

People Driven Credit Union balances high-tech/ high-touch banking to modernize the member experience

Driven by People, Powered by Payrailz[®]



Address

24333 Lahser Road
Southfield, MI 48033

Phone

844-700-PDCU (7328)

Website

peopledrivencu.org

Assets

\$500M

Members

25,000+

Founded

1928

Number of Branches

5

Software Solutions

Payrailz® Payments Platform™,
Payrailz® Pay a Person™, Banno
Digital Platform™, JHA PayCenter™

In the fast-moving world of financial technology, it's easy for institutions to get lost in the "digital" and forget the "banking." For many, growth often comes at the expense of personal relationships. But for People Driven Credit Union (PDCU), a Michigan-based financial institution approaching a century of service, the goal has never been just to get bigger. It's always been to get *better* by using technology to strengthen – rather than replace – the human connection in banking.

a century of putting people first

Since its founding in 1928 as the Detroit Federal Employees Credit Union, PDCU has served as a safe harbor for members during times of financial crisis. Over the decades, strategic mergers and community expansion have transformed the credit union from a small organization serving federal employees in the Detroit area into a state-chartered financial institution serving more than 25,000 members across Michigan.

As PDCU nears its 100th anniversary, they remain committed to their history of providing a "people-first" experience – defined by transparency, integrity, and service excellence – while embracing the need to modernize for the future.

differentiating on personal and instant

That's why PDCU chose to adopt next-generation technology that helps their members pay the people they know – faster. In an age when 72% of all consumers prefer to make person-to-person (P2P) payments within their financial institution's online app and 78% of Gen Z consumers call instant payments important, giving members a way to send funds instantly via P2P is mission-critical. Leveraging the combination of Payrailz® Pay a Person™ with JHA PayCenter™ (the faster payments hub from Jack Henry®) and the RTP and FedNow instant payment rails enables PDCU to stand out from the other financial institutions in their community.

from “clunky” to cutting-edge: the move to Payrailz

Modern consumers expect 24/7 access to fast, easy digital tools. Although PDCU offered P2P payments through their bill pay system, members found that option “clunky” and slow. PDCU’s member surveys were frequently filled with requests for modern payment tools, and members visiting branches asked about faster products. To remain relevant and compete with larger banks and fintechs, PDCU needed a P2P instant payment solution that would feel as seamless and personal as an in-branch visit.

The team had heard about Payrailz from Jack Henry® nearly two years ago. Payrailz – a next-generation, cloud-native, AI-enabled digital payments platform – delivers frictionless money movement from a financial institution’s digital banking ecosystem.

For PDCU, a few things made Payrailz stand out. One was the platform’s integration with Banno Digital Platform™. “The integration with Banno where the member can see it easily, use it, and have money go to whoever they’re sending it to was major,” says Michelle Miazek, Vice President of Compliance and Projects at PDCU. Another factor was integrated fraud monitoring within Payrailz.

What Is Payrailz® Fraud Monitor™?

AI-based Payrailz Fraud Monitor detects and scores 100% of P2P payments in real time, allowing for immediate action against fraudulent activities. Key features include:

- **Multi-layered approach:** Utilizes AI and machine learning to analyze known and unknown patterns.
- **Customizable settings:** Allows financial institutions to set thresholds based on their specific risk tolerance.
- **Seamless integration:** Works directly within the Payrailz Payments Platform to provide an actionable score as each payment transaction is scheduled for better fraud management.

Because Jack Henry is PDCU’s core provider, the credit union felt comfortable choosing them for instant payments.



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“Payrailz is a very user-friendly product and is easy to access through our online banking solution for the members,” says Miazek. “The fraud control tool gives our staff and members peace of mind knowing there are tools in place to help protect them. All those things combined made us more comfortable with Payrailz than other products.”

PDCUpay: Personalized Banking at Your Fingertips

PDCU launched PDCUpay, powered by Payrailz and integrated directly into the MyPDCU app. The platform enables members to securely send and receive money in one place. Key benefits include:

- **Ease of use:** Members can pay friends or family via an open-loop approach using only an email or phone number.
- **Banno integration:** Seamless integration allows members to view and use the product easily.
- **Fraud protection:** Advanced encryption and authentication give staff and members peace of mind.

a blueprint for seamless implementation

The implementation team included members from throughout the organization – IT, application services, accounting, marketing, compliance, projects, risk, and collections – to ensure everyone was comfortable with the product and their assigned responsibilities. To facilitate a successful launch, PDCU performed a measured rollout: first was internal testing by the core project team, followed by rollout to all employees, and finally opening to the full membership.

To support the transition, Senior Project Analyst Kelsey Zienkiewicz created a video tutorial for the app, providing a visual roadmap for both senders and receivers. This dual-sided education addressed a common digital anxiety: the hesitation many feel when clicking links in texts and emails. Letting senders and receivers know exactly what to expect makes everyone more comfortable.



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Michelle Miazek

Vice President of Compliance and Projects,
PDCU

To get the word out about PDCUpay, “we did a marketing campaign with emails, online banking messages, and push notifications, and we talked about the product, gave bullet points, and shared the video,” says Miazek. “Marketing has been repeating that communication every so often since the rollout.”

Despite the complexity of launching a new payment rail, the implementation was surprisingly smooth. Being an early adopter meant working through a few initial bugs, which the team expected. “It took a little longer than we had originally planned, for example,” explains Miazek, “but everything got worked out relatively quickly by the Jack Henry support team.”

strategically investing in the member experience

To remain competitive with free third-party apps, PDCU opted not to nickel and dime members with fees, instead offering the service free in most instances. The only exception is a \$1.50 fee paid by the recipient for instant payments to other institutions when not using a debit card – priced at half the industry standard. This strategy encourages members to move away from checks and wires toward efficient and secure digital options.

The transition has been seamless. The most significant adjustment involved reconciling transaction limits for long-time users of the previous system. PDCU adopted a conservative baseline for new users while actively adjusting individual limits for established users where appropriate. This flexibility allows PDCU to accommodate specific member needs while keeping standard limits in line with industry peers.

the People Driven difference

With Payrailz, PDCU streamlined the way members interact with their money. “Our goals are about being strategic in how we want to be relevant in the marketplace,” says Miazek. “Now we can say we offer a great product for instant payments.”

Reviews for PDCUpay have been overwhelmingly positive. “I haven’t heard any complaints,” says Ashley Clifton, App Services



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Vice President of Compliance and Projects,
PDCU

Analyst at PDCU. “There’ve been no questions of how to use it or any struggles with understanding what to do.”

It’s too soon for deep user metrics because PDCUpay has only been live for a few months, but Miazek is optimistic that it will cut down on ACH drafts and dispute volumes associated with other cash apps. And PDCU is already planning to integrate Payrailz® Transfer Money™ (account-to-account) and Payrailz® Pay a Bill™ soon.

pioneering the future

In an era where digital speed often outpaces personal connection, PDCU is proving that growth and personal relationships can go hand in hand. PDCUpay represents the next generation of the credit union’s “People Driven Story” – one where convenience, control, and community service is found at every member touchpoint.

As People Driven Credit Union nears its 100th anniversary, their focus remains where it has always been: on their people. “It’s nice to be as big as we are but still have that family feel,” says Miazek. “We just hit the \$500 million asset mark, but we still treat our members like family.”

modernize payment channels

[Learn how](#) to innovate with next-generation technology that simplifies the complexity of payments.

For more information about Jack Henry, visit jackhenry.com.