

Chartway CU partners with Entersekt to protect members, reduce fraud, and strengthen digital trust

Background

Chartway Credit Union is a member-owned financial institution committed to delivering secure, seamless, and compassionate financial experiences. As member engagement increasingly shifted to digital channels, Chartway focused on ensuring fraud prevention kept pace—without introducing unnecessary friction for members or operational strain for internal teams.

But, like many financial institutions, Chartway faced rising fraud pressure alongside growing operational costs tied to manual reviews, member outreach, and post-transaction remediation.

The challenge was clear: strengthen fraud defenses while improving efficiency and preserving a smooth member experience.

By partnering with Entersekt, they could bring real-time, intelligent authentication into their fraud strategy, thereby enabling stronger protection, faster decisioning, and better outcomes for members and internal teams alike.

Case study at a glance

- Commitment to member-first, secure digital banking
- Need to reduce fraud losses without disrupting legitimate transactions
- Rising operational costs from manual fraud reviews and member outreach
- Desire to improve team efficiency and reduce contact center strain
- Partnered with Entersekt to deliver real-time, intelligent authentication

About Chartway

- 265,000+ members
- \$3.2 billion in assets
- 580+ team members
- Awarded Best-In-State Credit Union of the Year 2025 by Forbes
- Named a “Top Workplace” in the financial services sector for a 5th consecutive year

A real-time approach to fraud prevention

Entersekt's advanced authentication and fraud prevention capabilities allow Chartway to assess risk as transactions happen. Legitimate member activity continues with minimal friction, while high-risk behavior is addressed instantly and intelligently.

By reducing reliance on reactive, manual processes, Chartway transformed fraud prevention from a cost center into a scalable, member-centric capability.

Results that matter

Reduced costs and improved operational efficiency

Entersekt significantly lowered the operational burden associated with fraud management, enabling Chartway to reallocate resources toward higher-value initiatives.

30–40%

reduction in manual fraud review volume, decreasing labor costs and investigation time

15–25%

reduction in inbound fraud-related calls, easing pressure on contact center operations

Fewer

post-transaction remediation efforts



These improvements increased scalability while strengthening operational resilience.





A smoother experience for members

Entersekt strengthened Chartway's digital security without disrupting trusted members. By reducing unnecessary declines, members experience a more seamless banking journey.

20–30%

reduction in false-positive transaction declines



This balance of security and ease of use reinforces trust, minimizes frustration, and supports consistent, positive digital experiences.

Empowered, more efficient internal teams

By automating fraud decisioning and reducing exception handling, Entersekt improved day-to-day efficiency for Chartway's fraud and support teams.

30–40%

reduction in time spent per fraud case



With clearer insights and streamlined workflows, teams resolve cases faster, operate with greater confidence, and focus more on meaningful member interactions.

Long-term value

With Entersekt, Chartway Credit Union is able to protect members more effectively, operate more efficiently, and empower its teams all while staying true to its member-first values.



The result is a secure, trusted, and scalable digital banking experience that supports long-term growth and service excellence.

Do you want to protect your members from fraud without adding friction? Contact [Entersekt](#) to explore your options.

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