

Why Partner With a Call Center Outsourcing Vendor?

By Winona Nava – CEO of Guadalupe Credit Union

Chartered on September 8, 1948, Guadalupe Credit Union embodies the credit union philosophy of service. We serve individuals and families of many origins, professions and faiths, and our tagline is “More than banking, we’re family!” With four branches and fifty-two full time employees, Guadalupe is able to provide excellent face to face service to our 12,150 members, yet we also wanted to provide around the clock telephone service as well for our busy members who couldn’t make it to their branches during business hours. That is why we set out back in 2009 looking for a third party outsourced call center provider.

We actually had previously used another outsourced call center vendor, but the vendor offered very limited functionality and information since it relied on a simple shared branch interface. Many of our members were unhappy with the incomplete information the call center could provide when the shared branch interface was used, and our employees were not pleased at all. The vendor then upgraded their system to support an online connection directly with our data processor. Members were quite pleased with the improvement when we migrated to the direct data processor interface, however, the situation quickly deteriorated when the vendor notified me that they would no longer provide the direct interface option and instead proposed to migrate us back to the shared branch network interface option we so detested.

Knowing we needed a better alternative, our senior management team developed evaluation parameters and began the due diligence process of finding a strong partner for our critical contact center needs. After reviewing proposals and demos, our clear choice became AnyHour Solutions. AnyHour is growing yet still small enough to be extremely flexible and accommodating to our specific call center requirements. They were also able and willing to satisfy our core interface requirements for functionality while the other competitors could not. In addition, they agreed to take member consumer loan applications using Guadalupe’s web-based lending system. A visit to the AnyHour Solutions contact center in Rockford, IL sealed the deal for us.

We started with AnyHour in February of 2010; the implementation went great. The AnyHour team is very adaptable and showed a strong desire to meet our needs. While some outsourcers only offer a limited number of pre-configured outsourcing options, AnyHour prides itself on specifically tailoring their solution to the credit union’s exact needs.

At Guadalupe CU we have MSRs in-house that are available to answer calls during normal business hours of 8:30-5:30; yet many times they can be overwhelmed so we set up a system whereby if a call is not answered within five rings it automatically goes to AnyHour and is answered in our credit union’s name. So the member typically doesn’t know it’s a third party company answering the phone. This system has worked really well for us. As a result of AnyHour’s years of credit union experience, coupled with very low agent turnover rates, their agent skill level is very high.

Plus we save on operating expenses by using AnyHour Solutions. We determined that it would cost us as much to hire one additional person to backup the receptionist during business hours as

it would to have AnyHour serve our members 24/7. The decision to partner with AnyHour Solutions has proven to be a cost effective alternative for our credit union.

Currently AnyHour Solutions takes about 50% of our calls during business hours and 100% after hours. They are always there to take any calls we cannot. Their wait times as well as talk times are very low, while still providing a very personalized level of service. Our members love the after-hours availability of a real live person.

I think most all credit unions can benefit, both financially as well as in terms of member service enhancement, by utilizing a third party call center outsourcer. AnyHour has proven to be a terrific call center partner. I would highly recommend AnyHour Solutions to any credit union because they are flexible; listen to any concerns we may have; promptly take action; provide courteous, timely, and professional member as well as staff support; and work hard to deliver excellent service to our members around the clock.