



CLIENT STORY

DUPONT COMMUNITY CREDIT UNION CLIENT SUCCESS STORY



The DCCU/NYCE reunion brings about many happy returns

DuPont Community Credit Union (DCCU) was founded in 1960 in the basement of a DuPont employee's home with a mission focused on being the premier provider of financial services, committed to excellence through its relationship with members, employees and the community. Today, DCCU serves 100,000 members and has approximately \$1.7 billion in assets

After many years of working with NYCE® as their debit network provider, DCCU made the decision to move from NYCE to a competitor. But the new relationship felt different from the start and it wasn't long before buyer's remorse set in. They were unhappy with the new network provider and when they had the opportunity to reevaluate their contract, they elected to return to NYCE. FIS understood their business, knew their members and provided the direction DCCU needed to make sure they were in strategic alignment with their institution's goals and objectives.



Why DCCU selected the NYCE network

"We've had the benefit of working with NYCE before and quickly learned the added value they brought to the relationship," says Mike McAllister, chief lending officer at DCCU. "For us, transparency in the relationship was very important combined with the opportunity to increase our interchange and reduce fees. The partnership with NYCE and their understanding of what we wanted to accomplish put us in better alignment with our overall initiatives."



How NYCE helps to drive a better cardholder experience

DCCU members expect the credit union to provide a seamless cardholder experience. "We have to feel confident we are doing the best we can for our membership, whether it's from a financial perspective or being aligned with our business practices," says Mike. "Our members don't think about NYCE or STAR®, Visa® or Mastercard®. They just expect it all to work. Members need to feel confident and able to trust that we're making sound decisions on their behalf."



What has been the best practice when evaluating networks?

Mike explains that DCCU pays close attention to the revenue and expenses generated from its cards department. Tracking what merchants route is important to how DCCU markets to its members. The data helps DCCU understand where it should drive their cardholders. In addition, he emphasizes how important it is to keep an eye on the monthly invoices. If a credit union is blindly paying them, they are doing its members and internal stakeholders a disservice. obtain elsewhere..



About DuPont Community Credit Union

DuPont Community Credit Union (DCCU) opened its doors 60+ years ago in Virginia as the Waynesboro DuPont Employees Credit Union, Inc. The credit union's first office was located in the basement of an employee's house who worked at the Waynesboro plant of E.I. DuPont de Nemours & Co. DCCU was founded on the idea that it would save DuPont employees money by loaning to them at rates below those charged elsewhere and to encourage thrift among the employees by paying them higher dividends on their savings than they can obtain elsewhere.



About NYCE Payments Network

The NYCE Payments Network, LLC, an FIS company, helps its clients grow with innovative new products and strategic alliances that enable them to capitalize on the efficiency, consumer convenience and security of electronic real-time payments. The NYCE Network provides consumers with secure, real-time access to their money, offering hundreds of thousands of ATM locations and millions of point-of-sale locations nationwide.

"We're excited to partner again with NYCE. Because of our prior relationship, it is less about onboarding and more about what the partnership looks like going forward."

Mike McAllister, chief lending officer, DuPont Community Credit Union



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