

# Case Study: People's Alliance Federal Credit Union



## Situation

People's Alliance Federal Credit Union (PAFCU) places major emphasis on member service. Bad address data impacted the credit union's ability to deliver on that commitment to its members – and created high volumes of returned mail, unnecessary costs, and employee re-work.

## Solution

PAFCU purchased QAS Pro to verify addresses as they are entered in all branches. The credit union also uses QAS Batch to clean address data on the back-end.

## Results

Better address data equates to improved communication with new and existing members, and this helps PAFCU achieve its high standards of member service. The credit union has also seen significant reductions in returned mail, cost savings, and increased efficiencies.

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**“QAS helps us to deliver the superior level of service that we promise to our members - and that's a major win for us.”**

—Joanne Steigerwald  
Vice President of Operations  
PAFCU

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## Introduction

People's Alliance Federal Credit Union (PAFCU) serves more than 40,000 members across 400 companies throughout the United States. Founded in 1940 as the Pan American World Airways Credit Union, PAFCU currently holds over \$200 million in assets.

PAFCU is committed to providing superior member service, even stating on its website that “even the smallest saver is treated like a VIP.” Members should feel this level of importance from the very start of the member-PAFCU relationship.

## Bad Addresses Pose Challenges

PAFCU was aware that bad addresses impacted its ability to deliver on its service promise, especially during the onboarding phase with new members. The credit union required at least one valid form of identification to open a new account – but there was no guarantee that the address on that ID was accurate or up-to-date.

An undeliverable address can cause myriad delays and frustrations for a new PAFCU member, as essential items like debit cards, checks, and other account disclosures might not be delivered in a timely fashion. That

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same bad address also has negative repercussions for the credit union, primarily in the form of re-processing costs, time and labor. PAFCU corrects undeliverable addresses by calling members and explaining the situation, a time-consuming and manual process.

Without an address verification tool in place as part of the account opening process, there was also no guarantee that simple human error could be prevented. As Joanne Steigerwald, vice president of operations for PAFCU, explains, "The last thing we want is to have a welcome letter returned to us because someone made a mistake. That's just poor member service."

### Finding a Solution

PAFCU began to investigate potential ways to improve the member data capture process, and discovered that Experian QAS' verification tools are used by many other credit unions. Steigerwald remembers the initial meeting with QAS, saying, "we signed a contract before the salesperson left our office." Key selling points for PAFCU included the usability of the QAS Pro interface and the auto-fill functionality that reduces keystrokes and eliminates manual data entry mistakes.

PAFCU purchased QAS Pro to verify addresses at the point of entry during the account opening process,

and QAS Batch to cleanse existing member data on the back-end.

### Quick and Easy Installation

Installing QAS Pro was "very simple," according to IT manager Michael Johonnett. The PAFCU IT team received a quick tutorial from QAS, and then installed the verification software on their own in less than thirty minutes. Johonnett is very happy with the QAS tools, commenting that he "loves the software" and it "makes my life a lot easier."

### Widespread Impact

QAS Pro is used today in all 9 PAFCU branches. The goal of improving member service, especially during new member onboarding, has been achieved. The account opening process still requires a valid ID, but a branch employee can now verify that the address on that ID is in fact complete. PAFCU receives significantly less returned mail, which translates to lower postage costs and reductions in re-processing time, budget and effort.

Employees from various departments explained the ways that the front-end verification tool improves member service across the organization. Elaine DelGigante, operations supervisor, finds the tool to be extremely useful in the branch setting, especially when new or existing members do not know their exact ZIP code.

Oliqua Dangle, senior operations manager, says that verifying addresses while members are still engaged in branches helps to ensure that addresses are complete and correct. PAFCU's two Brooklyn branches deal with many new members who live in apartments and often forget to include an apartment number on their applications. With QAS Pro, the PAFCU representative opening the account is able to tell that the address requires an apartment number, and prompt the member for the additional information.

Migdalia Rivera, operations manager, identifies QAS as a key element in processing loan applications. PAFCU receives over 500 applications per month from car dealerships, and the majority of applicants are not yet members. Verifying applicant addresses prior to loan approval improves accuracy and also saves processing time.

Steigerwald sums up the impact, saying "The tool is easy to use and gives us more confidence in our member data. QAS helps us to deliver the superior level of service that we promise to our members – and that's a major win for us."

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