

OUTSOURCING UNDER ONE UMBRELLA ENHANCES EFFICIENCY, REDUCES COST



DELTA COMMUNITY
CREDIT UNION
ATLANTA, GEORGIA

Delta Community Credit Union
streamlines security management with
Diebold's outsourcing solutions.

1

Georgia's largest credit union, Delta Community Credit Union, operates 19 branch locations in the metro Atlanta area, three out-of-state branches and more than 30 ATMs. Organized by eight Delta Air Lines employees in 1940 with a stake of just \$45 in share capital, this full-service financial institution has grown to more than \$3 billion in assets.

Consolidation of outsourced solutions enabled longtime Diebold customer Delta Community Credit Union to streamline security management and reduce costs. Diebold's comprehensive security assessment revealed the need to upgrade access control systems and equipment monitoring practices to provide a more secure and efficient operating environment.

Security management can be a daunting task, especially for a growing financial institution. More branches means more personnel to manage, more access points to secure and more equipment to oversee — not to mention more work for security administrators. It's a lot to handle internally for a small security staff, which is why Delta Community Credit Union of Atlanta, GA, turned to an outsourced security solution from Diebold, Incorporated.

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Ruppensburg is responsible for managing the security needs of 22 branches, including three out-of-state locations, as well as more than 30 ATMs. To streamline security operations for Georgia's largest credit union, she worked with Diebold to assess the institution's existing security platforms and make some important adjustments. As a result, the credit union is operating more efficiently and securely thanks to improved access control, credential management and facility and equipment monitoring solutions.

Assessment Shows Room for Improved Efficiencies

An outsourcing model is intended to provide financial institutions with true end-to-end solutions, while reducing costs, improving efficiencies and trimming administrative requirements. Through outsourcing, financial institutions realize the advantages of new security solutions and continually updated technology without the traditional upfront expenses associated with acquiring and maintaining these systems. However, some of those benefits disappear when multiple vendors and disparate systems are involved.

Such was the case with Delta Community Credit Union, which was using a variety of outsourced services from multiple vendors. "Before, we piecemealed security products and services, and it was hard to keep up with," Ruppensburg said. "In this economy, everybody's looking at their budget so becoming more cost effective was a motivating factor for us to streamline operations."

The transition to a single provider originated during a conversation between Ruppensburg and her Diebold sales representative, who simply inquired about helping the credit union's security operation run more efficiently. A two-day assessment of Delta Community Credit Union's entire operation followed. It was the most thorough assessment Ruppensburg has witnessed in her 11 years with the credit union.

"The real surprise I had was that Diebold was as detailed as they were," she said, noting that Diebold's assessment revealed a few out-of-state ATMs that many in the organization didn't realize were still part of the credit union's network. "We have a better grip now on

Among other items, the security assessment revealed:

- Insufficient hardware on access doors that prevented Ruppensburg from monitoring when specific doors were opened and closed
- An inefficient access control software upgrade process that required disruptive downtime
- Requirements for each branch location to have a workstation dedicated to managing site access controls
- Added costs incurred by operating separate alarm and access control systems

what equipment we have, what we don't and what needs to be upgraded. For forecasting and budgeting purposes, that's priceless for me."

Delta Community Credit Union and Diebold promptly addressed each of these issues with equipment upgrades and an outsourcing program that reduces costs, improves security and enhances efficiency for the credit union.

"It was a win-win situation all the way around to bring this all under one umbrella," said Ruppensburg. "Diebold brings the best and newest equipment to us right out of the gate, so we don't have to worry about upgrades. There's no interruption in operations. Now that the system is more self-sufficient and more automated, that makes for one less thing on branch managers' plates. They can turn toward growing the branch, growing the credit union and managing their staff."

Access Control at Security Managers' Fingertips

Addressing Ruppensburg's need for an easier-to-manage access control system, Diebold installed new control panels in Delta Community Credit Union's supermarket branch locations. The system is run by a central program that controls the credit union's entrance doors, vaults, alarm systems and other equipment. It is now much easier for security managers to control access for cleaning crews, human resource trainers, facilities personnel and other employees who need to move from branch to branch.

Ruppensburg explained that the credit union's previous access control system was very labor intensive. "Anytime we wanted to add a branch or change access for a user, it took a lot of down-time. The system was not user friendly, and we only had one workstation," she said.

Now, using a secure Web site, Ruppensburg has access to the entire system from any branch workstation or even from her laptop at home. Through Diebold's managed access control solution, she is able to assign security levels to authorized individuals and even define access by time and location.

3 "It's very easy to monitor. I can sit at a PC and pull the system up, look to ensure there are no problems, change access permissions and add or delete users. That's been very easy for us to use," she said.

In addition, Ruppensburg noted the ease with which she can produce reports to see when a particular door was accessed and who opened it. This functionality is also useful for auditing purposes.

With new systems comes the need for staff training. To support the number of employees' varied availability, Diebold provided both on-site and teleconference training.

"Diebold was very accommodating," said Ruppensburg. "When the technician was installing the access control system, he'd ask if anybody needed training. Whether there were six or 16 people, he would take time with each individual and run them through the panel."

Central Control Reduces Runaround

As part of the outsourced solution, Diebold manages preventive maintenance for Delta Community Credit Union's security equipment to ensure it is running properly and is upgraded in a timely fashion.

"The relationship [with Diebold] has dramatically lowered our costs related to labor and preventive maintenance," Ruppensburg said. "That was a big headache off of my plate. Now I don't have to worry about something as small as a battery going dead to something as large as a cellular backup for an alarm panel failing."

Delta Community Credit Union uses Diebold's DVR Health Check service, which runs automated diagnostics for the credit union's digital video recorders and surveillance equipment. The service reveals any potential trouble spots, such as a malfunctioning camera, lost connectivity to the network or an overheated DVR. Any issues are reported directly to Ruppensburg, who previously had to physically inspect each piece of equipment herself.

"The monitoring is very effective for me," she said. "We have more than 45 individual DVR units, so there's no way I can inspect them on a daily basis to see if everything is working."



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— Gail Ruppensburg, Delta Community Credit Union physical security specialist, properties & facilities



“Diebold wants to grow with us. They’re in the security business, too, and by doing right by us, they do right by themselves.”

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Good Relationships Secure Credit Union

As a result of Diebold’s comprehensive assessment, security program development and outsourced solution, Delta Community Credit Union is operating more efficiently and more securely. The key to this program’s success is a good relationship between the customer and vendor. Ruppensburg said she can look at her caller ID and immediately recognize her Diebold representative’s cell phone number. “He has me on speed dial, and I have him on speed dial,” she said.

Being a strategic partner is what helped Diebold win Delta Community Credit Union’s business for outsourced security. Ruppensburg considered other vendors, but she kept coming back to Diebold because of the company’s commitment to the credit union’s success.

“We had so much of Diebold’s equipment. We’ve been with them for such a long time. For reliability and auditing purposes, it is just so much easier and everybody wants the same thing,” she said. “Diebold wants to grow with us. They’re in the security business, too, and by doing right by us, they do right by themselves.”

Call on Diebold for the latest in product, service and security solutions.
Since 1859, Diebold has put the customer first.

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