kinective | **Delta Community** CREDIT UNION

200 FTE hours saved every night.

The Details

Location
Georgia

Project Size
99+ cash automation devices across 31 branches

Asset Size
$4.8 billion

The Story

Delta Community Credit Union had goals of increasing efficiencies and enhancing their branch experiences. They were faced with issues of long wait-times, redundant cash handling processes, and lengthy end-of-day balancing practices. As their team looked to expand into new markets and refresh current locations for maximum growth, optimization was essential.

Delta was using older cash dispensers and wanted to upgrade, but soon realized their legacy integration solution wouldn't easily support a shift to cash recyclers.

Delta needed a way to integrate all their new hardware, implement a reporting mechanism that would track the health and efficiency of the new machines; as well as monitor the improvement of the client experience and reduce costly wait-times in the branches. Luckily, **Kinective was able to provide solutions to all their issues in a big way.**

> "The branches love it. Transaction times are faster, we now have a uniformed robbery function key, and now branches can balance with proficiency and close more efficiently within minutes."
>
> Matt Knighton
> VP, IT Baking Core
> Delta Community CU

Product & Services

Teller Workflow Solutions

Data Analytics

The Results

For Delta, providing great service starts with staff quickly serving members. With Kinective's S4 integration, transaction times were cut down considerably (even with the transition to new technology!). Plus, end-of-day balancing and reconciliation was cut down by at least 20 minutes. Multiply that across 31 branches, every single night— and you've got massive savings!

Even better, RTA allows their front-desk staff, Member Service Associates, and leaders to step in during busier times, to pull members out of line and process transactions from their individual workstations. This provides that unique "Delta experience" they were looking for while opening the door to more advisory conversations.

The cherry on top has been the data analytics and visibility iQ provides. This allows Delta to track usage and health metrics month over month to help justify ROI and show that the machines are performing optimally. Delta has even been able to spot machines not being used and repurpose to other branches during the supply chain issues post-pandemic.

75%
reduction in eod balancing time

16,516 hrs
saved on EOD balancing annually

$250K
per year in fte savings

> "Being able to do transactions at the front desk had a huge impact on branches. Especially the smaller branches with limited space. **The ability to perform transactions from any desk definitely increased efficiency** and the number of people who could help with teller transactions during busier times."
>
> Branch Manager | Delta Community CU

Speed up your technology integration efforts with Kinective.
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