

Desert Schools Federal Credit Union  
Phoenix, AZ  
www.desertschools.org

**Industry:**

Financial Services

**Annual Revenue:**

US\$172 million

**Employees:**

1,134

**Oracle Products & Services:**

Oracle Adaptive Access Manager

**“Oracle Adaptive Access Manager is a strong solution that helps us not only comply with, but also exceed FFIEC guidelines to enable a long-term strategy for our company. Oracle’s product is the easiest solution to implement and integrate, and also most advanced in terms of second- and third-factor security.”**

– Ron Amstutz, Vice President and Chief Information Officer, Desert Schools Federal Credit Union

**Desert Schools Federal Credit Union Upgrades Internet Security to Give Members Advanced Fraud Protection**

Desert Schools Federal Credit Union is Arizona’s largest credit union, with more than US\$2.7 billion in assets, over 325,000 members, and nearly 60 locations. As a not-for-profit cooperative, Desert Schools has been serving members since 1939 and is dedicated to providing outstanding member assistance through a full range of financial services and self-service online tools.

**Challenges**

- Protect member data against potential threats including phishing
- Integrate security with minimal business disruption
- Identify a solution that can scale to respond to increasingly sophisticated threats and stronger federal guidelines

**Solution**

- Implemented Oracle Adaptive Access Manager to provide advanced security and a future-proof fraud protection strategy without sacrificing the convenience or usability of online banking systems
- Enabled real-time fraud detection and risk analysis, which can determine what location a user is signing in from or if someone is trying to login fraudulently from a different location
- Provided real-time scoring of risks and alerts to identify highly suspicious or high-risk transactions
- Gained the additional layers of security necessary to exceed Federal Financial Institutions Examination Council (FFIEC) guidelines
- Created a “virtual token” to help encrypt user password or personal identification number (PIN) information each time a user launches a session
- Provided an intuitive interface that users of varying levels of technological sophistication easily accepted
- Rolled out the solution quickly and easily in phases to avoid disruption of existing IT systems or inconvenience to online users
- Registered most active banking clients on the new Web-based authentication system within days