



Case Study: Pacific Marine Credit Union

TMC Overflow and After-Hours Services Help Pacific Marine CU Improve Service, Extend Coverage

Overview

Credit Union Profile

Pacific Marine Credit Union (Oceanside, CA; \$700 million in assets) serves over 78,000 members worldwide. The credit union has been serving Marines, sailors and civilian employees living in Southern California since 1952.

The Challenge

PSCU and Pacific Marine have been partners since early 2007, with the CUSO providing assistance to members with requests for Bank and Western Union wire transfers during normal business hours. The credit union realized that call volume increased dramatically on military pay dates at the middle and end of each month, resulting in extended wait times for members and higher

abandon rates. PMCU also wanted to enable their staff members to focus on other member support and relationship building activities, such as responding to email and fax inquiries.

Solution

The credit union expanded their service agreement with PSCU in 2014 to provide additional commonly requested call center services for members, such as account balance inquiries, loan balances and payment card-related services. In addition, PSCU was also engaged to deliver these services one hour before and one hour after normal credit union call center business hours on Mondays through Saturdays. The credit union also engaged PSCU and TMC as an overflow resource to take calls that were waiting over five minutes in their own call center's queue.

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Results

PMCU and PSCU have developed a tightly collaborative partnership characterized by a high degree of responsiveness to meeting the credit union's requirements for service adjustments, changes to call handling scripts, and improved performance metrics. Their metrics during high volume periods improved from a below 50% answer rate to nearly 90% with the added resource of TMC.



“It’s an honor working with the staff at PMCU. Military personnel are close to my heart as they serve and protect our country. It’s a privilege to help make sure they are provided the service they deserve. Marines, Navy and their families as well as civilian employees and the communities in Southern California are in good hands with PMCU.”

Lisa Byrd, TMC Program Manager, PSCU

Supply Meets Demand for the Right Service Mode

PSCU’s multiple Total Member Care service modes, which range from complete 24/7 coverage to after-hours, overflow and business continuity support – gave PMCU the right options to address their particular need for overflow and extended hours support for their members. By using TMC, the credit union further extended the availability of its service and product offerings to cover a larger window for member contact.

Case Study: PMCU

Connection to Core Critical to Serve as Seamless Extension of Credit Union

The technology that supports TMC features numerous direct interfaces to credit union host processor systems, including PMCU's host platform. The access to a complete picture of members' account data empowers TMC representatives to serve credit union members across the range of the relationships they have with PMCU.

Solid Preparation Ensures Smooth Transition

Pacific Marine's member services management team did extensive homework to prepare PSCU's folks for accepting more calls from the credit union and handling more types of calls beyond wire transfer requests. The credit union team wanted to ensure that PSCU's call center representatives were schooled in how to interact with and serve their members. Scripts and guidelines for handling the most common call types were developed and refined over a period of six months and shared with PSCU's management and training teams before the credit union flipped the switch to let calls flow to PSCU. The high level of advance planning and collaboration between the credit union and PSCU helped to greatly mitigate any concerns about whether TMC could deliver the same level of quality service that members were accustomed to receiving from PMCU.

PMCU's member services agents handle approximately 21,000 calls each month. Between 10-20% of their calls are directed to PSCU under the expanded call center service agreement with PSCU.

Members' average wait times are under 30 seconds and abandon rates for calls routed to TMC representatives are under 1%.



Paydays are Better Days

The initiative to direct overflow and after-hours calls to PSCU, as well as an expanded range of call types, has enabled Pacific Marine's members to experience faster service, particularly on the military paydays when members' requests for service increase dramatically.

"Our service level performance has improved greatly since engaging with PSCU to take more of our call volume," said Jose Ruelas, Call Center Agent at Pacific Marine Credit Union.

Case Study: PMCU

In the year since PMCU initiated the extended hours and overflow call handling strategy, the credit union reports their answer rate has increased, particularly on the high volume military paydays, from under 50% to near 90%. In addition and over time as PSCU's TMC representatives have grown more accustomed to serving PMCU's members, the credit union has seen far fewer calls transferred back to them from PSCU.

A Responsive Partnership

According to Lisa Byrd, TMC program manager for service delivery, both PSCU and PMCU agree the most important ingredient to the successful service relationship is a commitment to being a helpful and responsive partner.

"PMCU truly understands that the relationship is only as beneficial and effective as the work we invest in each other's success," said Byrd. "It is definitely a privilege to work with PMCU; we have a nice balance between us."

Linda Hovatter, Call Center Agent at Pacific Marine Credit Union, remarked on the responsiveness factor, "The response time from the PSCU solutions support team is great. They usually return our calls within 15 to 20 minutes, which is excellent when you're trying to address an issue or a concern. We're very pleased."

More Time to Serve Members' Other Requests

PMCU made the decision to partner with TMC for overflow and after-hours support to improve the responsiveness and reach of their member services. Another positive outcome for the credit union from the initiative has been the ability of the PMCU team to more quickly address member requests for service that arrive via other channels, such as email and fax.

"We're happy to have the TMC resource; it's turned out to be a great addition to our service model," said Jose.

"Lisa has been an integral part of our own management team. We're always able to contact TMC supervisors to make changes to scripts, so having such a team of people at the ready to help you is quite a benefit."

Jose Ruelas, Call Center Agent, Pacific Marine Credit Union
