



## QUICK FACTS

**Industry:** Credit Unions

**Total Assets:** \$7.6 Billion

**Members:** Over 600,000

**Industry Outlook:** Credit unions with rapid deposit growth will grow and take advantage of new loan growth.

**Website:** [www.tditechnologies.com](http://www.tditechnologies.com)

**Product:** IT Foundation Management from TDi Technologies

The recent Empire Research Group study spotlighted “Falling Behind with Technology and Not Attracting Younger Members” as a top 5 trend. For credit union leaders, cyber-banking requires 360° visibility across vast, integrated networks. A growing dependence on technology fuels an increased reliance on technology vendors with privileged access to the credit union’s inner-security sanctums. This large, successful California credit union found a solution, helping them achieve rapid growth in young members using their online access portals. The Solution?

**TDi IT Foundation Management.**

## Challenges

- Providing accurate, member information over an array of real-time access points.
- Delivering 24/7 service on a tight budget with no margin for error.
- Increasing visibility across a plethora of internally-integrated financial networks.
- Ensuring early notification when there are emerging problems within the database, disk storage or operating systems.
- Monitoring access security for vendors, newly hired, recently promoted, or terminated employees.
- Safeguarding the credit union and its members against potential insider threats that could jeopardize members’ assets and its hard-earned, sterling reputation.

## Solutions

This credit union uses TDi IT Foundation Management because it will:

- Discreetly monitor targeted IT functions to enable the credit union to transition from being a reactive to a proactive institution.
- Control access from a single panel and limit vendors to core systems.
- Provide real-time reporting as needed by internal auditors.
- Anticipate database, CMS or device errors in advance.
- Enable a combination of human and technology resources to watch whatever is taking place across their networks.

## Benefits

Positions the credit union to focus on profitable, new, growth markets.

- Saves the IT department precious time and resources that can be refocused on pursuing new technologies that enhance member services.
- Protects the credit union against the inherent potential for criminal acts perpetrated by disgruntled employees, vendors or suppliers.
- Enables the IT team to develop scripting that preemptively anticipates failures.
- Provides real-time documentation that aids in the dissemination of expertise across the technical team
- Lowers IT training costs and promotes consistency of quality support.



**“TDi IT Foundation Management is very flexible . We don’t have to be on site to know what is going on. We can access this information from anywhere and get into any console port with a browser.”**

(Quote extracted from TDi interview with the credit union customer)

## Trust – The Gold Standard for CU Members

The paramount symbol of trust in modern society is money. In some countries people look to family, friends, or local community to help them face life's risks. In our industrial society, individuals often place their life-savings in banks, insurance companies and credit unions. Consequently, the landscape among these financial entities has grown fiercely competitive. Credit unions have thrived largely due to a niche affinity they maintain with their members. Trust is the essential component of this relationship.

### Verification - A Pre-requisite for Trust.

The Credit union leaders work non-stop to guard their members’ financial interests. Maintaining system redundancy is standard operating practice. It’s that stewardship and “looking out for you” mentality that gives credit unions their key competitive advantage.

As this TDi customer expanded and added branch locations across the state, it became apparent that system complexity was growing at an even faster clip. What was once a single network evolved into networks linking networks. Verifying the level of authorization of specific employees, members, and vendors system-wide became a challenge. In addition, control panel complexity across various servers and systems proved clumsy and counter-productive for fast -response problem solving.

### #1: Establishing a Uniform, One-Console Interface... Across Networks

As this credit union consolidated system access through TDi IT Foundation Management, the verification process was streamlined. “We introduced IT Foundation Management to more easily change security clearances for new, promoted or terminated employees,” stated an IT Manager in a recent interview. “Human Resources feeds us the revisions and we make the changes in one console for the entire infrastructure. It’s fast, simple and reliable.”

“In addition, the documentation is valuable for cross training computer operations or data center staff. It’s dramatically easier to train team members to use a single console.”

## #2: Creating a 360° View of Your Networks

The transactions never stop in a mission-critical financial services environment. Credit union members expect to access their balance information, make transfers, and other transactions on demand. How is this credit union certain its systems will be ready when a member comes knocking?

“Our TDi IT Foundation Management is constantly monitoring our core host, peripherally through the network,” said one credit union professional. “It monitors our VMS system, core database, member data, teller systems and back office. It helps us provide members with accurate, real-time balances and helps us avoid queuing problems that would occur if the system went down. We use the TDi solution because it documents every vendor change of any kind in the system. It’s a great audit trail in a team environment.”

## #3: Pre-empting Problems and Saving Money

“Credit union executives understand that it’s significantly less expensive to deal with a problem in its infancy rather than waiting for it to become a full-blown catastrophe. For that reason, this credit union leader uses TDi IT Foundation Management in a forward-looking manner. He explained, “Foundation Management can anticipate database errors, CMS errors or device errors. It tells us when we’re running out of disk space. It alerts us when system resources are about to be exhausted or if there are network errors.”

“It’s also our fast response tool,” he continued. “If we notice a trend of events occurring across multiple networks, we can respond immediately. This is a very significant aspect and provides great value. It has enabled us to move from being reactive to proactive.”

## Changing with the Times

“In the battle for the hearts and minds of a new generation, credit unions will continue to adapt. Some faster than others. As new markets emerge and consumer demands advance, this credit union is poised for the future. They have their eye on the ball. They know trust will continue to be the cornerstone of their success. As one of their IT professionals stated, “In this era of fast-paced activity, it’s great to know we have both a tool and people watching whatever is taking place. The TDi solution provides this competitive advantage.”