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Started as Portland Teachers Credit Union by sixteen schoolteachers in 1932, Onpoint Community Credit Union has grown to be the largest community-owned financial institution in Oregon with over 213,000 loyal members. They have enjoyed this tremendous success because they always seek to promote the financial well-being of their members, and have cultivated an employee culture of getting the job done and doing it right through a continuous pursuit of excellence. They expect the same high standards of quality from their vendors which is why they have chosen to partner with Tyfone, one of the world's foremost providers of mobile banking and mobile payment solutions.

Back in 2007, Onpoint Community Credit Union invited Tyfone's executives in for a meeting to discuss the credit union's mobile banking and mobile payments plans. Jim Armstrong, Onpoint's SVP, Technology, recalls that "it was evident from the start that Tyfone's team was passionate about mobile financial services. They really believe in what they are doing and have a strong work ethic. "Naturally, even though Onpoint was extremely impressed with Tyfone's people and technology, they performed due diligence on other mobile banking providers. According to Armstrong, "we invited other vendors to submit proposals, but Tyfone was the only one that had a long term vision about mobile payments and we felt that they provided the best roadmap to the future."

After inking the contract in late 2008, OnPoint and Tyfone went to work integrating their systems. Armstrong notes that "it was a very collaborative effort. It went really well because we were working with some very bright people who were dedicated to a successful rollout. "They quickly developed a seamless interface to Fiserv's XP2 core system and digital Insight's online banking module that included a single sign-on feature. Armstrong enthuses that "Tyfone's software developer's were incredibly fast movers-they were unbelievable!" Alpha testing included a dozen or so credit union employees, and rapidly progressed into a Beta test with hundred credit union members. Armstrong explains that "in a few months we felt that we had a very solid system in place. Tyfone's development team was very responsive in fixing minor issues that cropped up along the way."

Even though they started with an unadvertised "soft launch," Onpoint's members responded enthusiastically to the mobile banking offering. Armstrong attributes the early success to "pent-up demand" and the mobile banking enrollments quickly swelled to thousands of members. The credit union helped the rollouot along via a variety of marketing efforts: teller handouts, home page and online banking banners, staff t-shirts, etc. the end result was that both the members and staff were very happy with the addition of the new banking channel.

Next on the mobile horizon for Onpoint is mobile bill pay and then mobile payments. Armstrong and his team are enthusiastic about the future: "Tyfone is a great partner and at the top of my list of vendors to work with at the credit union. Their core values match ours and I highly recommend them to other credit unions looking to get into the mobile world."