

A universal approach  
that **skyrocketed**  
**member satisfaction.**

## The Story

As one of the fastest growing credit unions in Idaho, Pioneer Federal Credit Union has been servicing their 50,000+ members for over 60 years. Partnering with Kinective, Pioneer FCU started their journey with the completion of a 5,600 sf branch built with the latest in open designs and traditional barriers removed.

However, they soon realized their Universal experience was missing the ability to handle transactions from anywhere in the branch. Staff still had to log in and out of workstations and only the staff next to cash recyclers could complete cash transactions.

RTA (Remote Transaction Assist) was the missing piece of the puzzle that filled in the gaps and allowed all of Pioneer's staff members to securely process transactions from anywhere—finally enabling 100% of their Universal Associate vision.

## The Challenges



### End the pass-around tango.

Pioneer wanted to reduce member wait times, frustrations, and hand-offs by empowering staff to engage and handle a member's needs from start to finish.



### Kick the teller line to the curb.

Staff were chained behind a permanent teller line and needed a way to break free and securely process transactions from anywhere in the branch.



### Put the universal in universal associates.

Pioneer's new open-branch design was perfect, but the process of having to log in and out of workstations was cumbersome and associates still had to interrupt tellers to handle cash transactions.



## The Details

Project Type  
**Universal Associates**

Project Size  
**Network Wide**

Number of Branches  
**13**

Number of Machines  
**16**



## Product & Services



Teller  
Workflow  
Solutions

## The Results

RTA was the missing piece of the puzzle that filled in the gaps and allowed Pioneer's staff members to securely process transactions from anywhere in the branch—finally enabling their Universal Representative vision. They were already happily taking advantage of Kinective's S4 core integration for their cash recyclers, so adding RTA was a no-brainer.

What started as a way to solve a problem for a single branch has become a critical piece of technology that's guiding their entire branch network strategy. In fact, RTA has turned out to be such a huge success in creating an exceptional member experience that Pioneer FCU implemented RTA in every one of their new, open-design branches.

With RTA humming along behind the scenes in several branches at Pioneer FCU, they're able to provide the truly "Universal" experience they set out to create. Members of their staff have been trained to handle any transaction and anyone in the branch can assist a member without having to hand them off to another employee or make them wait for assistance.

The success with RTA has been so impressive that Pioneer FCU now plans to install it in many of their traditional branches. RTA didn't just enable true Universal Representatives, it provided them with a host of unexpected benefits that have significantly enhanced both member and staff experience:

- Staff can now purchase funds for a drawer directly from the recycler without having to use two staff members to access the vault or to verify funds in a draw.
- There are no longer worries about having cash in offices all day, which is great for loss prevention. Cash drawers in offices have been eliminated, which has increased security and decreased vulnerability.
- When they're short-staffed (like during lunch or busy times of the day), loan processors or managers can buy a drawer very quickly without having to do a vault buy.
- Setting up RTA is incredibly straightforward. "It's so easy to set up RTA, I can practically set it up by myself", says Tracey Miller.

With RTA, Pioneer FCU has created a successful and repeatable road map for future branch success. And that equals big wins for both Pioneer FCU and its members!

"Now, tellers don't have to log in and out of locations, and we no longer have to set up workstations for every teller. We can concentrate on building relationships—not making members wait."

Tracey Miller | VP of Operations

**Skyrocket your efficiency with Kinective.**

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