

# Navy Federal Credit Union



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**Tom Steele**

*Vice President for Credit Cards Navy Federal Credit Union*

## The Opportunity

Navy Federal Credit Union, a top-25 U.S. card issuer and the world’s largest credit union, wanted a processing partner that gave it peace of mind and flexibility so that it could focus on serving its 2.3 million members worldwide.

## The Solution

Convert to the TS2® platform and implement proprietary decisioning tools that deliver best-in-class service to cardholders.

## The Benefits

- Seamless conversion within five months.
- Eliminate costly delays associated with old legacy-based systems.
- ACE® product provides instant decisions on 40 percent of applications.
- Proactive support from TSYS® for new opportunities.
- TS2 powers account- and household-level data access to serve each cardholder.
- Deploy TSYS ProphIT<sup>SM</sup>, the user-friendly, Web-based interface that streamlines business processes, improves responsiveness to cardholders and reduces costs.

## The Case

When cardholders are spread from Diego Garcia in the Indian Ocean to Reykjavik, Iceland, it is the little things that matter the most. At Navy Federal Credit Union, service is what wins and keeps members.

“Our rates are fair, and they’re simple. We don’t offer teaser rates,” says Tom Steele, Vice President for Credit Cards at Vienna, Va.-based Navy Federal, the world’s largest credit union. “We want to provide good service and be responsive to our members’ needs. The flexibility that TSYS gives us is critical, because it allows us to deliver on our promises.”

Before moving the company’s card portfolio to TSYS in 2000, Steele often found that he was unable to serve his members like he wanted. “Because of restricted, inflexible processing windows, our old vendor could not process our files on the same day, since it operated off legacy-based technology. Because of that, we had a two-day posting,” he says, “which resulted in inefficient operations and our being less responsive to our members.”

Navy Federal eliminated such troubles when it made a five-month conversion to TS2, TSYS’ options-driven processing platform. Steele says he’s found TSYS to be a highly responsive partner and TS2 to be a platform that delivers efficiencies in new ways every day.



"TSYS is very much our partner. What that really means is that you have a channel for fixing things when there is a problem. They understand how we like to do business and where we are going," he said. "Price was not the driver in our decision. We wanted a system with capabilities that we could leverage. We've gotten good value."

TSYS CEO Philip W. Tomlinson says that Navy Federal illustrates the importance of a culture — and technology — built around everyday execution. "Our clients have strategies as unique as their customer base, but they all have a need for reliable technology, delivered by people who care," he says. "TSYS has always been about treating the customer the way we would want to be treated — and then some."

Beyond the power of TS2, Navy Federal looks for solutions that cut costs and improve the member experience. For example, Navy Federal has used TSYS' ACE product for account-entry evaluation. With the system, the issuer is able to quickly modify scripts and approval criteria. Today, ACE provides an instant decision on at least 40 percent of all applications. "Providing a quick answer is very important for member service," said Debbie Calder, assistant vice president for cards at Navy Federal.

Navy Federal also expects to deploy TSYS' new product, TSYS ProphIT, an efficient-workflow management system, for its customer care operations. When overlaid as a user-friendly, Web-based interface for TS2, TSYS ProphIT gives users the ability to view, manage and act on information from any system and to streamline processes. Now customer care representatives can provide members with more accurate and timely answers and reduce errors when serving those members.

Like other TSYS innovations, Steele expects TSYS ProphIT to improve critical functions such as account adjustments, credit line increases, payment transfers and balance management. "We see it delivering efficiencies and cutting our training time for customer-facing tasks," he says. "Our philosophy and strategy is to always make it simple."

Richard Marks, group executive at TSYS — and the head of the team that created TSYS ProphIT — believes the technology addresses a fundamental problem in the way many call centers operate. Many financial institutions have spent years of development and millions of dollars in resources trying to create a total view of the customer. "Our clients have responded very strongly to what TSYS ProphIT can deliver for them," he says. "They see the tangible benefits in efficiency, and, intuitively, they know that it will make decisions easier and customer service better, which always improves the bottom line."

Navy Federal believes that it has only now begun to leverage the power of TS2. Whether through the credit union's own three-person team — charged with finding new ways to use the platform — or through in-depth, quarterly management reviews with senior TSYS executives, NFCU is always pushing for new ways to profit from using TS2.

"It is so flexible and has so much functionality, I am amazed at how efficiently TSYS keeps track of all the things TS2 can do," Steele says. "We have so much to learn, and our relationship with TSYS has created a learning environment."

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## TO LEARN MORE

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[www.tsys.com](http://www.tsys.com)

ASIA-PACIFIC  
+86 21 68801088

EUROPE  
+44 (0) 1904 562004

JAPAN  
+81.3.5428.8425

LATIN AMERICA  
+1.706.649.8153

NORTH AMERICA  
+1.706.649.2307