

ValueBank Takes Control with CSFi's u/SWITCHWARE®

Sandi Black, Executive Vice President and Scott Heitkamp, President of ValueBank were examining the bank's debit operations. They wanted the business to more accurately reflect their differentiator – quality of service to account holders. Their ATM/EFT configuration gave control of the customer interface to a third party processor. ValueBank was unable to improve customer service through its ATM channel.

Sandi Black said, "We were living under the constraints of a false impression. The third party outsourcers had drilled it into our heads that, with only nine ATMs at the time, it wasn't worth converting. They told us that we needed at least 50 ATMs to make it worthwhile. We found out that is so not true."

To their credit, Black and Heitkamp took a leap of faith. There were some unknowns. How smoothly would the conversion go? Would the in-house ATM terminal drivers require more IT staff? They'd have to reissue debit cards. How painful would that be for the bank and its customers?

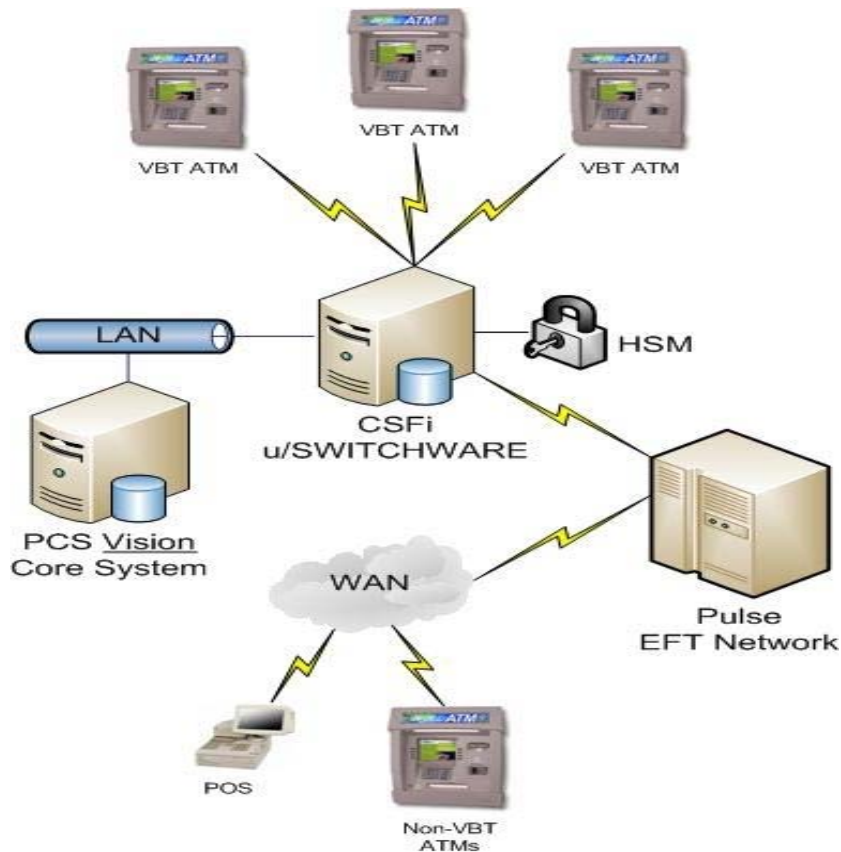
They needn't have worried.

As anticipated, there were a couple of minor glitches integrating u/SWITCHWARE® with Vision™, PCS' core banking system. CSFi fixed the glitches immediately and learned from the experience. According to Sandi Black, "CSFi assists every step of the way with planning and decision-making. Both headquarters people in Sarasota and the people they sent here to work with us in Corpus Christi couldn't have been more accommodating."

Over the last five years, CSFi has accumulated significant experience integrating u/SWITCHWARE® with PCS' Vision™. Today, CSFi quickly and easily installs u/SWITCHWARE®, integrates it seamlessly with Vision™, and immediately handles all transaction processing and management of a bank's ATM channel.

ValueBank is driving 14 ATMs and has had no need for additional IT staff. There has been a small increase in the number of operations staff hours required; but that's because the bank now does its own fraud-related research and dispute resolution. In the past, the third party processor was responsible for that. And guess what? Because the money wasn't going into their pocket, the third party processor made little effort in this regard. Since ValueBank has taken control of its ATM channel, they have decreased fraud-related losses by **NEED \$ NUMBER** per month to just over 3% of net income.

Card reissuance was a non-issue. It happened without a hitch.



The benefits to ValueBank of taking control of their ATM channel through the use of CSFi's u/SWITCHWARE® have been numerous and significant:

- ATM transactions are posted and reconciled immediately
- full control over when new services are offered (faster time to market)
- able to upgrade ATMs and add touch screen and audio functionality
- saving third party processing fees of **?\$30K** per month
- realizing **?\$30K** per month more in foreign transaction fees
- accurate up to the minute account and transaction information
- adding marketing messages to the ATM screens for cross and up sell is quick and easy
- significantly reduced ATM downtimes.

“Serving our customers has improved. The ATMs rarely go down, but when they do, it’s MUCH quicker and easier to get them back up and running. We’re in control. We don’t have to wait on the EFT anymore.” Sandi Black

Reasons to Take Control of Your ATM Channel with u/SWITCHWARE®

1. ATMs are a strategic point of contact with your customers.
2. ATMs capture critical information about cardholder activity.
3. Speed and flexibility in deploying new advanced functions.
4. Tighter control over customers' proprietary data.
5. Easier integration of the ATM channel across all customer touch points.
6. Ability to deliver on customer service as a core competency.

What about the costs of u/SWITCHWARE® and the installation/conversion?

According to Scott Heitkamp, "The original hardware and software cost less than we had anticipated, and the prices are even lower today. I put some wriggle room in the budget because there are always some unforeseen costs. Not this time."

Financial Institutions Who Will Benefit Most

- Have the PCS Vision™ core processing system.
- Are concerned about their ability to deliver top notch customer service.
- Have between five and 500 ATMs.
- Want to leverage their ATM channel to promote bank services.

To learn more about what kind of cost savings and additional revenue your bank is likely to realize, click through to register and use our online [u/SWITCHWARE® Cost/Benefit Calculator](#).

ValueBank Texas is an independent community bank that provides a wide-array of financial services to individuals and corporate customers in the South Texas Coastal area. Chartered in December 1966, ValueBank Texas was the 12th bank in Corpus Christi. In December 1998, the Bank changed its name to ValueBank Texas to better reflect its image in the community and vision, *to be South Texas' first choice in community banking*.

CSF International (CSFi) is a leading international software provider of ATM/EFT transaction authorization and switching systems. Our products process millions of transactions every year and support thousands of ATM and POS terminals worldwide. Customers are located in over twenty countries and range from local community banks and credit unions to national banks, multi-bank holding companies and financial service processing centers.