



## Case Study: American Airlines CU

### Data eXchange Solution Makes Service Soar for American Airlines Credit Union Members

People are the power behind a great member service experience. Members will always want to personally connect with their credit union through a visit to the branch or a call to the contact center.

But many other times, members absolutely need the speed, convenience and the “always on” availability of a digital channel to manage their financial lives. Today, technology, together with people, is a big enabler of a memorable service experience. Beyond the lines of code and the light speed logic that securely connects members to their credit union through PCs, laptops, notebooks and smartphones (and watches now), lies a completely functional, friction-free and truly helpful mobile member experience.

Consider the case of the member on the move – an airline pilot or flight attendant, for example. Home for them is an airport or hotel far away from a physical branch most of the time. But they still need to pay bills, move money and check their accounts anytime, anywhere. Their credit union may be based in Dallas, but what if they are in Singapore, Beijing, or Sydney?

American Airlines Federal Credit Union recently leveraged integration technology through PSCU's Data eXchange web service to drive higher levels of service and convenience to their members.

#### The Challenge

American Airlines Credit Union's credit card programs are processed and supported

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by PSCU. The Credit Union wanted to expand the scope of credit data and service functionality provided by their initial mobile application. Although members could use PSCU's Access Point online credit card data portal, the unavailability of real-time credit card information via mobile – particularly available credit amount – presented a challenge for many of the Credit Union's members, especially for busy flight crews in far flung places.

“With so many of our members on the go, we knew we needed a real-time and mobile solution to meet their needs,” said Christopher Danvers, Vice President Payments & Digital Services.



## The Approach

The Credit Union made great strides in 2015 by moving to a new online banking platform, which unified the electronic banking experience for members across all devices; browsers, tablets and handsets. But they still needed to find a way to integrate real-time credit card data into the new platform. American Airlines Credit Union learned about PSCU's Data eXchange solution. Data eXchange is a channel-agnostic option for integrating credit card data into other systems that credit unions use. Additionally, Data eXchange delivers credit card account data to the requesting platform in real-time.

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## The Results

“More than 55% of our log-in activity comes from members logging in from our mobile banking application and they will now have the ability to check their credit card account details and status at any time,” said Danvers. “With Data eXchange, we’re now able to offer our members 24 months of credit card account history, real-time balances and payments, and other important information about their credit card, with the ability to make real-time payments. The experience for our many mobile members was greatly improved.” Data eXchange enabled the Credit Union to seamlessly integrate credit card data into its online banking platform to give members real-time access to account information across all devices, including phones and tablets.

