

Lake Michigan Credit Union Easily Manages its ATM Fleet with Morphis®

Software Automation Brings Efficiencies Enabling Credit Union to Grow ATM Fleet Without Having to Hire Additional Staff



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— Hadaas Brower

THE CUSTOMER

Lake Michigan Credit Union, the largest credit union in Western Michigan, was looking to upgrade their existing ATM management system. Although they were using a single purpose ATM software package, their existing system required the maintenance of dozens of spreadsheets. The credit union was looking for a comprehensive solution that would eliminate their manual processes and allow them to easily manage their own ATM fleet, as well as a number of ATMs they were servicing for another nearby credit union.

THE CHALLENGE

"The ATM management software that we were using generated a lot of paperwork and reports for us, but it didn't do everything we really needed it to do," said Hadaas Brower, assistant ATM servicing supervisor.

The Lake Michigan fleet of 96 ATMs — 88 machines owned by the credit union, plus another eight operated for a credit union in the area — is managed completely in-house. Every aspect of their ATM program from transaction processing, to 1st and 2nd line field-service, to cash management, forecasting and delivery, to ATM balancing and reconciliation, and their toll-free customer help desk is all the responsibility of Lake Michigan staff. Lake Michigan also operates its own switch. In addition, because they provide management services for ATMs owned by another credit union, they needed a way to automatically generate monthly invoices for those services.

"We needed software that did as much as we did," Brower said.

THE SOLUTION

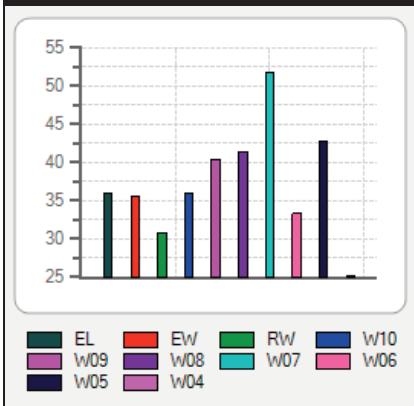
Lake Michigan turned to Morphis®, the world leader in ATM, banking and armored carrier software, for help.

"Lake Michigan is very unique among our credit union customers in that they provide many services internally which are typically outsourced," said Doug Deitel, CEO of Morphis. "We recognized that they needed one centralized place to connect the moving parts of their ATM program — transaction management, field service and cash management. We recommended MorphisCORE+SC+CM as that one place."

MorphisCORE provides life-cycle asset management with detailed financial reporting of ATM operating results. MorphisSC provides for the real-time command and control of the field service organization, enabling ticket dispatching and response via smart phones. MorphisCM combines a robust cash management work flow automation tool with industry-leading forecasting algorithms to eliminate tribal knowledge, guesswork and spreadsheets typical in ATM cash management operations.

"We really liked the idea of everything being connected and being able to manage our ATM program using one piece of software," said Brower.

Statistics & Trends



As our ATM program has grown Morphis has evolved with us. It seems that every time I need to improve a process or automate a new task, I make a phone call and learn that Morphis can do that too.

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THE RESULTS

“During the past year we’ve added 17 new ATMs to our fleet. Because Morphis has made things easier and we’re more efficient, we’ve been able to add new terminals without having to add additional staff,” says Brower.

Cash Management Made Easy

The credit union’s in-house staff handles all cash forecasting and daily balancing and settlement for close to 100 ATMs.

“The Morphis forecasting tool is awesome. It’s very accurate and it has allowed us to use our cash more efficiently,” said Brower. “But the biggest game changer is the way MorphisCM automates the cash order process. Previously it took me two or three hours to manually complete a cash order. Morphis has reduced that by half.”

Brower continued by saying, “Being able to forecast our cash needs more accurately has drastically reduced the number of emergency fills we have to make, further saving us money.”

MorphisCM ensures the cash management department maintains the right amount of cash, at the right place, at the right time, for the lowest cost.

Kills Spreadsheets Dead

“We’re less dependent on spreadsheets now too. Prior to installing Morphis we used hundreds of spreadsheets. Today we use one or two, mostly just for backup,” Brower said.

“MorphisCM automates the process of balancing and reconciling cash across the spectrum of our ATM currency supply chain – cash vaults, CIT, ATMs and settlement accounts,” Brower continued.

Automating Project Management Reduces Errors

“The project management tool is my new favorite part of Morphis,” said Brower. “We are using it for all of our projects.”

Like many project management tools, Morphis allows you to define a project as a series of steps or actions that must occur to complete any given project. Unlike other project management tools, Morphis Project Management ensures that all the necessary data required to complete the project is collected and added to Morphis.

Brower uses Morphis’ project management tool to create templates for ATM processes such as installing new ATMs. “With every process outlined in one place we’ve been able to reduce the possibility of human error,” said Brower.

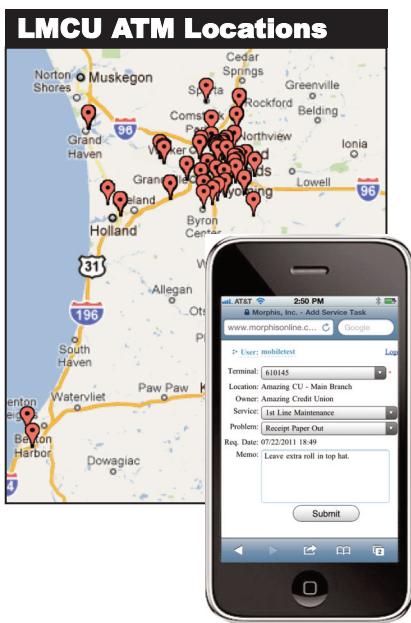
Managing Technicians More Efficiently

A quickly growing membership has resulted in a growing ATM footprint. As a result, the credit union has hired more technicians to service those machines. Brower relies on Morphis to manage, in real-time, her technicians and the progress of the tasks they perform each day.

When a task is created in Morphis, it is assigned to a technician who receives an e-mail on his smart phone. Once the technician accepts the task, he is guided step-by-step through the process via e-mails to his phone. In turn the system automatically updates the back office to his progress.

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"And, best of all, the technicians never have to log onto a computer; they can do it all through their smart phones," says Brower. "It reduces human error because all the technicians need to do is hit a button that automatically date/time stamps tasks as they are completed."

"It's also allows us to reduce the amount of time and hassle it takes to create service invoices for the ATMs we manage for another credit union," commented Brower.

Constantly Evolving as Opportunities Arise

"As our ATM program has grown Morphis has evolved with us," said Brower. "It seems that every time I need to improve a process or automate a new task, I make a phone call and learn that Morphis can do that too."

Morphis has allowed Lake Michigan CU to:

- Add New ATMs without Hiring More Staff
- Eliminate Dependency on Spreadsheets
- Automate the Cash Balancing & Reconciling Process
- Accurately Determine Cash Needs, Reducing Emergency Fills
- Dramatically Reduce the Time Required to Create Cash Orders
- Automate the Project Management Process
- Obtain Up to the Minute Updates on Service calls
- Automate the Process to Generate Invoices
- Reduce the Opportunity for Human Mistakes

About Lake Michigan Credit Union

Lake Michigan Credit Union, the largest credit union in Western Michigan with over 175,000 members and assets exceeding \$2.3 billion, offers a full range of financial services including savings and checking programs, debit cards and online services, and mortgages and auto loans. Servicing a 36-county area, the credit union operates 32 locations and 88 ATMs.

About Morphis

Morphis® is a world leader in ATM, banking and armored carrier software. The Morphis software suite includes modules for CRM, cash forecasting, logistics optimization, asset management, contract management, vendor management and financial reporting. Morphis offers both On-Site Licensing and Software-as-a-Service Licensing alternatives for its large-scale enterprise systems. For smaller organizations discrete applications can be delivered via the Web. Please visit www.MorphisInc.com or visit Morphis on [Facebook](#) or [LinkedIn](#) for more information. **Morphis Knows Money™**



The World Leader in ATM, Banking & Armored Carrier Software™

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