

# AEA FEDERAL CREDIT UNION BREAKS NEW GROUND IN ARIZONA WITH DIEBOLD'S DEPOSIT AUTOMATION

Wishing you health and happiness.



AEA FEDERAL  
CREDIT UNION  
YUMA, ARIZONA

AEA Federal Credit Union set out to create a more convenient and profitable self-service delivery channel. With Diebold's help, the credit union not only achieved its goals, it became the first financial institution in the state of Arizona to offer deposit automation.

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**AEA Federal Credit Union implemented Diebold Opteva® ATM's with Intelligent Depository Module™, Bulk Note Acceptor, ImageWay® payment processing and Agilis® Remote Office to make banking more convenient for its members and reduce back-office costs.**

AEA Federal Credit Union became the first financial institution in the state of the Arizona to adopt Diebold's deposit automation solution, allowing its members to deposit checks and cash at the self-service terminal without an envelope. The credit union wanted to make funds available faster for its members and hoped the added convenience would drive ATM traffic. The credit union also wanted to lessen the amount of time and money spent remotely managing its ATM channel, and knew that envelope-free deposit automation would reduce the occurrence of empty envelope fraud and provide a more comfortable and secure banking environment.

The credit union felt Diebold had a unique combination of hardware and software solutions that would enhance its self service offerings and increase operation efficiencies, while boosting member satisfaction.



In 2006, AEA upgraded its self-service channel from cash dispensers to Diebold full function Opteva® ATMs complete with Intelligent Depository Module™ (IDM) and Bulk Note Acceptor (BNA), ImageWay® check processing and Agilis® Remote Office. Diebold's IDMs allow members to deposit single checks or stacks of checks and bill payment in any insertion orientation. The Bulk Note Acceptor accepts members envelope-free bulk deposits while ImageWay, Diebold's Check-21 compliant check processing solution, integrates with the IDM and the BNA to determine check amounts, assess image quality and transfer deposit images and transaction data back to a central processing site. Agilis Remote Office, Diebold's remote access software enhances AEA's ATM management by allowing the credit union to interact with its ATMs remotely from any location.

The credit union deployed self-service concierges to help its members become comfortable with the new technology. AEA's investment in deposit automation along with the time spent training members quickly paid off. Diebold's solution enabled the credit union to enhance member service with faster credit and more cash instantly available. ATM traffic increased while the time staff spent collecting and counting deposits decreased dramatically. Diebold took over deposit processing for AEA, saving credit union staff from time-consuming daily ATM visits. Now AEA can collect deposits from its ATMs once a week while daily deposit

totals are e-mailed to the credit union via ImageWay. For AEA, deposit automation has become a considerable competitive advantage.

The credit union has also seen remarkable cost and time savings with Agilis Remote Office. "We are particularly happy with Remote Office," said Patty Zavala, assistant controller for AEA. "I can login to the system from my laptop, look at the fault and, in 95% of the instances, clear the fault or reboot the ATM." Prior to Remote Office, the credit union required two people to be on call seven days a week. At any time, the employees could get a call from the network with a problem and have to meet at the ATM to resolve the fault. Agilis Remote Office supports troubleshooting, file management and asset reporting from home, the office or any remote location through a customized, secure user interface, eliminating onsite visits to fix the issue. The software also allows AEA to control multiple ATMs at once across a number of platforms and push custom screens out to its terminals.

In Diebold's complete offering of deposit automation solutions, AEA Federal Credit Union found a unique opportunity to expand its capabilities, streamline its business and strengthen its relationships with members. Today, the credit union and its members benefit from instant fund availability, fewer deposit errors, faster processing and greater ATM uptime.

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