

# Wincor Nixdorf Case Study

Michigan First takes Customer Service to the Next Level with Wincor Nixdorf

## Overview: *You think you're with a billion dollar bank*

Michigan First Credit Union takes customer service seriously. To Michigan First, customer service goes beyond greeting members with a smile. It is about working as a partner to help members reach their financial goals, whatever they may be. Team members are measured on their work abilities as well as their overall demeanor and friendliness.



Michigan First knows that they need to work efficiently so clients can be on their way, headache and wait-free. Michigan First branch managers regularly measure the length of time members stand in line and have set a high standard — no one stands in a teller line for more than seven minutes. Additionally, no one waits to meet a financial service representative for more than 10 minutes. This is measured at least four times each day. Michigan First achieves these service standards more than 94 percent of the time.

## Challenge: *Staying Ahead*

Continually providing first-class service, however, does not happen without dedication and commitment. With more than \$580 million in assets, 87,000 members and nine branches, Michigan First needs to always identify new ways to make money, as well as opportunities to save money. The credit union's commitment to investing in the latest, and most advanced "out of the box" technology has proven to save time,

reduce costs and improve service, time and time again.

This was top of mind when Michigan First was renovating three of its branches and was looking to invest in more self-service options that would improve efficiencies, as well as the customer experience.

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Michigan First wanted a self-service solution that was easy to use and eliminated envelopes and deposit slips. They wanted to automate the rolling and counting processes for coin redemption. Additionally, members that would use the branch's current ATM machine for a withdrawal would then go wait in line to make change for their bills with the teller. This meant the time spent at the ATM

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was wasted because they could have conducted the entire transaction with the teller.

## **Solution:** *Partnering with a proven leader in innovation*

Michigan First knew that the technology provider they chose for their self-service solution needed to share a common view on the value of customer service and efficient banking environments. Also, because Michigan First is constantly evolving and growing, it was vital that the solution was flexible and wouldn't become outdated with the next technology offering. Above all, the solution needed to be held to the highest security standards in the industry. Michigan First knows that while members may find their team members helpful, friendly and efficient — if members' funds or personal information are not secure, they will leave the credit union.

To meet these criteria, the decision was simple — Wincor Nixdorf was the only provider who could meet the high security and ease-of-use standards, and could seamlessly integrate into the banking environment. Wincor Nixdorf's ATMs with the multiple check or cash, no-envelope automation software was the ideal solution. The flexibility, design and usability made the decision extremely easy.

Michigan First was eager to rollout these systems, and did so immediately.

**The system can handle a significant number of transactions — approximately 320,000 each month, nearly three times as many as a teller.**

## **Results:**

At first, the management at Michigan First braced for possible backlash among their team members when they brought in the "super ATMs" that could do everything that the tellers did. To their surprise — the exact opposite happened.

Team members embraced the new self-service ATMs, and used the free time to further advance their high-touch customer service. Michigan First made sure that team members could walk the member through the new ATM features. The new ATMs were so easy and intuitive, it wasn't long before members were breezing through their transactions — some even helped others use it. Wincor Nixdorf's ATMs matched the first-class service that Michigan First employees exemplified.

Since the implementation, membership has skyrocketed — adding more than 1,400 new members each month, growing from 150,000 to 185,000 members while adding only six branches. Currently, the Wincor Nixdorf ATMs are at all



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nine Michigan First locations. Without the Wincor Nixdorf ATMs, Michigan First would have had to open ten new branches to handle the volume.

The system can handle a significant number of transitions — approximately 320,000 each month, nearly three times as many as a teller. The lines have now shifted from waiting for

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a teller to waiting for a Wincor Nixdorf ATM. This has allowed the teller to focus on guiding the customers.

The two most popular features of the ATM are the ability to deposit multiple checks or cash (up to 50 of each) without an envelope or deposit slip, and the option to select the denomination of the bills upon receiving a cash withdrawal. Michigan

First hopes to expand the capabilities at the ATM, allowing members to pay bills or purchase items such as tickets or gift cards.

The possibilities are endless — and now Michigan First is prepared. Wincor Nixdorf's software is flexible and scalable for today, tomorrow and ten years from now.

Wincor Nixdorf's ATMs keep Michigan First's image in line with the standards of superior quality and service that their members have come to expect. As Michigan First continues to grow and innovate, one thing is for sure — Wincor Nixdorf will be their partner in revolutionizing the self-service experience.