Driving Customer Satisfaction and Employee Productivity

PSCU leverages OpenText Assure™ to gain competitive advantage

P SCU is one of the largest credit union services organizations in the U.S., representing close to 700 credit unions. PSCU provides traditional and online financial services to credit unions and their customers, including industry-leading credit, debit, ATM, and prepaid card servicing to more than 14 million cardholders; innovative bill payment solutions to over one million online bill payment subscribers; and e-commerce solutions, including mobile banking.

Operating in a highly competitive industry, PSCU must deliver consistent, superior service to credit unions. PSCU's Center of Process Excellence, a team consisting of process improvement and Business Process Management (BPM) technology expertise, identified several areas of service delivery where inefficient manual processes could be changed and automated to dramatically improve customer satisfaction and productivity. With OpenText Assure™, PSCU has transformed its services into a leading differentiator for its business.

Banking on technology to improve customer satisfaction

In the past, PSCU's process for handling service requests and issues from credit unions included numerous manual and paper-intensive steps. The manual nature of most of these steps made tracking of

both the overall process as well as individual steps extremely difficult. This lack of visibility and inability to identify the responsible party at any one point within the process negatively impacted the overall service delivery. Credit unions submitted requests that routed to PSCU account management specialists; however, there was no single source of the truth for reporting on and identifying the status of these requests.

PSCU knew that improving overall customer satisfaction would require a different approach that moved away from a manual, paper-based environment. It was clear that PSCU and the credit unions needed real-time visibility into the status of requests, as well as reporting capabilities. Reports on historical trends would provide valuable insight to improve the performance of overall operations. Daniel Rosen, Director of the Center for Process

INDUSTRY

Financial Services

CUSTOMER

PSCU

CHALLENGES

- Manual, paper-based processes result in inefficiencies and customer dissatisfaction
- Reduced business insight due to lack of visibility, tracking, or accountability for service requests from credit unions
- Highly competitive market space

SOLUTION

OpenText Assure™

BENEFITS

- Ability to roll out new process-based services in 25 percent of the time
- Delivered customer service excellence with automated processes and full visibility
- Doubled service request volume with no additional headcount
- Saved more than $300,000 by responding more efficiently to requests

> "OpenText Assure has saved us over $300,000 by helping us respond faster and more efficiently to requests. This solution sets PSCU far ahead of the competition."
>
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> FOR PROCESS EXCELLENCE, PSCU

Excellence, summarizes the requirements; "We needed a solution that would provide more visibility, easier reporting, and faster response time to customer demands." The decision was made to implement a customer service platform and portal for all credit union requests, which would allow PSCU to track requests, assign ownership, manage accountability and service-level agreements, and ensure proper resolution of each item.

Rolling out OpenText Assure

After assessing three major vendors based on expertise, product, and pricing, PSCU selected OpenText Assure. Based on the OpenText MBPM solution, Assure is a leading BPM product that provides a portfolio of out-of-the-box best practice processes, including request management, incident management, and case management. The

Assure platform includes a work center to improve productivity, advanced reporting and analytics for business insight, and change tools for process improvement. Rosen explains, "We needed to be able to grow with a solution that was flexible, adaptable, and priced right. OpenText fit the bill perfectly."

Having conducted a complete assessment of existing systems and requirements, the PSCU team set an aggressive schedule to deploy the customer service solution, dubbed "TIMS" (Total Inquiry Management System). TIMS would serve both internal PSCU agents and external customers, and PSCU planned to launch the new system within 90 days. During the first phase of the project, the primary objective was to improve usability and request delivery through the automated inquiry and request routing capabilities of Assure.

With the final phase deployed, credit unions can now log into a personalized customer portal to submit a request to PSCU. The solution's smart routing procedures allow the request to be sent automatically to the proper team based on the request type. The internal team then works from their personalized agent portal to resolve the request. The automated tracking functionality ensures that each request is addressed and resolved on a timely basis. The credit unions are empowered through the self-service customer portal to view the status of their submitted requests, search for and export their current requests, and provide or request additional information on previously submitted tickets.

PSCU and its customers now have complete visibility into credit union requests from creation to resolution. Rosen explains, "The credit unions now have immediate access to see the progress of inquiries and requests within our system. We have empowered our customers with a portal that was so easy to use, no training was required. The feedback from our customers since implementing TIMS has been overwhelmingly positive."

Increased capacity and insight

The deployment of Assure has dramatically increased PSCU's ability to respond to and track incoming requests. "Last year, we responded to hundreds of thousands of requests from credit unions. This year, we're on track to resolve more than double

the request volumes without increasing head count. We are now able to tackle requests faster and more efficiently," says Rosen.

Feedback has been overwhelmingly positive, according to Danielle Hollis, PSCU BPM Developer. "All the PSCU service departments are impressed with how streamlined the OpenText Assure experience has been," she says. "Now we have visibility to every request and inquiry electronically. We have eliminated 90 percent of the paper within the process and our service agents could not be happier."

Further, using the solution's reporting tools, PSCU is now able to identify trends, predict potential issues, and proactively identify new service needs. "For example, the Assure solution enabled PSCU to see that 18 percent of customer requests were related to report generation. Since that finding, we've been able to automate responses to those requests and reduce our work queue by 30 percent," Rosen adds.

Automating the management of fraud cases

For PSCU, the next phase of implementation addressed a critical issue for credit unions and their customers—fraud management. Similar to the process of handling requests, the process of managing a case of suspected fraud on a credit card was a manual, paper-based effort that required—per month—more than 300 reams of paper, 15,000 folders, 12 ink cartridges, and shredding of 150,000 sheets of paper. Some of the most challenging cases could take up to 120 days to resolve.

Using OpenText Assure case management tools, PSCU now offers a fraud management solution to its credit unions, with a comprehensive electronic repository for case documents and information, an automated fraud reporting process, and full visibility into the status of a case. When a fraud case is created via the portal's fraud reporting function, a PSCU fraud agent sees it automatically on his or her to-do list, with all the relevant background information. In addition, credit unions now have real-time access to the case and the related documentation without having to call PSCU or wait for records to be provided.

The PSCU fraud team has happily embraced the new electronic system. After a few hours of training, the team was able to go live the next day without support. "It is so intuitive,"

says Rosen. "We eliminated their need for paper—and 30 days after launching the solution, the file folders were gone." With an expected 150,000 – 170,000 fraud cases in the next year, PSCU anticipates significant savings simply via the reduction of paper documents used to manage cases.

As a side benefit, Assure has reduced the risks associated with relying on paper files physically stored on the premises. PSCU can now meet its Business Continuity Planning (BCP) requirements, with redundant copies of all fraud cases. With its Eastern U.S. operation located in Florida, hurricanes and severe weather make BCP-readiness a necessity.

Best practices

A key factor in PSCU's success with the Assure solution has been the collaboration of its technical and business teams within its Center for Process Excellence. Recently, PSCU's team of technical BPM developers joined the Process Innovation and Excellence group, a team of Six Sigma–certified productivity specialists. Combining the forces of these two teams has bridged the gap between IT and the business, building trust and collaboration. Rosen comments, "The benefit of combining BPM and Process Improvement teams delivers a huge advantage."

Looking ahead with OpenText

OpenText Assure has allowed PSCU to tackle some large goals in a short period of time and make significant plans for the future. PSCU intends to continue rolling out new process-based services into its customer service portal. "The agility of the solution lets us very quickly roll out changes or deploy a new process-based service to customers in 25 percent of the time," Rosen states.

In the next year, PSCU plans to develop an automated process for credit unions to manage consumer disputes. Rather than calling a toll-free number to initiate a manual process, consumers will be able to complete an online dispute form. This process could potentially allow 70 percent of requests to be processed without any manual involvement, meaning faster response times, increased customer satisfaction, and additional differentiators for PSCU's operations.

Rosen sums up his team's experience with the OpenText solution by saying, "OpenText Assure has saved us over $300,000 by helping us respond faster and more efficiently to requests." He concludes, "This is a competitive advantage that PSCU is able to offer free-of-charge to its credit union clients. This solution sets PSCU far ahead of the competition." ■

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