, drive-up tubes and drawers through its managed service contract and act as a trusted advisor. Jim Warneck, VP of Operations, stated that being a managed service customer removes complexity, minimizes issues and provides guidance on threats or trends that they can then act upon.

Therefore, when the opportunity to pilot Diebold Nixdorf's new 600V Teller Cash Recycler (TCR) was presented, GHS was eager to take advantage of it. As a community credit union that handles heavy branch traffic and cash transactions, they sought to streamline processes with new technology.

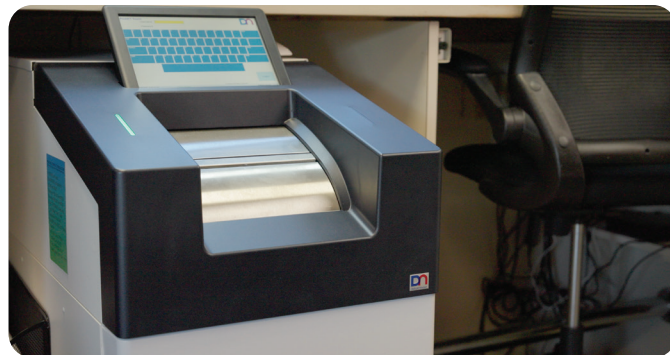
According to Warneck, "Cash handling has really gone out as a skill. The 600V allows better efficiency and accuracy, while giving the MSRs the ability to have meaningful conversations and maybe brighten up somebody's day without worrying about counting the cash three times while in front of them."

The 600V has provided a better flow to the MSR's day as well as enabled operations to be simplified. Now, at opening, MSRs log on to their station with the TCR already balanced and operating, instead of opening the vault, pulling cash and counting their drawers. With the 600V's increased note capacity, two MSRs can utilize one unit and eliminate most of the previous vault activity that typically held up the line. Additionally, with its faster processing speed, a regular transaction is now under a minute (compared to three plus minutes). Incidentally, even with the faster process, the conversations have not slowed; rather, they have become more meaningful. Warneck stated, "New product sales have increased with the ability to talk to the members and not worry about the line or the drawer limits."

Convenience with Greater Accuracy

According to Anna Allen, member service representative, convenience and reliability are the biggest benefits of the 600V. Cash counting and balancing are now handled by the TCR and are no longer a stress to the individual MSRs. The TCR makes it easy to get exactly what's requested, especially when it's a large withdrawal with multiple denominations. "I just double-check what the TCR has already done. And when balancing at close, if your numbers are off, it's extremely easy to find due to the search function."

In fact, closing has sped up. The credit union closes to members at 5 p.m. Since the installation of the 600V, on average, the staff is out, and the doors are locked at 5:10 p.m. In the past, it took much longer, especially if there was a difference because something was counted incorrectly.



Faster On-Boarding

Since the 600Vs were installed, the hiring and training process for MSRs has improved, including time-to-hire. Being such a member-focused organization, sales experience, personality and knowledge of accounts are part of the hiring decision, not just cash handling experience. The TCRs' ease of use makes training easy. A new MSR can now train online and shadow for just a week, a significant improvement from the previous 30-day onboarding process, which many struggled to complete.

Improved Branch Efficiencies Beyond Cash

Rhonda Bowen, an account specialist who travels between both branches, has found that having the DN 600V connected to its core has been a time saver when switching branches. It can recognize her in the system and allow her to use different TCRs.

Rhonda is also responsible for processing the cash from the ATMs. Even though their cash-in-transit (CIT) vendor manages the cash in the drive-up ATM, the cash from both the drive-up and vestibule ATMs is processed and put in the TCR. The capacity of the TCR cassettes has reduced the frequency of cash buys and sells, allowing weeks before a cash delivery is needed.

It is these efficiencies that have led GHS to purchase new DN Series cash recycling ATMs.

DN Series to Offer Same Efficiencies and More

The new DN Series ATMs will be connected to the banking core for faster, more accurate real-time reporting. Additionally, with the new software, additional functionality, such as NFC tap and denomination selection, will also be enabled.

According to Warneck, the addition of the DN Series ATMS will enable them to accomplish their vision of minimizing touchpoints and streamlining processes. "Having the same new technology, we're going to gain with the cash recycling. It's just more efficient."

To learn more, visit [DieboldNixdorf.com](https://www.dieboldnixdorf.com).

