



4 Ways an Outsourced Call Center Can Help Your Members and Staff.

Mother Nature can wreak havoc at any time, but in 2017 she hit exceptionally hard. From Cat 5 hurricanes in the south, raging wildfires out west, and widespread snowstorms up north, millions of people were affected and communities are still recovering. These types of conditions also put pressure on businesses, making it difficult to maintain high levels of service. As a key element in communities' financial foundation, credit unions are relied on heavily. However, thanks to their participation in PSCU's Total Member Care (TMC) call center support services, credit unions across the nation are able to continue providing exceptional services for their members even when disaster strikes their community. By having the foresight to rely on outsourcing specific services for their call center, a credit union can enjoy the confidence of knowing that every day can be business as usual no matter what Mother Nature throws at them.

As this article examines the benefits of outsourcing a call center, special attention

will be paid to the needs of the credit union and their members. Importantly, we will show that it is entirely possible for an outsourced call center to pay dividends not only in terms of cost savings, but with better served and happier members as well.

In developing TMC, PSCU first listened to common credit union concerns:

- "We don't have the scale to manage a 24/7/365 service operation."
- "We need a resource to help us respond during a disaster or emergency."
- "We get slammed with calls sometimes and we can't handle the volume."
- "We want the member issues resolved on the first call."
- "Members should be able to apply for loans and accounts at times convenient for them – 24/7/365."

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1. Creating a Truly Seamless Member Experience

As an extension of your team, PSCU works tirelessly to exceed expectations. We've surpassed service standards for years, not just months.

- **For your members:** Our 1,000+ call center agents across five 24/7/365 state-of-the-art facilities in the U.S. are ready to serve your members' needs. In fiscal year 2017, PSCU's call center answered almost 10 million calls and maintained an 82% service level, 2.9% abandon rate, and 27.9-second average speed of answer all while weathering three major hurricanes and the Equifax breach.
- **For your credit union:** PSCU provides your credit union staff with 115 highly skilled service delivery professionals with over 1,200 combined years of member service.

- With business being unpredictable, your credit union has a trusted resource in PSCU.
- With **direct access and certifications to eight different cores**, PSCU can view the full member relationship and provide real-time responses that get to the solution faster, improving the member experience.

2. Increasing the Potential of Your Call Center

Why buy your own tools when you can leverage ours? By choosing PSCU's call center solution, you can increase the size of your call center at a fraction of the cost:

- **Hiring:** PSCU owns the responsibility (and the time) of selecting the perfect candidate – one with years of service skills, technical aptitude, and financial literacy.
- **Training:** PSCU's FirstPerson training produces award-winning call center agents with a breadth of knowledge that reduces talk time while still professionally serving your member.
- **New Phone Technology:** PSCU picks up the tab for state-of-the-art phone technology and the cost to maintain it. We continually invest each year in our call center technology, so you don't have to.
- **Increased Operational Efficiency:** the size of your call center increases when partnering with PSCU without having to deal with the operational inefficiencies like shrinkage and scalability.
- **PSCU's call center solution is fully customizable.** Your credit union controls the

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type of call transferred to PSCU and can even control the call volume PSCU handles – giving your staff the freedom to take more applications and cross-sell additional products, resulting in enhanced overall sales performance, improved staff engagement, and satisfied members.

Amplify your growth strategy for loan and member accounts with PSCU's partnership with CU Direct and their Lending 360 solution. TMC has the ability to take applications across multiple lending systems anytime it's convenient for your members. Combined with PSCU's industry-leading call center support, the Lending 360 solution can truly turn your call center into a high-powered revenue center.

3. Preventing Fraud

PSCU's CU Scriptor tool provides the cutting-edge call center technology that goes beyond knowledge-based authentication to decrease legitimate authentication failures, providing your credit union an additional layer of security and improving the member experience.

4. Providing Intrinsic Value

PSCU has offered call center services for over 40 years and with that knowledge can provide your credit union best practices when navigating exceptional call center service.

We speak credit union. Regardless of whom your member speaks to, our highly skilled representatives are delivering messages



and providing services that are consistent with your credit union.

As with businesses populating any industry, some call centers will be better at what they do than others. Careful research is necessary before selecting an outsourced call center to represent a credit union's brand: What level of employee attrition does the call center have? How current is its technology? Is management actively seeking new and better ways to improve caller experience? How much emphasis is placed on filling call center positions with the best available talent? Perhaps most importantly, how well acquainted is the outsourced call center with unique aspects of credit union operations? It is only after these questions are answered in a satisfactory manner that a credit union should place care of its members in another organization's hands.

Contact PSCU today at 844-367-7728 for a complete and cost-free analysis of your call center needs.