

# Waterfront Federal Credit Union: Successfully Switches to EMV with MAP's Help



As the EMV liability shift deadline loomed in 2015, financial institutions across the country scrambled to determine how best to handle the change.

The transition wouldn't be easy: Every consumer credit and debit card needed to be replaced with a chip-enabled card.

That in itself would be a challenge. But often, institutions discovered they had to find a new plastics vendor just to get those cards made. Plus, many credit unions and banks needed to update or replace some of the systems they had been using in-house for years.

Waterfront Credit Union's situation was no different when it came to the tasks that needed to be completed. But this institution had one resource that would help the entire process go smoothly and quickly. That resource was a long-standing relationship with Member Access Processing.

MAP, a card processing company that focuses exclusively on credit unions, has been working with Waterfront for more than a decade. In that time, the two organizations have come to understand each other very well.

MAP knows that Waterfront is a small credit union that works extremely hard to help its members realize their financial goals. MAP also knows that Waterfront's members count on the credit union for personalized advice for their finances. Since being founded in 1964, Waterfront has catered its services to a select group of people: employees of specific unionized industries, mostly in the maritime sector.

Waterfront knows that MAP is dedicated to its partners, able to take on enormous projects like converting to EMV, and will go the extra mile to make sure the transition goes smoothly. And that's exactly what Waterfront experienced when it turned to MAP for help with its conversion.

Like many financial institutions, Waterfront needed to find and coordinate with a new card producer. Plus, it needed

***"MAP led the project and held weekly meetings and our Project Lead did a fantastic job keeping everyone on track and solving issues when they arose."***

***Rebecca Schmidt.  
President and CEO  
Waterfront Federal Credit Union***

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***“They have great department leads and will work on an issue until satisfactorily resolved.”***



to change some of its Visa DPS programming. These are large tasks to take on, and can become incredibly complicated for a credit union trying to go at it alone. Luckily, MAP's team is knowledgeable and experienced

The switch to EMV usually uncovers additional challenges that a financial institution needs to address. Waterfront, for instance, didn't have the PIN keys it needed to complete the change. Obstacles like this can easily make an already-extensive project timeline even longer.

“The project takes at least nine months if there are no issues,” Schmidt said. “It's time-intensive. MAP is a significant help throughout the project.”

MAP's immense helpfulness didn't come as a surprise to the people at Waterfront.

“MAP always provides excellent service,” Schmidt explained. “They have great department leads and will work on an issue until satisfactorily resolved.”

Today, Waterfront's member base of more than 5,500 are pleased with the advancements their credit union made. They're particularly fond of the new card designs Waterfront created for the EMV project, Schmidt noted.

But they're also grateful that their credit union took the right steps to ensure every member's finances were safe, secure and handled by an institution that's up to date on the latest industry standards – a distinction that MAP helped Waterfront achieve.



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