

# TOTAL MEMBER CARE

COMPREHENSIVE MEMBER SERVICE 24/7/365

## Service Excellence

Live, customized call center support  
delivered from four 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







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## 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 call 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 Total Member Care call center service is front and center in this purpose.

Our highly skilled call center representatives, working in our call 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 Total Member Care call 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,

Chuck Fagan  
President & CEO



# CALL 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 CALL CENTER VS INDUSTRY AVERAGE

	PSCU	CU Industry Average
Average Speed to Answer (secs)	26.3	100
Abandon Rate	2%	7-9%



**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 ENGAGEMENT

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 Call 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



**1 IN 937**  
CALLS IS FRAUD<sup>4</sup>



THAT'S A 309%  
**INCREASE**  
SINCE 2013



WHICH LEADS TO CALL CENTERS  
**LOSING \$2.00 TO FRAUD**  
ON EVERY CALL

PSCU COMBATS FRAUD WITH TECHNOLOGY

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



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



**61%**  
of account takeover losses can be traced back to the call 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.](#)





# COMPETITIVE ADVANTAGE

## PROVEN SERVICE LEADERSHIP

Powered by Service Professionals  
More than a thousand professionally trained call 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 call 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 Scripter, provide cutting-edge call 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 call 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@pscu.com](mailto:moreinfo@pscu.com)

# KEY FEATURES AND BENEFITS



## 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 Scripter** – Scripts consistent messages for your members
- **Multiple options** – Call center support, a loan origination system, or a combination
- **Four U.S. locations** – Critical support during disasters scenarios
- **U.S.-based** – All U.S. representatives with bi-lingual agents available
- **Call 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 call center support** – Control the type of calls transferred to PSCU as well as the call volume PSCU handles

**Let TMC become an extension of your credit union!**  
Call 844-367-7728 or send an email to [moreinfo@pscu.com](mailto:moreinfo@pscu.com)

## TIMELY DELIVERY OF KEY BENEFITS

TMC offers around-the clock-responsiveness to the needs of credit union 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 call center experience for members.
Access to eight cores	TMC call center representatives provide the same service as the credit union's call center representative, making first-call resolution the typical outcome.
CU Scripter'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 CALL CENTER GROWTH POTENTIAL

## THE CALL 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@pscu.com](mailto:moreinfo@pscu.com)



# BUSINESS CONTINUITY SUPPORT

## TMC 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, TMC provides a receptive resource for handling your members' calls.

TMC 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 TMC 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 call 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 for the last 64 months

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

Download these case studies highlighting TMC 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 Total Member Care

[DOWNLOAD CASE STUDY](#)

**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 call 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 call center and takes advantage of educational opportunities to share information within the credit union industry.



### Fraud Whitepaper:

Understand the Background, Scope, and Factors Contributing to Fraud

[DOWNLOAD WHITEPAPER](#)



### 2017 National Credit Union Call Center Conference

Why Call Centers are a Target

[DOWNLOAD PRESENTATION](#)



# MEETING CALL CENTER CHALLENGES

## INVESTING IN CALL 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 call 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 TMC 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**

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# VOICE OF THE CREDIT UNION

What credit union members are saying  
Our Agents are Dedicated to Providing Service Excellence

## SHANIECE, ALLEN PARK – NASSAU EDUCATORS FCU

April 11, 2018 – Ms. G\*\*\*\*\* wanted us to know that Shaniece did an excellent job and was great in helping her with her lost card and easing her mind. She made her feel better and she was wonderful. She is happy we have people like Shaniece working here. Great job, Shaniece!

## KATERIA, OCALA – MUNICIPAL

January 22, 2018 – The cardholder stated Kateria was professional and efficient when answering her questions regarding her account status. Kateria was friendly and patient with the cardholder. Great job, Kateria!

## BETHANY, PHX – METRO CREDIT UNION

May 21, 2018 – The cardholder stated that Bethany is the most amazing customer service person ever. The cardholder felt relieved because she never talked to someone who listened actively and who was compassionate. Bethany took the fear and worries off her back. Way to go, Bethany!

## LINDA, PHX – CENTRAL FLORIDA EDUCATORS

February 7, 2018 – Member said that Linda provided excellent customer service and did a great job. She saved her money and gave her information on how to process a payment. She stated she is professional and recommends her for any job with PCSU. Terrific job, Linda!!!

## DEIDRE, ALLEN PARK – GREENVILLE FCU

July 23, 2018 – Mrs. P\*\*\*\*\* said Deidre provided excellent service! She said she was thankful to get a live person with accurate information. Wonderful job, Deidre!



## JADA, OCALA – DEMOCRACY FCU

The cardholder was extremely pleased with the service that Jada provided to her. She stated that Jada was polite, professional, and very helpful. The cardholder also stated that Jada went over and above the call and she greatly appreciated that. Awesome job, Jada!

## ALYSSA, ALLEN PARK – VIRGINIA CREDIT UNION

February 10, 2018 – Mrs. W\*\*\*\*\* let us know that Alyssa was amazing. "She has outstanding customer service skills and she was a delight to speak with." Great job Alyssa!





# TAKING PRIDE IN THEIR WORK

CALL CENTER PROFESSIONALS SHARE THEIR THOUGHTS



# DRIVING ROI

Understanding the value of a First-Rate Call 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 call 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 by step through this process.


Omadevi Jairam, Help Desk Representative  
St. Petersburg, FL



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



Advisors Plus<sup>+</sup>  
Value Delivered



Identifying & Increasing Your Call Center's Value

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@PSCAdvisorsPlus

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  
Call Center Fraud

## UPCOMING EVENTS



### MEMBER FORUM 2019

April 2 – 4, 2019  
Austin, Texas

The best part of Member Forum  
are the insights you will gain.  
[Register Today](#)



### NCUCCC CONFERENCE

October 21-23, 2019  
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@pscu.com](mailto:moreinfo@pscu.com)



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