



Customer Profile

Heritage Trust Federal Credit Union

Industry

Financial

Witness Systems Solutions

- eQuality® ContactStore for IP

Region

North America

Location

Summerville, South Carolina (USA)

Number of agents

20

Results

- Increased performance scores by 50 percent
- Increased supervisor productivity by 20 percent
- Decreased search and retrieval time by 30 percent

About Heritage Trust

South Carolina-based Heritage Trust Federal Credit Union (HTFCU) is a financial institution that provides a complete array of financial products and services for its members. Headquartered near historic Charleston, HTFCU is committed to serving its membership with products that range from checking and savings accounts to car loans and home mortgages. HTFCU built its organization on a member-first cornerstone – providing a place to go where members can find not just offerings, but answers and solutions.

Credit unions are unique in the financial world. Because the members are the owners, there are no shareholders to whom profits must be paid. Everything is returned to members in the form of better rates on loans and deposits, and lower or no fees on products and services. With these benefits, HTFCU is committed to continually providing member service excellence across all of its business units – including its contact center.

Opportunity

With more than 70,000 members, call center agents handle close to 1,000 calls daily in the Heritage Trust Call Center located at the corporate office in Summerville, S.C. These inbound and outbound interactions include tasks such as opening new accounts, taking loan and second mortgage applications, purchasing certificates of deposits, setting up appointments for investment purposes, assisting in researching/resolving account problems, and issuing ATM and debit cards.

To effectively meet its members' service expectations, HTFCU decided to invest in a solution to monitor and record member interactions to ensure the highest levels of service were being delivered. And, as a financial institution, HTFCU needed to record 100 percent of its calls for compliance purposes. Prior to purchasing a customer interaction recording solution, the company's recording method consisted of voice recorders on the telephone, which proved to be both inefficient and unreliable. It was clear that HTFCU needed to invest in call recording technology that was fully automated. Ease of use, reliability and robust archival capabilities were all additional characteristics the company desired in the recording technology it would select. Another requirement – to meet network infrastructure needs – stipulated the solution had to operate within its converged Cisco Voice over Internet Protocol (VoIP) environment.

Solution

To fulfill its customer interaction recording needs, HTFCU implemented eQuality®ContactStore for IP, Witness Systems' recording platform that allows for 100 percent customer interaction recording in an Internet protocol (IP) environment. HTFCU selected eQuality ContactStore for IP based on its high reliability and archival simplicity.



“First and foremost, member satisfaction is a top priority in our business. Our use of eQuality ContactStore for IP has proven instrumental in helping us meet our members’ needs and ensure positive experiences – all through the highest level of service possible.”

Ariel Smith, Network Services Manager, Information Technology, Heritage Trust Federal Credit Union

“In our selection process, we needed a compliance solution to meet our regulatory requirements first and foremost, but HTFCU also needed a fully reliable, scaleable system that would work in tandem with our existing IP infrastructure. For these and other functionality capabilities, we invested in eQuality ContactStore for IP,” explains Ariel Smith, Network Services Manager at HTFCU.

eQuality ContactStore for IP handles HTFCU’s call volumes with great ease, recording 100 percent of the credit union’s member interactions. Further, the solution makes managing the captured interactions much easier. According to Smith, supervisors are able to work 30 percent more efficiently because the solution is so user-friendly.

eQuality ContactStore for IP also met HTFCU’s archival needs. Like most financial services companies, HTFCU needed to archive its calls for one year. The credit union needed fast access to these interactions through efficient archive and retrieval. eQuality ContactStore for IP automatically tags and categorizes calls, so when interactions are stored, they can be easy to retrieve – such as in the case of a dispute call. Once a call is located, it can be played and restored back into the system within a matter of seconds.

Since implementing eQuality ContactStore for IP, the solution has helped HTFCU make great strides in its delivery of service. Its supervisors live monitor calls on a daily basis

to ensure the highest levels of service are delivered. Being able to listen to an interaction real-time provides the opportunity for HTFCU supervisors to offer immediate feedback on the best ways to handle members’ requests. Using the solution’s “Exec Record” function, supervisors can record and save the interaction from beginning to end, regardless of when the recording was initiated. Additionally, recorded interactions for each call center agent are reviewed and evaluated weekly, and performance scores are incorporated into quarterly and annual reviews.

Using eQuality ContactStore for IP, call center agents are trained using “best practice” interactions that were captured using the solution. This means HTFCU is able to deliver real-life scenarios to call center agents to enhance the training experience. Agents are then coached on the elements of a high quality contact.

“From a certain standpoint, a member calling for a particular service is the boss – we want to make sure his or her experience with our call center agents reflect the highest caliber of service,” comments Smith.

“Since we started using eQuality ContactStore for IP, we’ve seen our call center agent performance scores increase by 50 percent,” says Smith. “By observing the qualities of high-value calls, our call center agents are able to experience and replicate how to most effectively answer questions and offer solutions, which in turn keeps our members happy.”



It’s your goal.

It’s our philosophy.

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