

## Client Profile



### Space Coast Credit Union

Fast Replacement of Cards After Data Compromise Minimizes Risk, Exceeds Member Expectations

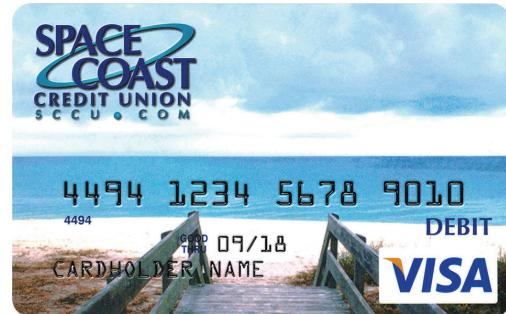
When two national retailers experienced data compromises, Space Coast Credit Union and Fiserv reacted quickly to minimize the impact on cardholders and limit the credit union's exposure to fraud.

Protecting members from becoming victims of fraud is a responsibility Space Coast Credit Union takes very seriously. When two major retail data compromises hit within a few months of each other, the credit union felt it was imperative to get replacement cards to its members.

Vic Pascucci is the manager of Card Services for Space Coast Credit Union. He oversees the area that acts as an information source for branches and call center staff related to debit and credit card programs. When the retail data compromises hit, Pascucci and his team went into action, fast.

The credit union takes a proactive approach to reissuing cards across the board when fraud is suspected. "As soon as we hear something, we get key stakeholders involved to thoughtfully plan out the process to reissue cards," says Pascucci. With the first data compromise, 20,000 cards were immediately reissued to credit union members. The second compromise hit even harder, affecting 47,000 cardholders.

When the credit union first learned of the potential compromise, they acted immediately. The IT department compiled a list of all members who had used their



Space Coast Credit Union, which serves members along Florida's east coast, reissued 67,000 credit cards after data compromises at two retailers.



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debit or credit cards at that retailer during the dates in question, and Pascucci began working with Fiserv to expedite the process of reissuing cards.

### Moving Quickly to Get Results

"The response by Fiserv was incredible. Their ability to reissue cards so quickly was impressive. The planning and execution exceeded expectations," relates Pascucci. He made the initial call to Fiserv and was immediately connected with his account executive, who went to work making things happen. "Within 10 or 15 minutes, we were already discussing what we were going to do." A conference call with credit union leadership solidified the plan and process for how Fiserv could help get cards out to members as quickly as possible.

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Fiserv provided advice, including breaking card reissue orders down into four batches, which enabled Fiserv to manage the procurement of custom materials and urgent production runs efficiently. Within hours of the first call, the files were received from the credit union and production was underway.

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**Vic Pascucci**  
Manager, Card Services  
Space Coast Credit Union

### **Ensuring Member Satisfaction**

Space Coast Credit Union's goal was to provide card replacements to their members in the most efficient manner while providing a positive experience for cardholders. This included integrating mailings to members informing them in advance of the data compromise and the credit union's plans to reissue cards.

"Proactive communication to members is paramount to the customer service experience," Pascucci says. "Being preemptive when hearing about the breach is one part of it, but making sure members are prepared for our response is just as important. Fiserv was helpful in supporting us—particularly during the holidays."

### **Space Coast Credit Union's Advice: Don't Wait**

Pascucci offers a recommendation for other financial institutions facing similar situations. "As soon as you know there's something wrong, I would start the process," he says. "If you hesitate and you don't put the wheels in motion immediately, you put your members at risk by leaving those cards out there longer than you want them to be."

### **Connect With Us**

For more information about Card Production Services from Fiserv, call 866-963-4877, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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