

IVR for Card Services

Answering the Call for Exceptional Card Servicing

When your members have questions or are in need of support, PSCU's cloud-based, front-end call management system is here to answer the call. Running live in our Contact Centers 24 hours a day, 365 days a year, this Interactive Voice Response (IVR) technology from Nuance On Demand (the same company behind Siri) gives credit unions a cutting-edge approach to cardholder service. This technology includes directed speech that allows members to speak their responses easily and quickly for a better member experience.

Excellence by the Numbers

PSCU's IVR handles 9 million calls per year from your cardholders. Members on nearly half of these calls are able to self-serve in the IVR without the need to be transferred to a live representative.

Solution Summary

PSCU's 24/7/365 Contact Centers operate on the founding principle of a best-in-class member experience thanks in part to its IVR technology. This state-of-the-art solution has enhanced the level of member service provided by heightening efficiency and reliability. It provides:

- *Optional ANI Match feature that identifies the caller based on the phone number they called from*
- *Optional Name Greeting feature that greets callers by their first name when identified*
- *Convenient self-service options and efficient routing for credit card calls*
- *Efficient routing for debit card phone calls*
- *Speech-recognition technology in addition to traditional touch tone options*
- *Conversational, easy-to-navigate menus that are available in both English and Spanish*
- *Standard and premium card menus*
 - *The premium menu conforms to Visa and Mastercard requirements for support of their premium card programs*

IVR for Card Services

Responsive and Flexible Menus for Maximum Functionality

The IVR is flexible and gives credit unions the ability to tailor it to their needs. Options available for the credit unions to determine include:

- Cardholder authentication tokens
- Language (English and/or Spanish)
- Control over the specific self-service functions that can be provided in the IVR
- Call routing to the credit union during business hours

Our comprehensive IVR menu is built to address the most common member interactions. Credit cardholders can perform the following self-service functions within the IVR:

- Obtain account balances and available credit
- Find out the date and amount of the last payment
- Identify the minimum amount due and the due date

- Listen to recent transactions including charges, payments and credits
- Request statement copies
- Obtain payment mailing address (regular and overnight)
- Get rewards balance (for participating credit unions and cardholders)

Additional menu options within the IVR will promptly route cardholders to the appropriate Contact Center representative to handle transactions such as:

- Report a card lost or stolen
- Make a payment
- Activate a card
- Question a charge
- Change address
- Provision Apple Pay, Google Pay and other mobile wallet technologies

At any time during a cardholder's call, they may jump back to the main menu or opt to speak directly to a representative. Whenever your members need help or information, PSCU's IVR is standing ready – day or night.