VYSTAR CREDIT UNION EVOLVES BEST-IN-CLASS SECURITY PROGRAM

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KEVIN OWENS
Vice President of Corporate Security
& Safety at VyStar Credit Union

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PROBLEM

While expanding its footprint and addressing the ever-changing threat landscape, how does VyStar Credit Union protect against current threats and plan for the future of its security program?

SOLUTION

Partner with STANLEY Security to create customized solutions to protect the credit union's staff and assets.

- Upgrading security measures to keep up with evolving technology
- Streamlining physical and digital security measures
- Embedding STANLEY Security technicians to support VyStar's security initiatives

OUTCOME

- Reduced costs
- Improved system uptime
- Decreased troubleshooting response time
- Consistency of security processes among branches
- 85% reduction in time for VyStar's fraud team to track down video to investigate fraudulent transactions

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If you were responsible for securing a credit union, how would you protect $9 billion in assets, 1,900 employees and over 700,000 members? Could you not only protect against threats today but be prepared for new challenges facing you tomorrow?

As a security expert and veteran of the United States Navy, Kevin Owens, Vice President of Corporate Security & Safety at VyStar Credit Union, is always considering how best to protect the people he works with and cares about. During Kevin's 23-year tenure at VyStar, he and his team have helped the company set itself apart as a best-in-class security operation deploying the latest technology and processes to accomplish its security objectives.

Those objectives are simple: "To me, security means providing a safe and secure work environment for all my fellow employees," Kevin said. "It also means providing our members with a safe place in which to conduct their financial business and ensuring all of VyStar's assets are protected."

But while these objectives may sound simple enough, it's anything but simple to ensure they're accomplished every day. In his time, Kevin and his team have built partnerships and stayed abreast of technologies that keep VyStar's security a step ahead of the threat landscape.

VYSTAR CREDIT UNION PREPARES FOR SECURITY NEEDS

VyStar Credit Union started as Jax Navy Federal Credit Union in 1952. When it became VyStar in 2002, the credit union spanned several counties in Florida. It's now the second-largest credit union headquartered in the state, with 58 branches and 230 ATMs in operation. The company has become an integral community partner in its home city of Jacksonville. Financial literacy is a value that matters to VyStar, which led to the company opening 16 active branches in local high schools. Students can learn about smart financial management and even work in the fully operational branches.

With such a broad profile, VyStar's security efforts need to encompass many factors in order to ensure the safety of the credit union's members, staff and assets. When it comes to security, many people might first think of stopping bank robberies — and that was the biggest threat the company faced when Kevin first joined VyStar in 1997. Since then, the security landscape has evolved in tandem with new technologies. "Back in the day, robbery was the number one threat you had to try to prevent," he said. "It has since shifted to fraud and white-collar crimes. Evaluating threats and looking at what equipment is out there that can help us minimize the risk and thwart these activities is our biggest security concern."

To minimize risk and stay ahead of threats, Kevin and VyStar turned to STANLEY Security. After years of their partnership together, Kevin connected with STANLEY Security and discussed VyStar's growing profile in Florida. At the time, VyStar was still only covering a few counties, but they had far-reaching plans to modernize security efforts for the branches they were operating and new ones they planned to build.

Since the beginning of the business partnership, STANLEY Security was committed to helping Kevin and VyStar develop the best plan possible to ensure VyStar's continued security. "I believe not in customer-business relationships but rather in partnership relationships, where we're sharing ideas and helping develop products — which we've been doing with STANLEY Security," Kevin said.

Over the years, STANLEY Security and VyStar have strengthened their partnership as the credit union grew to its size today. Security itself has become increasingly complex in that time as technology has upgraded and new threats have emerged. Thanks to the close mutual partnership, STANLEY Security has been able to help VyStar prepare for emerging threats and grow with the credit union's ever-evolving needs.

MODERN SOLUTIONS ENSURE SAFETY AT VYSTAR

This partnership has flourished for more than 23 years, especially when it came to preparing for an uncertain future threat landscape. Gone are the days of the 35-millimeter camera mounted over a branch door to snap photographs of robbers — complete with film needing development before law enforcement could investigate. Contemporary security requirements demand fast action and integrated systems to not only protect against threats but also to create a top-notch member experience for everyone who banks at VyStar.

Today, fully networked solutions, with multiple cameras streaming live feeds of every branch, provide VyStar with the information it needs to protect its branches and its people. Kevin and his team monitor everything from their Security Operations Center (SOC), where his team can call up footage from any VyStar branch and ATM. At the SOC, VyStar can plan and take action in response to any kind of adverse condition — whether it's a robbery-in-progress, fraudsters cashing bad checks or dangerous weather like hurricanes and tornadoes.

To further support VyStar's response efforts, the company partnered with STANLEY Security to take advantage of its embedded technician program. A dedicated STANLEY Security technician works within VyStar's operations to support the company's security initiatives. When issues arise, the technician is deployed anywhere in VyStar's system to make on-the-spot fixes. The technician is also responsible for ensuring all security components are functioning properly and delivering the maximum benefit to the business.

Kevin notes that the program has reduced costs, improved system uptime and decreased troubleshooting response time, while also allowing the company to maintain consistency of tools and processes among different branches. Due to the program's success and the need to scale to meet growing security challenges, VyStar hired a second embedded technician in late 2019.

TIMELINE

1952	1997	2002	2019	2020
VyStar Credit Union starts as Jax Navy Federal Credit Union	Kevin joins VyStar	Credit union renamed VyStar. VyStar spans several counties in Florida	VyStar's security needs grow with the addition of new headquarters in Jacksonville, Florida	Today, VyStar is the second-largest credit union headqartered in Florida with 58 branches and 230 ATMs.

Today, VyStar is the second-largest credit union headqartered in Florida with 58 branches and 230 ATMs.

• VyStar has two STANLEY Security embedded technicians

• Organization is investing in state-of-the-art technology, such as gunshot detection software

• VyStar is working with STANLEY Security to leverage artificial intelligence to revamp security processes and improve the customer experience

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GROWTH DRIVES NEW TECHNOLOGY

In 2019, the security needs at VyStar grew by leaps and bounds, with the addition of its new headquarters in Jacksonville. The company now owns and operates a 23-story main building, with a seven-story addition and a six-story parking garage. The buildings needed upgrades so the credit union's staff and executives would be able to conduct operations safely and securely.

Thanks to the long-standing partnership between VyStar and STANLEY Security, when the credit union needed specialized doors on certain floors within the main tower, they worked with STANLEY Access Technologies to install them. VyStar also installed new cameras throughout the complex, which boast state-of-the-art technology like gunshot detection software. Every piece of tech is wired to report to the SOC, where Kevin and his team can manage any situation in real-time.

Kevin's team is also tackling the challenge of fraud head-on with a unique product developed jointly by VyStar, STANLEY Security and Verint Systems, a STANLEY partner. In order to better track and catch fraudsters, the companies teamed up and built a specialized transaction tracking system. When a teller conducts a transaction, VyStar's system links corresponding video footage to the transaction. If it turns out at a later date/time that there is a problem with a transaction, VyStar can enter in a range amount or a specific amount, card number or account number and the system immediately pulls the video of the transaction without having to search for it. This allows for quicker assistance to law enforcement and VyStar's own fraud investigations team. In fact, Kevin reports the system has resulted in an 85% reduction in time it takes the company's fraud team to track down video to investigate fraudulent transactions.

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Whether it's a negative or positive change, try to use it to your advantage. Look for ways you can minimize the negative effects and turn lemons into lemonade.

VYSTAR EMBRACES CHANGE AND PARTNERSHIPS TO SUCCEED

VyStar has been successful in fending off the latest security threats, but the security landscape is always evolving. And Kevin and his team aren't content to rest on their laurels. They're already working with STANLEY Security on the next iterations of branch security, including how artificial intelligence could revamp security processes to improve the overall customer experience.

Regardless of what change looks like, Kevin advises security professionals to be prepared for it and to lean into partnerships to create win-win situations where both parties walk away with positive outcomes. "Embrace change, because change is going to happen," Kevin said. "Whether it's a negative or positive change, try to use it to your advantage. Look for ways you can minimize the negative effects and turn lemons into lemonade."

As the credit union expands with new branches and draws in more members and assets, security will always be top of mind to protect against current threats and plan for the future of security. And while Kevin's team and VyStar will be vigilant in safeguarding the credit union, he knows he can rely on partners like STANLEY Security to create a safe and secure working environment for everyone who banks with or works at VyStar.

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