OPCON

SMA TECHNOLOGIES

Digital Federal Credit Union
Improving efficiency and member services with Ascern

Ascern Improves Efficiency, Member Service

When SMA Solutions approached Digital Federal Credit Union (DCU) about participating as an Ascern development partner, the timing couldn't have been better. The credit union was struggling with an old ATM device-monitoring tool that needed replacement. Ascern replaced that old software and was initially deployed to monitor ATMs, card services switches, shared branching and activity between the credit union's LynxGate ATM software and its Fiserv XP2 host. Now, in addition to device monitoring, DCU uses Ascern to monitor transaction volumes for the following services:

- ☐ ATMs
- ☐ Plastics
- ☐ Balance transfers
- ☐ Shared branching
- ☐ Online banking
- ☐ Mobile banking
- ☐ Remote deposit capture
- ☐ Teller Transactions

DCU
BANKING – THE DCU WAY

Digital Federal Credit Union is headquartered in Marlborough, Massachusetts.

- • Fiserv XP2
- • $8 billion in assets
- • 623,000 members
- • 23 branches

CHALLENGE	SOLUTION	BENEFITS
The credit union was hampered by an aging device-monitoring tool.	Ascern replaced this tool, adding functionality that the credit union didn't have before	The credit union has easy access to more complete data about the devices being monitored
To properly schedule routine system maintenance, the credit union had to write and analyze custom reports	Ascern's heat map feature provides an instant visual representation showing the best time to schedule maintenance	DCU now schedules routine system maintenance when it will cause the least disruption to members
The credit union was unable to track card declines, since those transactions never reached the host.	Ascern captures decline information directly from the credit union's LynxGate software	DCU is more proactive about preventing future declines, thereby enhancing member service

"Ascern provides a means to identify a problem or potential issue, calculate our next course of action and then measure the success rate of our reaction."

Alison Cormier IS Operations Team Lead

Scheduled Maintenance with Minimal Disruption

It's inevitable that electronic services are interrupted during routine maintenance. The challenge is pinpointing the best time to schedule this maintenance so it will have the least impact on members.

> "Ascern has increased visibility by providing end users with relevant and reliable real-time and predictive data in a straightforward design."

Alison Cormier IS Operations Team Lead

Prior to deploying Ascern, DCU's IS team was forced to write and then analyze custom reports to determine proper maintenance scheduling. However, Ascern's heat map functionality provides an accurate visual representation with no need for custom programming. Identifying the best time to schedule maintenance is as easy as finding the "coolest" point on the heat map.

Advanced Device Monitoring

According to Information Services (IS) Operations Team Lead Allison Cormier, Ascern goes beyond what typical ATM monitoring software can detect. For example, traditional software might report an ATM as operational even though the depository is jammed. By quickly identifying an unexpected drop in deposit activity, Ascern can alert the credit union of a potential problem. "There's a big member-service component to using Ascern," said Cormier.

Unlimited Potential

DCU continues to find new and creative uses for Ascern. For example, the credit union launched an initiative to reduce the volume of certain routine transactions at DCU's branch locations. The goal is to encourage members to use self-service channels for these simpler transactions. Ascern is able to monitor these transaction types at the branch level to track the effectiveness of this initiative. DCU also uses branch monitoring to fine-tune staffing levels.

IDENTIFY THE PROBLEM → CALCULATE ACTION → MEASURE SUCCESS

Ascern provides a means to identify a problem or potential issue, calculate our next course of action and then measure the success rate of our reaction. Ascern has increased visibility by providing end users with relevant and reliable real-time and predictive data in a straightforward design.