

# **Client Case Study**

Credit Union Builds Member Trust by Offering Reliable and Secure Payment Options



## The Background

Atlanta Postal Credit Union (APCU) is the oldest credit union in Georgia, founded almost 100 years ago. They offer a wide range of financial services to over 105,000 postal employees and their families across all 50 states.

To continue its mission of helping members achieve financial success through exceptional products and services, they realized their current means of accepting member payments was no longer cutting it. They needed a reliable and modern payment provider who could help them accept all payments, including auto loans and credit card payments while decreasing the manpower needed to collect them.

#### The Solution

APCU met with several payment providers and narrowed down their choice to REPAY because of the flexibility and variety of modern payments offered.

"The ability to customize the payment experience for our members – from custom links to branded portals – made REPAY an easy choice," says Preston Mueller, Associate Vice President of Special Collections.

REPAY's payment solutions could be easily integrated into the Symitar core system APCU was currently using. Through the direct integration, APCU was able to offer modern payment capabilities, including Pay-By-Link, over-the-phone and online portal to its members.



## The Solution (Continued)

Implementation took only a few months to complete, and the REPAY team was always available to help with any questions.

"There was significant custom development needed, and REPAY turned it around in a short period of time. We were never waiting on them." Mueller explained.



#### The Result

REPAY's solutions have benefited APCU and its members, helping the credit union realize its mission of providing exceptional experiences to gain the trust of its members.

Pay-By-Link, phone payments and the secure online portal have enabled self-serve payment options so members can make payments their way and on their time.

"REPAY's solutions are user-friendly and reliable. Members of all ages can easily make payments on their loans or APCU-issued credit cards without needing to call us and without worry," notes Mueller.

The reduction in service calls meant the collections team could reduce time spent chasing down and manually managing payments.

"We have significantly reduced the manpower needed to collect payments. Employees are more efficient and can focus on growth initiatives," said Mueller.

APCU looks forward to continuing to enhance the member payment experience using REPAY's solutions. They are currently working on expanding payment capabilities to include Text Pay.

### Why Choose REPAY

REPAY helps credit unions of every size expand their business while lowering operational costs. The results experienced by Atlanta Postal Credit Union and many others are what REPAY aims to bring to each of its clients. With an eye toward growth and efficiency and a focus on listening to their clients, REPAY propels credit unions to the next level.