

## CASE STUDY

# Florida Credit Union Saves Time and Money with JHA SmartPay Biller Direct<sup>SM</sup>



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- TODD STREETER

With well over 100,000 members, Florida Credit Union is a busy institution. Its call center handles a large volume of work, and not long ago there was one type of transaction that occupied an excessive amount of phone time – taking loan payments via credit card. This activity was ripe for automation.

The credit union chose to simplify the task with JHA SmartPay Biller Direct, an electronic bill presentation and payment solution. It works through a secure payments site, verifying the payer’s identity, presenting billing information, and collecting the payment. The product was a good fit for Florida Credit Union due to its integration with their Symitar® core processor and with Jack Henry’s Enterprise Payment Solutions™.

### Addressing Time and Risk Issues

Todd Streeter, Business Analyst at Florida Credit Union, explains how this change to SmartPay Biller Direct came about. “We did some assessments and saw how many payments we were taking over the phone and how much time and energy that was for our staff,” says Todd. “When members made loan payments, our employees had to manually take down credit card information and run it through a card reader. For simple, repetitive tasks like this, we would rather empower members to handle it themselves. Automating this and cutting the number of calls seemed like low-hanging fruit.”

The automated payment process also offers security benefits. Todd described one risk that existed before instituting SmartPay Biller Direct: “If, for example, we ever had an employee with bad intent, there would be a risk of exposure. It’s like the risk of someone snapping photos of sensitive data with cell phones. We have call center staff put phones in lockers to avoid that.” In a similar way, by bypassing the call center for these payments, Florida Credit Union reduces the potential of someone writing down and keeping credit card information.

#### INSTITUTION

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Gainesville, FL

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#### TELEPHONE

(652) 377.4141

#### WEBSITE

[www.flcu.org/](http://www.flcu.org/)

#### ASSETS

\$1.1 billion

#### FOUNDED

1954

## Surprising Results

Todd says that the credit union's goal was to reduce monthly call volume by 4,000 calls, but actual numbers rapidly climbed to 6,000. "We started this program in mid-June without much marketing," he says. "But by July we already had 2,500 SmartPay payments. We reached 4,500 by late August."

After a break-in period, the phone staff began directing callers to the online payment site. Florida Credit Union also displays a prominent link to the payment site on its homepage. There have been requests to put the link inside the online banking login also, so visitors have all their business links in one place.

"We are currently at 6,000 per month and expect it to grow a bit more," Todd says. "It's possible that we could reach 7,000. We are happy with this result. It's very cool and has exceeded our expectations."

Todd said that the only element of the process that members had to adjust to was authentication. The credit union chose to require a birth date and the last six numbers of the social security number. "We explained to members that we don't record that authentication data; the system just needs to match it against its information. It's convenient and secure."

The new system more than achieved what the credit union was hoping for. "The goal numbers save us roughly the hours of two call center employees per year," explains Todd. That figure is based on 4,000 fewer calls per month, so with an actual figure of 6,000 or more, the gain is even greater. The time saved can now be used for more critical member assistance issues.

## Plug-and-Play Implementation

When asked if he would recommend JHA SmartPay Biller Direct to other credit unions, Todd didn't hesitate. "We would. I would mention the fact that users can adjust it based on their own financial. You can change cutoff times or whatever makes sense for you. It can be customized to fit the contours of different business practices. Other than that adjustment, it's plug and play."

"You don't have to think about it," adds Todd. "It saves time and we're very pleased with how it's played out. I would also mention that it works through your existing channels – your card processor, your ACH process – it just adds automation to what you already have set up. Our accounting people are happy."

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