

America First Credit Union (AFCU) is one of the nation's largest, most innovative, and technically advanced non-profit financial cooperatives. In business for over 85 years and headquartered in Riverdale, Utah, America First provides over 1.3 million member-owners personal financial services. With a mission to enhance the financial well-being of its members and offer services of superior quality, America First is committed to ensuring member value coupled with security as a top priority.

Diebold Nixdorf has been working with America First to provide ATM and related solutions for over two decades. As its legacy enterprise payment solution was in sunset and its DN ATM fleet was approaching end-of-service, America First initiated a self-service transformation project that included solutions from the DN Vynamic® Software portfolio as well as new DN Series® ATMs, which enabled the credit union to easily roll out new features and provide a more secure banking experience to its members.

Overview

America First Credit Union (AFCU)

Headquartered in Riverdale, Utah

Serves eligible members in Utah, Idaho, New Mexico, Arizona, Nevada and California

US **\$21** billion in assets

1.4 million members

116 branches

200+ DN and CS Series ATMs

On peak days, over **2,000,000** transactions daily



CUSTOMER OBJECTIVES

- Future-proof technology for more advanced services.
- Replace existing enterprise payment system that was in sunset.
- Upgrade aging ATM fleet prior to end-of-service.
- Reduce costs by investing in more efficient operations.
- Effectively monitor and manage fleet centrally in-house.
- Ensure maximum security during upgrade and beyond.

OUR SOLUTIONS

- Vynamic Transaction Middleware implemented to replace legacy enterprise payments system and transform terminal driving capabilities, with core connectivity. (Video on demand (VOD) is soon, hopefully 2025).
- Deployment of DN Series with Vynamic Connection Points terminal software.
- Vynamic Security, a multi-layered security platform to protect from physical, logical and fraud attacks, keeping member data safe and secure.

IMPACT

- Increase cost-efficiency and agility by modernizing its payments infrastructure.
- Improve flexibility for future development and innovation.
- Enhance services for members at self-service channels.
- Maximize uptime.
- Next-level security with improved efficiency.
- Enhanced partnership that strengthens organization's strategy/position.

PROGRESSIVE PHILOSOPHY, FORWARD-THINKING PARTNERSHIP DROVE DECISION.

Making big changes is never easy and requires a well-thought-out decision-making process. Throughout this process, AFCU had several factors that it considered during each step of the transition. The first was its members; as AFCU looks to acquire and retain members for life, whatever system they were to implement must provide their members the highest level of service without any concessions. Therefore, it had to offer, at minimum, the same like-for-like functionality while providing a modern API- based infrastructure that could take them into the future versus relying on legacy protocols.

Secondly, AFCU did not want to be the trailblazer. Although known for its progressive philosophy and being one of the most innovative credit unions, AFCU did not want to bring the idea or development to its partner, it wanted proven technology.

“We wanted to pick a partner, not a vendor, that pulls us into the future and brings things to the table that maybe we didn’t even know about,”

—Chad Lynch, Director, ATM Technology and Card Services

The relationship was the final factor. Having been a Diebold Nixdorf customer for over two decades, the relationship was deep, and the project list was lengthy. AFCU knew that with DN, both parties understood that IT projects come with challenges and risks, and together, they would try to minimize them every step of the way and address any concerns head on.

Driven by their strategy, “members come first,” innovation is in the DNA of AFCU and at the heart of the decision to execute a strategy to replace the 20-year enterprise payment system with DN’s Vynamic Transaction Middleware (transaction processing platform). The legacy system controlled all channels that members use: the ATM, POS, and signature. Although it was stable and reliable, it was not progressive enough to do the types of transactions AFCU wanted to offer its membership.

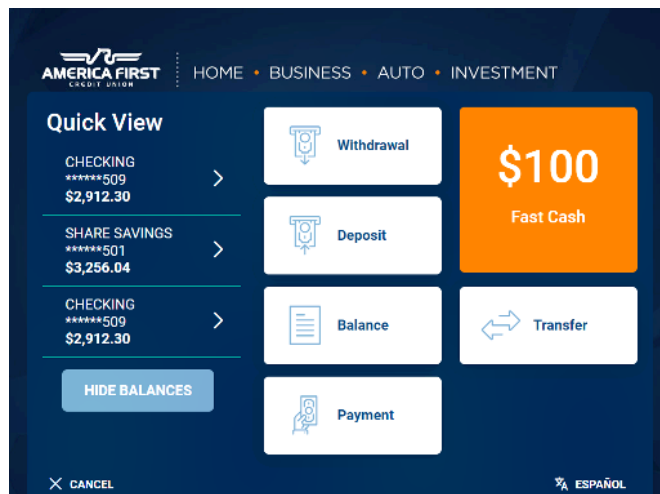
Implemented as an in-house deployment, AFCU digital strategy to deploy Vynamic Transaction Middleware provides its members with access and a consistent experience for payment and ATM transactions. Additionally, by deploying it in-house, AFCU empowered itself to administer more functionality and control the environment for which it operated.

“Inside of America First, ninety-two different people were directly affected by this project and had to change their work patterns, including many attending daily meetings. Success was dependent on strong governance and top-down buy-in to embrace this new technology,” said Lynch.

STEPPING-UP THE SELF-SERVICE CHANNEL FIRST TO MODERNIZE THE CUSTOMER EXPERIENCE.

Done in phases, the ATM terminal driving connection was the first to be addressed using the transaction processing platform based on API connectivity. Completed in mid-2023, phase one set the foundation for enterprise-wide modernization.

One benefit that core connectivity enabled AFCU was to provide its members with the account balance on the home screen following PIN acceptance. “The focus was less clicks which equals less friction and makes things easier for our members,” stated Lynch.



Phase two comprised approximately 90% of the transaction processing volume and equates to over two million transactions a day during peak times. Completed in January 2024, all POS and online member card-based transactions are handled via Vynamic Transaction Middleware. Additionally, phase two enabled ATM preferences to members at the ATM.

Phase three includes tap card authorizations, digital receipts (text or email) and recycling. Phase 4 will drive AFCU’s interactive video tellers (IVTs) and introduce video on demand at the ATM.

AFCU adopted remote video experts about 10 years ago to handle lending, and, during COVID, expanded the capabilities to reach more members. The demand for self-service devices that offer more options for members to conduct banking services—without the need for large branches and the resources to staff—is growing. This is especially notable as costs rise and there is increasing pressure to maintain smaller physical footprints.

According to Jeremy Deamer, Manager Branch Technology and Innovation, “We are really excited about being able to merge our remote video experts with our ATMs. It’s a convenience factor for our members.”

Originally, the decision to modernize the payments infrastructure was not on the radar of the AFCU Branch Innovation Group, but as it progressed, both teams realized the synergies that could happen and are now working more collaboratively to develop a roadmap for the next 5 to 10 years for more innovative services for members.

“With all the infrastructure that’s in place, we can take this to the next level. The ROI is there. The staffing is there, as well as the efficiency gains and the member responses. It’s future-proofing for us.”

—**Jeremy Deamer**, Manager Branch Technology and Innovation

SECURITY IS A TOP PRIORITY THROUGH AND THROUGH

As the project unfolded and AFCU started planning the impending timelines for critical events, they realized they had to decide how to keep their systems compliant and secure while continuing to manage the project responsibly. Unfortunately migrating the entire ATM fleet right in the middle of this multi-phase project was unfeasible. As an alternative, AFCU went with Vynamic Security Suite (VSS), which provided a compensating control or an approved, temporary security stop-gap measure for customers unable to make the deadline. Under the relevant PCI DSS standard (3.2 at the time of implementation), to qualify for a compensating control, the software must be certified to meet the intent and rigor of the original PCI DSS requirement and go “above and beyond” other PCI DSS requirements.



“Initially we implemented VSS for use as a compensating control with Windows 7 because we knew we were going to a new software stack. Our experience was so good that we are continuing with it on our new platform. We never know where the next threat is coming from and (VSS) provides an additional layer that gives us confidence that we’ve got our bases covered.”

—**Bruce Foster**, Assistant Manager, ATM Services

As part of this project, AFCU is also upgrading its terminal application software stack using Vynamic Connection Points. AFCU has ensured it is protected and has the tools and information to manage the fleet for maximum uptime.