



VOYAGE FEDERAL CREDIT UNION CASE STUDY

Payments / Communication

RESULTS

- The switch to MessagePay brought immediate improvements in user adoption and payment volume. By the fourth month of using MessagePay, Voyage FCU was processing more payments than they had in their best month with their previous provider of four years.
- The simplicity of MessagePay's text reminders also contributed to this surge in adoption. Members also appreciated the reduced costs for debit card processing.



"We've heard nothing but positive feedback from our members... MessagePay has taken a load off our operations, and we're really thankful we made the switch."

CHRIS HARMON

Assistant Vice President of Operations
Voyage Federal Credit Union

BACKGROUND

Voyage Federal Credit Union, headquartered in South Dakota, serves over 20,000 members with four branches across two cities. With 85 years of industry experience and \$250 million in assets, the credit union has expanded rapidly in recent years, providing comprehensive financial services to its growing member base.

THE CHALLENGE

Voyage Federal Credit Union had been using a loan payment provider whose system had proven itself to be inefficient and costly. Members faced a number of usability issues and the team and Voyage struggled with the interface as well.

These issues caused frustration and a lack of trust among members. "We weren't losing customers, but people weren't using the service because it wasn't easy or trustworthy," explained Chris Harmon, the Assistant Vice President of Operations for Voyage FCU.

The inefficiencies led the credit union to seek an alternative solution that could offer a more user-friendly experience, better customer service, and cost-effective pricing.

"We asked to get out of our contract and started researching other providers," said Harmon. The challenge was clear: find a seamless, affordable solution that would be easy for both members and employees to use. After considering a dozen competitors, Voyage FCU received a referral from Fiserv that led them to explore MessagePay.

THE SOLUTION

Voyage FCU began working with MessagePay in 2023. With MessagePay, the credit union integrated loan payment options via debit cards and ACH, along with text-based payment reminders. The smooth integration with Voyage FCU's texting service and core account processing system helped streamline operations.

"MessagePay had the cleanest, best user interface for both our members and employees," said Harmon. The ease of use, combined with MessagePay's quick responses and supportive customer service, made the transition smooth and effective.