

# Flexible Service Models

## Total Member Care™ – Flexible Service Models

Credit unions' needs for member service support vary depending on their available resources, technology infrastructure and call volumes. PSCU's Total Member Care™ (TMC) 24/7/365 contact centers are designed to be flexible enough to help credit unions meet their members' expectations for high-quality, efficient, and personalized service at any time of day.

### Full Service

TMC's Full Service delivery mode means all of a credit union's member service call volume is routed to representatives in TMC contact centers on a 24/7 basis. Members get the service they need, whenever they need it, and still enjoy the familiar and personal touch of their credit union relationship. As an extension of the credit union's service capability, Full Service TMC lets credit unions focus on strengthening their relationships and growing business. PSCU's investment in creating and managing a world-class contact center operation means credit unions can compete on a 24/7 service playing field without having to build out their own infrastructure.

## Solution Summary

*TMC delivers contact center services in customizable modes to fit a credit union's unique demands for service availability and coverage.*

- *Full Service gives credit unions a 24/7/365 partner to handle all member requests for service.*
- *Overflow provides a relief valve for credit unions when call volume to their own contact center exceeds current staffing capacity.*
- *After-Hours service lets credit unions handle calls from members during normal business hours and seamlessly direct calls at night or on weekends to TMC resources.*
- *With TMC Full Service, or the After-Hours and Overflow flexible service models, PSCU can assist credit unions with their business continuity plans in case circumstances disrupt their ability to deliver regular member services.*
- *Special Circumstances service accommodates credit unions that may potentially experience unusually high call volume due to platform conversions or new marketing campaigns that impact large numbers of members.*

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## Overflow

When call volumes exceed the capacity of a credit union's own call center, TMC's Overflow service model can accept the extra volume on your behalf. The ability to manage through spikes in call volume is critical to maintaining high levels of member satisfaction. PSCU's Implementation team works closely with the credit union's operations staff to identify call arrival patterns and design the logistics for routing calls to the TMC contact centers. TMC's Overflow service model is the antidote for extended member wait times and abandoned calls.

## After Hours

The need for service never sleeps. When credit unions close at night or on weekends, members still have questions and need to get in touch with someone who can help them. TMC's After-Hours service model effectively extends your service availability for as long as you want coverage. Your credit union can always be open, because our call centers never close. TMC offers you specialized services when your members need it most. An after-hours service partner like TMC is a powerful relationship builder and competitive edge.

## Assistance at Difficult Times

When unexpected events or disasters keep credit unions from effectively serving members, TMC can be counted on for maximum effort to ease the situation. To date, PSCU has assisted dozens of credit unions to 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 service calls if an unexpected event compromises their own ability to tend to members' needs.

## Special Circumstances

Certain singular events can trigger an unexpectedly high volume of calls to a credit union's contact center. A conversion to a new core data processing platform, for example, can potentially spark a flood of calls if the implementation experiences any glitches that impact members' ability to access their account data. Similarly, a new marketing campaign to grow members or add accounts may cause a sudden spike in volume from members with questions. In either case, these types of special circumstances create the need for added depth in a credit union's service model, if only for a limited time. TMC provides a resource for credit unions to direct their members' calls when special circumstances cause surges in call volumes.