

Workers Credit Union



Based in North Central Massachusetts

CREDIT UNIONS STEPPING UP TO MEET CYBERSECURITY CHALLENGES

In business for more than 100 years, Workers' Credit Union (Workers) has 240 employees serving nearly 79,000 members throughout 15 branches in North Central Massachusetts. When accessing Workers banking systems, employees are required to enter lengthy passwords to confirm their identity. However, passwords can be shared, lost or stolen—making them an unreliable means of authenticating identities and a burden for IT staff to manage. To increase its security, eliminate password resets, and improve employee workflow, Workers implemented DigitalPersona 4500 fingerprint readers to confirm the identity of employees accessing online applications and websites at its branch locations.

NEEDS

- Stronger security for employees accessing confidential member information
- Alternative to cumbersome passwords that can be shared, lost or stolen

HID® PRODUCTS

- DigitalPersona® authentication solution
- DigitalPersona® 4500 Fingerprint Readers

THE CHALLENGE: REDUCING IT CALLS

On an increasing basis, Workers employees were forgetting their passwords. This resulted in frequent calls to Workers' help desk to retrieve or reset passwords – taking the IT department away from more business-driven activities. Workers wanted to free its IT staff from this time-consuming and onerous task.

Workers also wanted a solution that would eliminate the necessity of writing down passwords that could be left out in the open for others to misuse. Securing access to confidential member information is a top priority at Workers.

THE SOLUTION: CONVENIENT, INTEGRATED SECURITY

After exploring software options to automate password resets, Workers determined that a biometrics-based solution would be the most convenient option for both employees and back-office administrative staff. Workers implemented DigitalPersona software with 4500 fingerprint readers in all of its branches, providing access to its online applications and websites with the simple touch of a finger.

Since fingerprints are uniquely tied to each individual and cannot be shared, lost or stolen, Workers now have a more secure way to confirm identity and improve its workflow. In particular, employee productivity has been enhanced by using just a finger to access dual login screens.

“Currently, our employees are using DigitalPersona’s biometric credential to access applications on the Internet,” said Dave Thibodeau, Vice President of Information Technology at Workers Credit Union. “We are migrating to OSI for our core banking application and plan to use the biometrics solution for accessing that application as well.”

“The Crossmatch solution has improved our workflow and customer service, as we now have more time to focus on serving our members rather than remembering and inputting lengthy passwords.”

Jim Furman, Jr.
 Director of IT
 Tar Heel Capital

BENEFITS

Security

Fingerprints are used to confirm positive identity and provide transparency in who accesses what information.

Productivity

Eliminating passwords enhances productivity of branch employees and IT staff.

Customer Satisfaction

Providing access to applications and websites with the simple touch of the finger improves customer service.

THE RESULTS: SECURE, EFFICIENT ACCESS

Workers has experienced measurable improvements since implementing DigitalPersona. Employees have recovered 2-3% of their time, which used to be lost to remembering and keying in passwords. In turn, Workers’ IT help desk has gained 2-3% of its time back, since they no longer have to contend with password resets, allowing them to devote this time to more business-driven activities.

Member service has also improved because employees do not have to remember passwords. Furthermore, the DigitalPersona solution provides an audit trail that allows Workers to determine exactly who accesses what information and when.

The solution could also open doors for Workers to grow its business by serving the community’s unbanked—those who don’t have the traditional forms of identification documents required to open a bank account but certainly do have fingerprints.

“With the success of biometrics for access to our online applications and websites, we are now in the midst of deploying biometrics for physical access so we will be able to audit both logical and physical access going forward,” said Thibodeau.



hidglobal.com

North America: +1 512 776 9000
 Toll Free: 1 800 237 7769
 Europe, Middle East, Africa: +44 1440 714 850
 Asia Pacific: +852 3160 9800
 Latin America: +52 55 5081 1670

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