

# Contact Center

*Services & Solutions*



## Service Excellence

Live, customized contact center support delivered from five U.S. locations

## Truly Seamless Member Experience

Real-time integration into your credit union systems

## Customizable to Credit Union Goals

Realizing new opportunities for growth

## Peace of Mind

Fraud prevention and mitigation

## Superior Knowledge

PSCU, the industry's leading CUSO with more than 40 years' experience

## Meeting Unprecedented Challenges

Delivering the highest levels of support during the COVID-19 pandemic



# TABLE OF CONTENTS



03 Message from PSCU CEO Chuck Fagan

04 Contact Center Challenges

06 Meeting Unprecedented Challenges

08 Competitive Advantages

10 Key Features And Benefits

12 Contact Center Growth Potential

14 Business Continuity Support

16 Fraud Prevention and Mitigation

18 Voice of the Credit Union Member

20 Contact Center Professionals

21 Driving ROI

22 News And Events

23 Contact Us

## Message from Chuck Fagan

PSCU, founded more than 40 years ago, is built, owned, and governed by credit unions. We share your philosophy and it drives everything we do. Our established legacy of exceptional member service in the delivery of premier payments solutions and contact center support helps our Owner credit unions compete and securely grow.

At PSCU, we provide a wide array of products and services to help our Owner credit unions enhance and elevate the member experience. We are accelerating innovation that is essential to today's consumers — and tomorrow's. While technology is a key part in our investments, we recognize that it is the human interaction that remains most crucial. Ultimately, everything we do comes back to strengthening the relationships between credit unions and their members. Our mission is never clearer than when our support roles call for us to interact directly with your members on your behalf. PSCU's contact center service is front and center in this purpose.

Our highly-skilled contact center representatives, working in our contact centers throughout the U.S., have the tools and training to service your members 24/7/365. Redundant sites allow for full coverage of the more than 21 million calls fielded by the contact centers annually. State-of-the-art technology and integrated systems enable us to provide first-call resolution for the vast majority of member calls.



We are truly honored by the trust so many credit unions have placed in our hands. Our commitment to our Owners is to reward that trust, by meeting and exceeding expectations and continually innovating to deliver your possibilities.

Sincerely Yours,

A handwritten signature in black ink that reads "Chuck Fagan". The signature is written in a cursive, slightly stylized font.

Chuck Fagan  
President & CEO

# CONTACT CENTER CHALLENGES



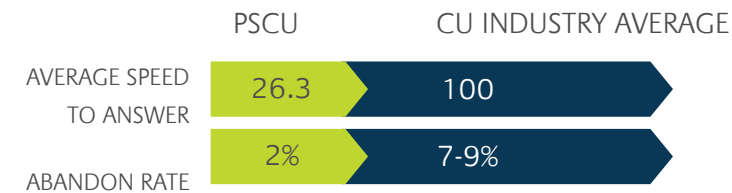
## 1 SERVICE LEVEL AGREEMENTS & THE MEMBER EXPERIENCE



RESEARCH SHOWS

**67%**  
of members might leave because of poor member service!<sup>1</sup>

PSCU CONTACT CENTER VS INDUSTRY AVERAGE



**95%**  
of credit unions report their service expectations with PSCU were met or exceeded.



A risk in service level could cost a credit union **\$38,157** per month when only 5% of dissatisfied callers LEAVE<sup>2</sup>



The average cost to acquire a new member is **\$307.**

## 2 INCREASING REVENUE THROUGH THE CONTACT CENTER

CROSS-SELL OPPORTUNITY WITH PSCU'S TMC SOLUTION

- 24/7/365 Availability
- After hours and Overflow
- Lending 360 & Meridian Link Support
- 117 Service Delivery Professionals
- 1,225 Years of PSCU Contact Center Experience



Average net interest income and net non-interest income per member is **\$485**



Engaged means an additional **\$179** per member.



Fully engaged members bring **37%** in more revenue<sup>3</sup>

The value in cross-selling could be **\$69,054** monthly when only 5% of callers are fully engaged.<sup>2</sup>

## 3 MITIGATION FRAUD AND IMPROVING TECHNOLOGY



PSCU COMBATS FRAUD WITH TECHNOLOGY

- Avaya Telephony & IVR
- Partnership with Jacada
- Partnership with Pindrop
- CUScripter enhanced



Fraud cost U.S. contact centers a jaw-dropping **\$14 BILLION** last year.<sup>5</sup>



**61%** of account takeover losses can be traced back to the contact center.<sup>6</sup>

<sup>1</sup> Ashfar, Vala, "50 Important Customer Experience Stats for Business Leaders," Oct. 15, 2015, HuffingtonPost.com

<sup>2</sup> Results may differ per credit union. [Learn more on page 19.](#)

<sup>3</sup> "Banking on Digital Transformation," 2016 VMware, Inc.

<sup>4</sup> Data Source: Pindrop (2013 was 1 in 2900 calls)

<sup>5</sup> Gartner Analytics Report 2018

<sup>6</sup> Aite Group, Gartner Business Inside, Socialengineering.org

For more information see [page 14.](#)

# HELPING YOUR CONTACT CENTER SUCCEED IN CHALLENGING TIMES

PSCU IS COMMITTED TO DELIVERING THE HIGHEST LEVELS OF SUPPORT POSSIBLE – ESPECIALLY WHEN CREDIT UNIONS ARE FACED WITH UNEXPECTED CIRCUMSTANCES.

In dealing with the COVID-19 pandemic, credit unions are facing great challenges to operate normally – especially in the contact center. As the largest member-facing department of a credit union, the contact center will feel unique stresses like few other areas.

Now is the time for credit unions to review and revise their contact center strategy to future-proof their operations. See [PSCU's Blog](#) for practical tips and guidance on effectively managing your contact center in challenging times.

Deploying an intelligent automation framework across infrastructure that is truly omni-channel and agile is key for long-term contact center success, as well as working with the right partners.

In response to COVID-19, PSCU contact centers have increased resources to step in and service higher call volumes (as high as 150% increase) as credit unions closed branches and altered employee work schedules. We have hired additional reps and have proactively aligned resources to best serve our credit unions and even cross-trained employees to help with the elevated volume in our contact centers.



Here's what one of our Owner credit unions has to say:

**"You know who your real partners are when you are in need and they stand in. PSCU has been that partner to BCU since the beginning of this pandemic. As BCU quickly pivoted to a 100% work-from-home call center, and saw swelling call volume around COVID-19, PSCU leadership quickly leaned in to activate their own staff to work from home to support our member calls. Nothing short of amazing to mobilize that many agents to take calls. Thanks for the true partnership!"**

- Cary Price, SVP, Digital Strategy and Delivery, BCU

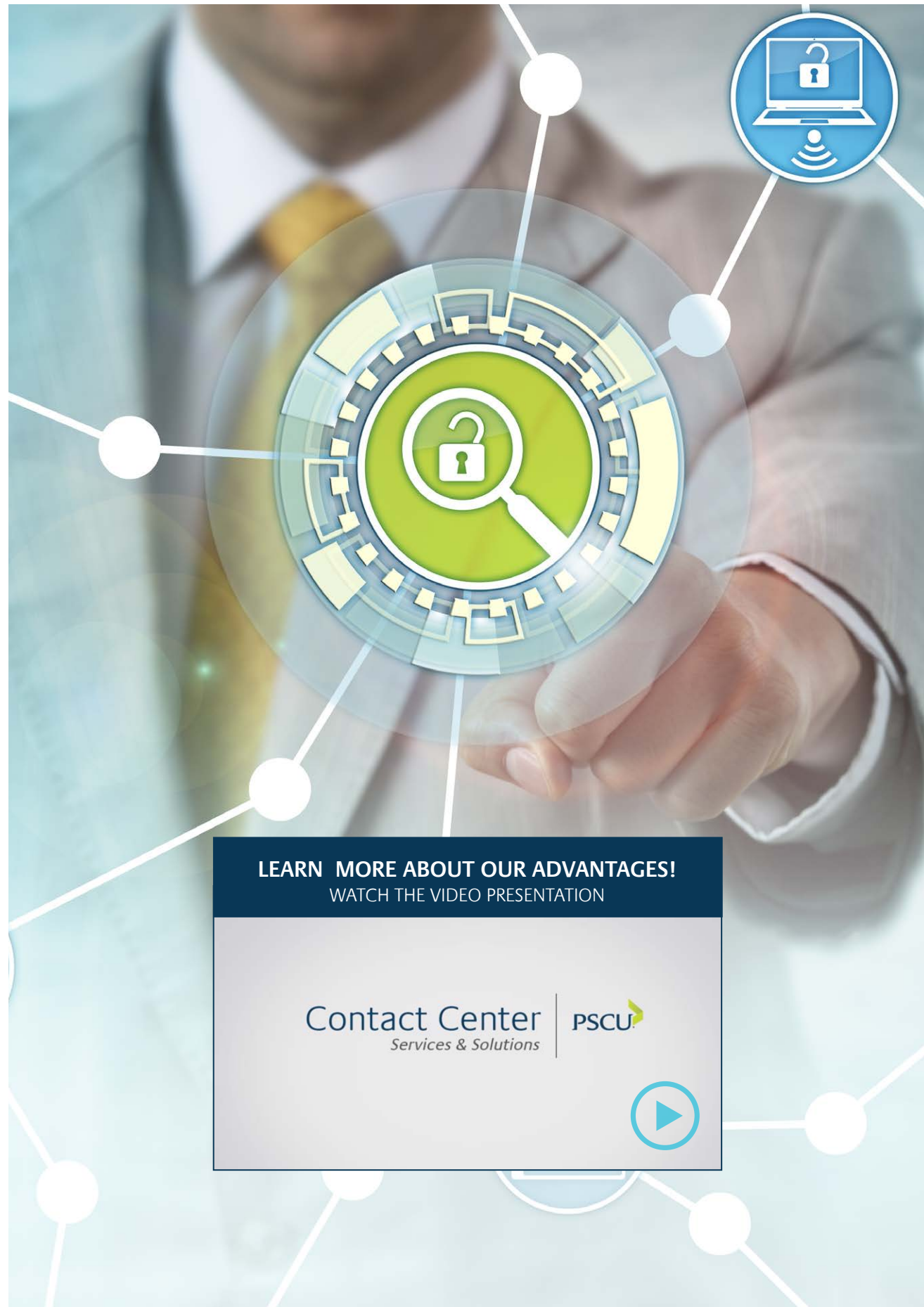
We also launched a [microsite](#) where all current COVID-19- related updates are posted, as well as FAQs, resources, and thought leadership from PSCU, including webinars and blogs to help credit unions assist their members and keep them protected.

As we continue to navigate through these uncharted times and prepare for recovery, we welcome the opportunity to discuss how PSCU can assist you with your contact center strategy.



VISIT COVID-19 MICROSITE





**LEARN MORE ABOUT OUR ADVANTAGES!**  
WATCH THE VIDEO PRESENTATION

Contact Center | PSCU  
*Services & Solutions*



# COMPETITIVE ADVANTAGE

## PROVEN SERVICE LEADERSHIP

Powered by Service Professionals, more than a thousand professionally trained contact center agents are ready to expertly serve all your members' needs while delivering messages and providing services that are consistent with your credit union's brand. To aid in your daily operations, we also have more than a hundred service delivery professionals with a combined 1,200-plus years of member-service experience.

## A HIGHLY ECONOMICAL INVESTMENT

PSCU's contact center solutions are the cost effective way to increase the scope of your service capabilities. You'll find savings in hiring, training, new phone technology, and increased operational efficiency. You'll also enjoy great ROI in the form of enhanced overall sales performance, improved staff's engagement, and satisfied members. Then further amplify your growth strategy with PSCU's options for loan applications, member support, and/or a loan-origination system.

## FRAUD PREVENTION AND MITIGATION

Powerful technologies, including PSCU's CU Scriptor, provide cutting-edge contact center tools that go beyond knowledge-based authentication to decrease legitimate authentication failures and provide additional layers of security to improve the member experience.

## THE INTRINSIC VALUE OF INDUSTRY LEADERSHIP

Knowledge from more than 40 years of experience guide PSCU's contact center best practices, providing credit union members with unparalleled service. And as the industry's leading credit union service organization, we share your values and are fully committed to credit union growth through service excellence.

**For end-to-end, comprehensive member service—24/7/365**

Call 844-367-7728 or send an email to [moreinfo@pscuh.com](mailto:moreinfo@pscuh.com)

# KEY FEATURES



## KEY FEATURES OF A COMPREHENSIVE SERVICE PACKAGE

- **Available 24/7/365** – Full support, or after hours and overflow
- **State-of-the-art technology in CU Scriptor** – Scripts consistent messages for your members
- **Multiple options** – Contact center support, a loan origination system, or a combination
- **Five U.S. locations** – Critical support during disasters scenarios
- **U.S.-based** – All U.S. representatives with bi-lingual agents available
- **Contact center professionalism** – Well-trained representatives who receive fair wages and benefits, and are prepared and empowered to make smart decisions
- **Integrate to eight cores** – Symitar Episys, FiServ (DNA, XP, Spectrum and DataSafe), Corelation, Finastra (Phoenix and Ultradata)
- **Choice of services** – Payments, check transactions, password resets, loan applications, financial transfers... and more!
- **Customizable contact center support** – Control the type of calls transferred to PSCU as well as the call volume PSCU handles

**Let PSCU Contact Center Services and Solutions become an extension of your credit union!**

Call 844-367-7728 or send an email



## TIMELY DELIVERY OF KEY BENEFITS

PSCU Contact Center Services and Solutions offers around-the-clock responsiveness to the needs of credit unions as well as your members. We are dedicated to exceeding expectations at all times through high-quality, personalized service...delivered on demand.

With...	Credit Unions will see...
Personalized live voice interaction 24/7/365	An improved contact center experience for members.
Access to eight cores	PSCU's contact center representatives provide the same service as the credit union's contact center representative, making first-call resolution the typical outcome.
CU Scriptor's state of the art technology	Our agents converse with your members the way you want, consistently delivering your credit union's message while you maintain the ability to change the script in real-time.
Consistent 80/30 performance	Year after year, 80% or more of calls are handled within 30 seconds or less.

# REALIZING CONTACT CENTER GROWTH

## THE CONTACT CENTER AS A GROWTH ENGINE

Thanks to PSCU's lending solutions, credit unions need not lose out on issuing new loans or opening new accounts just because regular business hours have concluded.

### CONTACT CENTER SUPPORT FOR LENDING AND ACCOUNT OPENING – SEIZE MORE OPPORTUNITIES

We've combined signature, award-winning customizable contact center support with flexible lending and account-opening technology. The result is an unparalleled solution that can significantly improve the level of service and sales performance at your credit union.

- **Seamless lending-support integration** – Our representatives use your credit union's existing rules, rates, and lending criteria.

- **Customizable support** – Service options include membership and account opening, personalized relationship management, and account management support.
- **Complete more online applications** – With 24/7/365 availability and call-back capabilities, your credit union is ready to do business when your members are.
- **Competitive pricing** – We offer substantial savings on contact center assisted ending and online account opening fees when combined with our Member Services product.

LEARN MORE ABOUT PSCU LENDING!  
WATCH THE VIDEO PRESENTATION



Jointly developed for credit unions by PSCU and CU Direct, the highly configurable Lending 360 online loan and account-opening solution enables real-time processing on multiple devices, 24/7/365. Simple to implement and integrate, the solution can also be customized to match a credit union's brand.

- **Intuitive Staff Interface** – Training staff is quick and easy with a user-friendly interface that simplifies workflow and enhances reporting capabilities.
- **Completely Customizable** – Lending 360 supports more than 1800 underwriting variables, single sign-on, custom application rules, and loan queues—all scalable and easy to upgrade.
- **Fast and Intuitive** – Utilizing powerful reporting, industry-based origination and underwriting, the powerful decision engine generates maximum efficiency for fast decisions.
- **Reduces Technology Sprawl** – Lending 360 integrates with many third-party systems to support multiple core processors, identity validation, income valuation... and more!



Lending 360

DOWNLOAD PRESENTATION

Ensure service level superiority  
in member care!

Call 844-367-7728 or send an email to  
[moreinfo@pscuh.com](mailto:moreinfo@pscuh.com)



# BUSINESS CONTINUITY SUPPORT

## PSCU CAN HELP IN DIFFICULT SITUATIONS

Certain singular events can trigger an unexpectedly high volume of calls to a credit union's contact center. When special circumstances—such as an internet outage, a headline-making data breach, or successful marketing campaign—create the need for added depth in a credit union's service model, PSCU's Contact Center provides a receptive resource for handling your members' calls.

Full Service, After Hours, and Overflow flexible service models also provide a solid addition to your credit union's business continuity plan. To date, we've helped dozens of credit unions sustain service operations through power outages, snow storms, earthquakes, floods and fires. In fact, many credit unions have pre-arranged with PSCU to cover their member calls if an unexpected event compromises their ability to tend to members' needs.



FOR THE RECORD

**PSCU consistently meets its own industry-leading KPIs:**

- PSCU contact centers average over 10 million calls per year
- Maintained, on average, an 80% service level, 2.3% abandon rate, and 30 second speed of answer



## HEAR FROM CREDIT UNIONS THAT 'HAVE BEEN THERE'

Download these case studies highlighting PSCU's Contact Center Services and Solutions in action:



### Case Study: Wildfires Severely Test a Credit Union's Disaster Planning

**Redwood Credit Union:**  
Wildfires Severely Test a Credit Union's Disaster Planning

[DOWNLOAD CASE STUDY](#)



### Case Study: The Forecast is Bright for Pelican State Credit Union and Total Member Care

**Pelican State Credit Union:**  
The Forecast is Bright for Pelican State Credit Union and PSCU's Contact Center Services and Solutions

[DOWNLOAD CASE STUDY](#)



### A Look Back at Hurricane Season 2017: Proactive Best Practices You Can Use in 2018

**Disaster Relief White Paper:**  
A Look Back at Hurricane Season 2017: Proactive Best Practices You Can Use in 2018

[DOWNLOAD WHITE PAPER](#)



# FRAUD PREVENTION AND MITIGATION



## FRAUD PREVENTION AND MITIGATION ON THE FRONT LINE

PSCU regards the security of your credit union and member data as our top priority. As new strains of contact center fraud constantly emerge, we have committed to acquiring new technologies and providing professional training to offer the best available protection from today's—and tomorrow's—threats.

## KNOWLEDGE IS POWER

PSCU is a thought leader on fraud in the contact center and takes advantage of educational opportunities to share information within the credit union industry.

**Fighting Fraud in Your Call Center: Get Tough With These Timely Solutions**

**Executive Summary**  
 Fraud is the most common and costly threat to credit unions. It is a growing problem for credit unions across the country. Credit unions are being targeted by fraudsters who are using sophisticated techniques to steal money from their members. This white paper provides a comprehensive overview of the current fraud landscape and offers practical solutions to help credit unions protect their members and their bottom line.

**Managing Risk and Science in the Call Center**  
 Managing credit union call center risk is a complex task. It requires a combination of technology, process, and people. This white paper explores the latest trends in call center fraud and provides insights into how credit unions can stay ahead of the curve. It also discusses the importance of data and analytics in identifying and preventing fraud.

**DOWNLOAD WHITEPAPER**

**National Credit Union Call Center Conference**  
 Why Call Centers are a TARGET

**DOWNLOAD PRESENTATION**



# MEETING CONTACT CENTER CHALLENGES

INVESTING IN CONTACT CENTER EXCELLENCE

PSCU embraces technologies that help us develop solutions that provide or deliver a frictionless environment for meeting member needs while protecting credit union interests and lowering your operating costs.

Authentication/Fraud Protection – Through the use of the latest secure technology, automatic number identification (ANI), and cutting-edge measures such as voice biometrics, PSCU's future for the contact center will provide an even stronger multi-layered defense against fraud.

Universal Agent Desktop (UAD) Expansion – PSCU has partnered with Jacada to enable our internal PSCU Contact Center agents to access all the information they need on one desktop, eliminating the need for numerous open screens.

**For end-to-end, comprehensive member services—24/7/365**  
 Call 844-367-7728 or send an email to [moreinfo@psc.com](mailto:moreinfo@psc.com)



# VOICE OF THE CREDIT UNION

WHAT CREDIT UNION MEMBERS ARE SAYING  
Our Agents are Dedicated to Providing Service Excellence

## TOMEKIA, AUGUSTA, GA – STATE DEPARTMENT - VA

April 10, 2020 – Member stated, "I called SDFCU Friday April 10, at approximately 6 pm. Ms. Gleaton took my call, and from the beginning she was very helpful, patient, and went the extra mile (or two) to resolve a funds transfer question I had. All the while, she explained to me exactly what she was doing - where she was looking - and straightened out the problem. Ms. Gleaton was personable - and so experienced and informative. I am honest when I say that, out of all the countless employees at SDFCU and USAA I have dealt with in the 18 months since my husband's death, Ms. Gleaton ranks in the top three. She was a true pleasure to work with! In this day and age, to receive outstanding customer service is such a rarity, I felt I must let you know!" Outstanding job, Tomekia! Thank you for providing the member such an awesome Member Experience!

## SABRINA, PHOENIX, AZ – DELTA COMMUNITY - GA

April 28, 2020 – The Credit Union said Sabrina was helpful in assisting the member with a fraud charge, and stated how Sabrina's customer service was a Five Star rating on her assistance in doing everything she could with his call! Fantastic job, Sabrina!

## LEAH, ALLEN PARK, MI – TEXAS DOW EMPLOYEES - TX

April 30, 2020 – Mr. Reyes needed us to recognize how great of an asset Leah is to TDECU. He states she's a great listener, extremely calm, and impressive. Leah's the model Member Care specialist and he wishes that employees at the branches can have her kind of enthusiasm! Amazing job, Leah!

## JAMES, ALLEN PARK, MI – TEXAS DOW EMPLOYEES - TX

May 1, 2020 – The member wanted us to know she appreciated the service that James provided her. He was AWESOME! She inquired if we had a survey she could complete because she wants everyone to know how AWESOME James was! Keep up the great member service, James!

## TIMOTHY, SAN ANGELO, TX – HANSCOM - MA

May 3, 2020 – Mr. and Mrs. Carmack said that Timothy was very professional and helpful during their time of need. Mrs. Carmack added that Timothy was patient in walking them through submitting documents online! Excellent job, Timothy!

## COLLEEN, ALLEN PARK, MI– METRO - MA

May 7, 2020 – Member had been upset due to failing verification, but understood that Colleen was doing her job to protect his information during verification. He said she was very professional and courteous to his liking! Great Member Experience, Colleen!





# TAKING PRIDE IN THEIR WORK

CONTACT CENTER PROFESSIONALS SHARE THEIR THOUGHTS



# DRIVING ROI

## UNDERSTANDING THE VALUE OF A FIRST-RATE CONTACT CENTER

Good customer service matters... a lot! Two-thirds of consumers say they have cancelled or ended a company relationship because of a bad customer service experience. More than a third have done this more than once.

The traditional view of a contact center's value includes the worth tied to revenue products. Loan generation and ancillary products are the main drivers with cross selling lining up next. Referrals, mainly to mortgages, investments and insurance join the mix. These considerations, while important, are not enough.

We must move service into the value proposition. We know it's vital, but how do we monetize it? The Advisors Plus presentation, "Identifying & Increasing Your Call Center's Value, will take you step

Omadevi Jairam, Help Desk Representative  
St. Petersburg, FL

0:12 / 0:42

**Create a seamless and frictionless call center experience for your members.**  
Call 844-367-7728 or send an email to [moreinfo@pscua.com](mailto:moreinfo@pscua.com)

Identifying & Increasing Your Call Center's Value

DOWNLOAD PRESENTATION



# NEWS AND EVENTS

RECENT DEVELOPMENTS AND UPCOMING EVENTS



[PSCU Partners with Jacada](#) to Provide Contact Center Technology Solutions.



[PSCU Partners with Pindrop](#) to Fight the Increasing Threat of Contact Center Fraud.

[Credit Unions Across the Country Partner with PSCU](#) to Enhance the Member Experience and Deliver on the Brand Promise.

## UPCOMING EVENTS



**NCUCCC CONFERENCE**  
SEPTEMBER 27-30, 2020  
LAS VEGAS, NV

A one-of-a-kind unique credit union specific conference for the last 23 years.

# CONTACT US

HOW CAN WE HELP YOU?

Call PSCU at 844-367-7728 and select Option 1 or Email us at [moreinfo@pscuhq.com](mailto:moreinfo@pscuhq.com)



**CORPORATE HEADQUARTERS**  
560 Carillon Parkway  
St. Petersburg, FL 33716



**WESTERN SERVICE CENTER**  
19825 North 7th Street  
Phoenix, AZ 85024-1687



**NORTHERN SERVICE CENTER**  
17475 Federal Drive  
Allen Park, MI 48101



pscui.com  
844.367.7728

Payments • Risk Management • Digital Banking • Analytics • Loyalty  
Mobile • 24/7/365 Contact Center • Strategic Consulting