How Conversions Impact Your Contact Center and Members
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TRANSCRIPT

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Nathan: Good day and welcome to Harland Clarke's webcast, *How Conversions Impact Your Contact Center And The Numbers*. This webcast is being recorded and a replay will be provided to you within a few days. If you have any questions, please use the question box located in the control panel. Your questions are private and are only seen by the presenters. I will now turn the call over to Steve Nikitas of Harland Clarke. Steve, you have the call.

Steve Nikitas: All right. Thank you very much, Nathan. Good afternoon, everybody. Welcome to yet another Harland Clarke webinar on how to help your financial institution continue to grow and prosper. Today, we're going to talk about conversions. You know those conversions. You're maybe implementing a new online or mobile banking platform, maybe your institution is going through a merger, maybe you're simply converting to a new core system. Any of those types of initiatives or activities can certainly cause angst and consternation, not only for you, but also for your account holders.

Today, we've got a handful of topics that we're going to present to help you better manage those conversions. We'll talk about how conversions can impact your contact center and your members. We'll share with you information around those dos and don'ts to help make sure that you're prepared for conversion. We'll do that by providing first hand experiences. Then, we'll also present strategies that will help you prevent any pitfalls, or help your avoid those pitfalls, to ensure that your experience flows as smoothly as possible, and you provide your members, or you continue to provide your members with world-class member experience.

Let's go to the next slide. As you heard, my name's Steve Nikitas. I am going to facilitate today's presentation and I am honored to be accompanied by three experts in conversions and contact centers. I'd like each of you, if you don't mind, to introduce yourself to today's attendees. Ron Hasbrooke, I'd like to start with you. Ron, would you tell our attendees today a little bit about yourself?

Ron Hasbrooke: Thanks, Steve. Good afternoon, everyone. Good morning to those on the West Coast. Again, my name's Ron Hasbrooke. I'm in a business development role for Harland Clarke, specific to what Harland Clarke is doing with our contact center and

digital conversion solutions. Been with the company for about 12 years now. In prior life, led contact centers myself. Thrilled to be with you all today and looking forward to a good discussion. Janet, I think you're up next.

Janet Sthele: I am. Thank you. I am Janet Sthele. I'm a sales engineer, and I've been with Harland Clarke for 16 years on doing that. The same role I'm in today. That's where I get to work with our sales teams as well as our clients as an extension of that and just understand what's going on in their world where they may be needing some additional support. Then conversely, talk about our contact center solutions, how we may be able to engage them, and help them through their current initiative.

Terri Panhans: Thank you, Janet. This is Terri Panhans. I've been with Harland Clarke for 25 years, serve as vice president of our contact center solutions' sales and marketing team. Just honored to be able to work with our clients to help them by collaborating and designing solutions that exactly fit their needs. Certainly, digital conversions are a big part of what we do. We certainly continue to see momentum in the marketplace around them, so just very pleased to spend the next hour with you all and thank you for your time.

With that, let's go ahead and move to the next slide. Okay. What is the current member expectation and landscape? I think we'd all agree it certainly is evolving and will continue to evolve. Member expectations are at an all time high right now. Members expect us not just to know them, but to know them through any channel that they choose to migrate to. Many times, they will migrate from one to another for one single transaction.

What we continue to see are growing investments around these digital technologies to facilitate that, to enable that great member experience, and to certainly help to acquire, engage and grow, and retain members, which is so crucial. We see a lot of the conversions that we'll talk about today, but we also see upgrades to ensure that the platform in itself, be it mobile or online, remains very relevant, and again, a key enabler of that member expectation.

Let's move to the next slide. Why these new expectations? Why are we seeing this? Certainly more than ever, members are in charge. They expect to be served in whatever channel that they choose to transact their business with you. They want it to be easy. They want to be treated as individuals, not just as a number, and the expectation is high. Many times we see that members are not comparing you to other credit unions, but rather to organizations that they enjoy doing business with. If you think right now as a consumer yourself, what are those organizations that you enjoy doing business with? Why is that?

One of my favorite is Amazon because they make it extremely easy for me. They know me. They can deliver something to me within a matter of hours if I choose to decide that I need it within a few hours. I set expectation around other organizations and then companies that I do business with as a consumer, up against Amazon. I would again, challenge you to think about who you think your members are comparing you to and then in addition, how do you compare. Are you providing that experience and certainly through the digital channels that you have or are growing, to ensure that you're delivering on that?

Let's move to the next slide. We are undoubtedly in an experience economy. I continue to see across our industry certainly, and in others, that the member experience is today, and will continue to be the only truly durable competitive advantage. How we approach that is truly going to be the differentiator. How we invest in and enable key technologies to support that is vitally important.

Let's move to the next slide. What does this mean? Again, I mentioned earlier, we continue to see just immense conversion momentum out in the marketplace. We work with hundreds, literally, of clients who are either going through a new online banking mobile conversion. They may be going through it because due to a merger and acquisition, or just that they have made the decision that they need to make that move. They're also, as part of that, having to take notice of their core platforms, to ensure that everything is going to sync up and integrate and work together.

Let's move to the next slide. Again, today we'll talk a lot about digital and obviously there's just a lot of movement to digital channels, to self-serve channels. That said, obviously, the live agent volume, as we have seen it, has decreased, but the types of calls that come into the contact center where a live agent is requested, are actually becoming more critical. You can see on this grid that for those basic transactions, checking a balance, doing a fund transfer, inquiring about a fee, a lot of times, that self-serve, the digital channel is just fine with a member.

When they have an issue, and they want it resolved, then their expectation is they can reach someone. They can reach someone who is knowledgeable. They don't need to be transferred once or twice to have their issue resolved and it will be resolved fully, thoroughly, and with full care by whoever they speak with on the phone. We continue to see that the contact center will remain an important, personal touch point.

Again, these conversions that we'll talk about today, a lot of times, that may the only opportunity that you have to speak with a member through a live agent. That engagement is so important and can really help to drive not just getting through the conversion itself, but to drive loyalty with that touch point. Let's move to the next slide

please. Again, we believe, and we have had the privilege of supporting, as I mentioned, hundreds of clients.

We've supported close to 120 conversions, digital conversions, in the last 18 to 24 months. Again, just see tremendous momentum there but we approach it as, and we'll share with you today how you can ensure that you turn it into this, that it's not just a get from point A to point B, get through the conversion, and everyone survives, but yet it's let's take this opportunity to engage with our members, and to ensure that the interaction is one that builds that loyalty, not just around the conversion itself, not just around the platform, but about your credit union. All right. Steve, I think now would be a great time for our first polling question.

Steve: All right. Thank you very much, Terri. Great job. Lots of great information. In the day of there's no such thing as a free lunch, we've got a couple of polling questions that we'd like to ask you during this presentation. The first one is what you see here, are you planning a conversion or any type of a major change event at your financial institution over the next year?

If you could be kind enough to select either a yea or nay, we would be much obliged. Let's give everybody a few moments to select one of those answers. Terri, good point about turning the conversion process into an opportunity to really take what potentially could be a negative episode or a negative interaction, into something that really makes the difference and helps the credit union make a real strong impact on its members.

There, we've had our responses. Everybody on the phone, or everybody who has replied to our phone-in question, our first polling question, is planning a conversion over the next 12-month period. Thank you all for responding. Thank you for participating. We've got another question coming up so don't put those pens and pencils down just yet. In the meantime, let's go to our next slide and let's switch gears here. I'd like to bring Ron Hasbrooke in at this point. Ron, we're going to hand the reins of this presentation over to you so that you can talk about how conversions can impact contact center.

Ron: Thanks Steve, and thanks Terri for that great tee up. One of the things that Terri shared is that Harland Clarke has supported over 120 conversions in the last year and a half, two years. Those of you on the phone who may not be aware, what we're typically doing in those conversions is assisting the client with the increase in call volumes that they typically see as a result of the conversion of them.

As part of our partnership, we are keeping good tabs on a lot of the specific details for each of those clients relative to unique items related to their conversion, what platforms they're moving off of and on to, as an example, how many members are impacted, whether Bill pay is changing, what first time login procedures look like. We've been

keeping very good record on those things and really most significantly, great detail around the call arrival patterns to include how many calls have been offered, how many of those are coming in the first day of the conversion, the second day of the conversion.

We have been able to leverage that data to do a couple of things, one of which I'll share with you here in just a moment. One of those is to be able to trend and identify some averages that can help you. If you've got a conversion in front of you, get a sense for generally, what you're likely to see from a call volume standpoint. The other thing that data has allowed us to do is build some pretty powerful models that we can use to assist you with the specifics of your conversion, forecasting what your unique lift is likely to look like.

There's a lot of factors that go into it. Most significantly on the retail side is, what impact that new platform is going to have on the member, how different it is from their current platform, and what those first-time login procedures are? There's a lot of steps, and we'll talk through those with you in just a moment, that you can take proactively to manage some of that increasing call volume. On the retail side, you will be dealing with a significant increase in call volumes. It's just a matter of how much and how well you're able to mitigate some of that.

On the business side, our strategy is really to take an approach proactively before the conversion to communicate with business members in such a way, that you effort to eliminate any calls post conversion. What we'll focus on here really is on the retail side, and what you should expect with consumer members going through a conversion from a call volume standpoint.

We can look at the next slide. This will still give you a big picture view on that. What we see generally, these are averages again, across many, many conversions, each of which differ, so be careful about how tightly you expect this to fit specifics of your conversion. What we see generally, is that in the very first week of a conversion, up to 30% of your membership base that is an active online banking user today is likely to pick up the phone and need inbound phone support during the conversion.

That increase in call volume is likely to at least double, and in some cases, we see it triple or even quadruple the normal daily call volume in a contact center. They're big events, and they impact membership significantly and drive a big increase in the volume of calls. The other thing that we see over and over again in these conversions that we support, is that the handle time associated with these calls is typically significantly longer than what you may have in your contact center generally.

Most credit unions look at a average handle time across all their call types in the three-minute, four-minute, sometimes five-minute range. With a conversion, that increase in call volume, you likely want to expect it to be two to three times longer than what you're

seeing generally, on the order of six to seven minute average handle time for consumer inbound calls during that first week of a conversion.

Let's look at that info in a little bit more detail. If I could have the next slide. What you'll see here is a way of forecasting-- Again, this is based on averages across a lot of different conversions, but this is a way of forecasting what your call volume increase, the incremental lift, is likely to be by week, based on the number of active end users you have converting.

In this graph, if you see at the top, for every 10,000 active online-banking users, you might expect somewhere in the range of 23%, or 2,300 additional calls, on top of your normal daily call volume in that first week of the conversion. Second week, call volumes typically remain very, very high. They'll dip a little bit, but it's really those first two weeks that are the most intense.

Week three, you begin to see a gradual lessening of the increased call volumes. We see typically, contact centers are in an elevated pattern over their normal daily volumes for a period of at least four weeks, sometimes upwards of six to eight weeks, depending upon the adoption rate on the new platform. If you could put through the next slide, please. Looking at that very first week, which is normally the busiest of all, this shows you how that call volume the first week typically breaks out by day.

With day one being whatever is day one of your conversion. If you're moving to an online banking platform that recommends a conversion on a Tuesday as an example, that first bar on the left would be your incremental lift, the increase in call volumes that you should expect to see above your normal baseline, for that first Tuesday. For every 10,000 active users you have converting, you should expect somewhere around 600 additional calls on that first day.

Second day generally is a little bit less, not always. Some platforms, we see actually, the second day is busier than the first. The third day is, again, a high-intensity call volume day. That first week, about half of the call volume that you're going to see is going to come in on those first three days. Tuesday conversion, is going to have you extremely busy, keep peak volumes that Tuesday, Wednesday, Thursday, with it beginning to decline on the fourth day. Again, it can stay elevated for upwards of six to eight weeks in many circumstances.

Let's flip now to the next slide, and take a look at what the handle times trend. What we see across the weeks of a conversion, handle times normally average around 276 seconds, or around five and a half minutes. What's notable here though, is that those handle times start out higher than that average and trend down as you move your way away from your conversion date. They start to lessen or shorten.

Longest handle times are in the first week. That's typically because you get a little bit more complicated questions. You're more, say, difficult or challenging members to deal with, are typically calling in that first week. You've also got the significant factor of a learning curve going on with specialists, as they're also getting accustomed to the new platform. That lengthens call times as well.

By week two, you're typically down to your average. Then, week three, it trends down. If you flip to the next slide, we'll look at that first week average handle times. You see again, those first three days, not only are they the highest volume days, but they're the highest handle time as well. All in all, again, a big increase in call volumes, typically driven by these online banking, mobile banking conversions.

Core, much less. Really driven based off of the impact, a member facing perspective, but the digital banking conversions, particularly on your retail consumers, they're going to drive a significant lift in both your call volumes as well as your handle times. That'll be most significant in the first week with a trending-down each week thereafter. Let's go to the next slide. With that data in hand, how can you use that to be better prepared for your conversion event?

Janet and I are going to speak to some best practices and some recommendations around how to get ready for it and how to manage it when it comes. Next slide, please. With that increase in call volume, obviously, there would be a need for increased staffing. Some best practices and some recommendations around that first. For those of you in the contact center industry yourself, you know this, but you need to expand more than just your hours of operation.

We will hear from time to time from clients that if our call volume is going to increase, well, let's just open a little earlier, or stay open a little later, or, add a day on the weekend. That can, in some circumstances, help, and there's some cautionary notes around that, that we can speak to, but this increase in volume is so great, you're not going to manage it by simply expanding your hours.

In fact, doing so can create some challenges. Particularly if you're not adding significant staff, because then you're spreading out the team size over more hours, and you end up more thinly staffed during key intervals. Key on the fact, you need to expand more than just your hours, and be careful with how much you expand your hours as well. Members may not be aware that your opening hours that are unusual. Again, spreading that staff out can be challenging.

You also want to expect that you're going to see higher than usual shrink and attrition. This is a stressful time for specialists. It's high intensity going from one call to the next, with many calls in queue often. That will result oftentimes in more people calling in sick than you're used to. If you have new team members who aren't sure if they're really cut

out for the role, aren't particularly happy in that environment, these kind of events can lead to attrition as well.

There's some good ways to manage through that and try to minimize it. From a staffing standpoint, you want to go into this eyes wide open, that you should expect shrink will increase and attrition may increase as well. We always recommend as you're coming up on your conversion, as soon as you can possibly pin a date, or know around what date, it's a great idea to let your staff know that that should be a PTO blackout.

Those are tough messages to communicate sometimes to team members, but you really want to be in all-hands-on-deck kind of situation for this high volume event. Letting people know that they need to plan their vacations around this event early, is a great way to make sure that you've got as much of your staff on hand as possible. Next up, let your staff know that you're likely going to be leaning on them for some overtime. You want to budget for that.

You want to expect that even if you're planning to close or turn off your phone support at the same time you normally do. Your staff may need to make arrangements for when they're likely to truly be able to push back from the desk and finish the day, that it's likely going to be later than usual as they'll be working to close out the queue. Make sure that they're not abandoning any calls that are waiting, particularly in that first week. Expect to pay some overtime and tell your staff to plan for it as well.

Last two tips here. With respect to branch staff, we see some credit unions go into these events believing they can manage the increase in call volume by pulling staff from the branch, and putting them on the phones for a week or two. That can in some situations provide some increased capacity. What we always try to notate to folks is that there's two things to keep in mind when doing so. You'll see increased traffic in your branch as well as a result of the conversion. It's going to hit all channels truly, with higher than normal volumes. Your branch will not be an exception.

Secondly, branch staff aren't always a great fit for a phone role where the calls are coming one after the other. You may get people to raise their hands, you may be able to tell people to staff the phones, but two to three days of back-to-back phone calls for somebody who's used to standing in line at the teller and supporting customers face to face, can put the people into a frustrating situation and can be difficult to manage as well, if they've not done that before.

Lastly, ahead of your conversion event, make sure that you're taking note of how you're going to train your existing contact center staff on the new platform. The new digital banking platform you're moving to, it's going to require your staff to get used to it, accustomed to it, typically in a friends and family kind of configuration. In the weeks

ahead of time, you're likely going to want to pull your staff off the phones to spend some time training on it, to getting ready for the conversion.

If you're thinly staffed already, and if you're sending communications out to members in those weeks before, you'll have a difficult time taking people off of the phone, and dealing with a possible slight lift and increased call volume, if you're thinly staffed going into the conversion as well. Be thoughtful to what you're planning to do in the weeks before the conversion from a staffing standpoint, as well. I think at this point, we're going to do another quick survey question, and then I'll hand off to Janet for some questions as well.

Steve: All right. Thank you very much Ron, and great statistics, really interesting stuff. Thank you for sharing that. Here's our second, and I promise our last poll question that we'd appreciate if you all would complete. Our question is, how prepared do you feel for a conversion event right now? You got a handful of answers that you can select from down below. Please take a moment. Think about your response, complete the question, and we'll report the results in a moment.

Ron, back to your presentation. Wow, some very interesting stats on call times, and what we can expect the impact to be on contact center once some sort of a conversion event takes place. There is quite a bit of science, quite a bit of data involved. Here are your answers. I know all of you said that you are preparing for a conversion event in the next year. We've got a third of you who believe you're somewhat prepared, we've got a third who are somewhat unprepared, we've got a third who are very unprepared, and no one is prepared.

You certainly came to the right place, at the right time, to help you get prepared for that conversion event. At this point, what I would like to do is go to our next slide and I'd like to bring Janet in at this point. Janet the reins are now in your hands. Take us away.

Janet: All right. Let's talk a little more about the planning. I think those poll results are very interesting, different levels of folks there. Hopefully, what we're sharing is timely and helpful because the planning is a very important, key aspect of that. Again, make sure, charting with these bullets, that you have clear and aspirational goals. Make sure that, that plan is outlined and really consider every aspect.

Today, we're talking very specifically to contact center but we do recognize there's different channels. There's marketing, operational, lots of different channels, to make sure that you've got something that is all-encompassing. Really keep your member experience at the forefront, I would say, of all the decisions that you're making, and planning processes that you'll be going through. Going back to some of that information that Ron shared very early on, looking at having this conversation, preparing for that, do the best you can from a forecast perspective.

We shared today on a very baseline 10,000 users, what that generally looks like. I think there's also dialogue. You can ask some questions about your own membership. Are they elderly? Do they have a tendency to call just for everything because they get such great service, and they love talking to your staff there? All those are really critical components that you should be thinking of when you're making some plans for anticipated contact impact for these change events.

Specifically for online and mobile, think about what's that first time logon process? What are the changes from what their current experience is, to the new world? Are they having to change user IDs and passwords? Perhaps it's been a while and old passwords, majority of them, aren't meeting new password requirements. Those types of things, that's going to drive additional volume.

Sometimes, if you talk about going from member to account focus, or vice versa, where their view of the account they can or cannot see now compared to previous, are things that should be considered, because even the smallest change could drive a contact to your institution. I highly recommend project management tools and skills, somebody who is there and setting timelines for you, following up to make sure that you are hitting those timelines, and therefore hitting implementation date with all those boxes checked.

We do recommend, at the highest level, make sure that there's engagement at your organization. A lot of times, they might be signing off on the project overall, and then you have teams that are really going and doing the day-to-day aspects of that, but making sure that there is executive sponsorship that is engaged and is in lock-step with you in terms of some of these key decisions.

It does happen sometimes they're not, and you're well down the path, have made decisions, worked with your outsource provider, and then some executive honchos come in and ask questions, or, "Why not we do this?," or "Why don't we do that?" It's always a recommendation we would say, to make sure that you've got that level of engagement, and they're nodding their heads right along with you.

Then of course, involve any partners. Seeking outside input, obviously, Harland Clarke, we're here and available as a resource to you. I think fortunately within the credit union world, I'm certain most of you have peers out there who have gone through that. You guys always do a lot of best practice sharing. I say reach out to somebody who felt they had one that went great. Just as important is talking to those who ran into some snags. A lot of times, there's a lot of best practices, or key learning that can come out from those experiences.

Again, I know that just in the credit union world, there's a couple of venues that you have available. I think that, that type of feedback and sharing is also priceless.

On our next slide here-- I feel there's a theme here talking about the staff and call volumes, looking and being prepared for what's going to happen, but we really think that that's a key impact. We've got online banking providers that we partner with, who can say, even if it goes flawless, technology's perfect, data went fine, everything was beautiful, if they couldn't get through and somebody couldn't answer their question, from a member's perspective, it was an awful experience.

One of you guys took me through that. [chuckles] We do really focus on that, think of it as a very key element of these conversions. We talk a lot about looking for capacity and peak intervals, not just from the staffing perspective-- One of the key things too I think that Ron said that sometimes you might think about the call volume and say, "Yes we got that, right?" What we didn't hit was the handle time. That's a significant impact. Right now, they're probably handling calls that are up to two and three times longer than what they do today. That's a huge impact on staff availability.

Outside of that, from a staffing perspective, look at your phone systems. I know everybody has a conversion coming up. I don't know what your time frame is, but I would go start looking at that and make sure you're prepared there. Make sure you understand how many incoming lines you have. What happens if you do engage, whether it's somebody within your institution or an outsourcer? If you're getting calls that are transferring back, make sure that you have a good understanding for, do you have other lines releasing at the point that the calls are being transferred?

Or, what does that capacity look like? What is the ability to impact that, even for a short time? There's a variety of things that can happen around that. We can also offer additional solutions, things that we've done in the past there. We definitely recommend, take a look at that, understand where you're at, start looking now if you feel you don't have the line capacity. That, quite honestly, can really negatively impact a conversion.

All that forecasting that Ron shared, if you don't have phone lines, that is out the window, because you'll have members that just keep hanging up and calling back which exacerbates that issue. You will continue to see increased call volumes for a longer period of time as a result of that. Make sure that you're looking at that. Keep in mind it's not just the staff. Even if you say, "Yes, we're adding 20, 30 people, that it's on the third party side." The calls are still very likely coming in so you still need to be able to be prepared to handle that, the volume for that.

Leverage your IVR in your planning. If you have one in place, that's great. If you have one that has your online banking options, that's great. We do recommend, at the time that you convert, put a message up front that says, "Hey, if you're calling about our new online banking system please make sure to press option 'whatever'." The point being,

you don't want members to just call in and press the number that they always do. It might not get them to the right resource.

Especially if you're partnering with a third party, you want to get those calls out of your organization and to that group that you've hired and trained to support those calls. That's one way that we have found. Try to do what you can, to make sure those calls are going where you planned, and where you intend and want them to go. I know there are some financial institutions out there who don't utilize an IVR. Even in its most basic form, if it's a "Press 1 if you're calling regarding online banking," and get those calls out somewhere, the ability to identify and route those out, versus, it's going to go into, maybe that person who answers and then redirects those calls, it will make a more seamless environment.

Even if you say, "My members are used to having Susie answer the phone, or somebody answer the phone," their priority in these situations is, "Yes, I like Susie but if Jane's available and can answer my phone, I'm fine talking to Jane." Think about where you may be able to make some improvements or adjustments in your IVR process there. Make sure that you are considering other channels.

Again, we're talking a lot about the phone channel today, but we do recognize, and your members will use, the other channels. Social media can be the most wonderful thing, but it's also the first place that folks are going to turn if there's something that they're not happy about. Just make sure that you also have folks manning and being prepared to address anything that can come through those channels as well.

Our next slide. Talking about the quality assurance, that's obviously a key piece. Again, making sure you understand the impact from the member's perspective. Keeping in mind not only what those changes are at the member level, but also somewhere in your communication, or even in your front line staff, a key imperative is to make sure that you're able to iterate what's the benefit for the member.

Member's going to be taken in and going, "I didn't ask for this. I don't want this change. Lots of people don't like change." Making sure that you're able to articulate and explain to them why this is such a wonderful thing and all the great things that they're going to get out of this change. Also, making sure your front line staff is comfortable with the new technologies. That's the key piece. To Ron's point, they're going to call your contact center, you're going to see increased traffic into your branches very likely.

Making sure that your group is well versed in that new technology and able to handhold these members through that-- A lot of times, people, before they go live, they do their friends and family. We do recommend as many of your own staff as you can participate in that. It's very helpful so that they become accustomed to that. They can also help obviously test them out, which we'll talk to you coming up here.

Again, just make sure that they're very comfortable and knowledgeable on your new system you're implementing. Also to that effect, make sure that you're including some glow plates in your training curriculum on different scenarios that members might be going through, or asking about, so that you're knowledgeable on it, you're able to answer their questions, and walk them through.

Quick reference guide, and then, any learning management system, whether this is internal or external. Obviously, you'll create some tools to train your staff, or your online banking provider may provide those tools to you. We've also seen huge benefits when they're created for your members and placed online as well. Likely, on your online banking home page. That's just helpful for those who if it may be after hours, they have a self-help option available to them.

It's also helpful too if, again, we talked about day one, two, and three volumes very, very high. We've also recommended to clients to say if that's the scenario maybe put up a word that said, "Please make sure you look for, whatever that document might be titled, on the home page," and see if you can't redirect them to a better self-help module to try to walk them through. Might be something to consider as an additional tool there.

On our next slide. Again, just talking about the preparedness, making sure the application is ready. This is where we'll really talk about that testing aspect. Clearly, the critical role that, that plays in the roll out making sure that you're allowing adequate time to test thoroughly, accurately, and focusing on those unique items or features. They maybe new or they maybe different from the experience today.

Just make sure that you're very clear on that and you're very clearly able to walk your members through. Before, it was X and yet now it's Y, and be prepared to answer their question there. Listed some examples about what that might be. If you look at the loan payment options, or the impact there to those joint accounts. Sometimes again, it's flip flopping to where, "Why would I join?" Or, "I could see them all. Now I only see certain accounts," or vice versa.

Then, I touched on the point about-- Include as many employees as possible whether that's in your friends and family phase, or just help to participate in some of the testing aspects. This one here, "Making a new mobile icon easy to distinguish." It is important if you have a mobile aspect to this, don't make the icon look exactly as the old one. I will tell you especially if it's the troubleshooting, it's very difficult to be able to say if they uploaded the new one or not.

That is a very common issue is that they're still going to that old app. We also know there's delays sometimes. You don't have control over when the new app gets placed out there, made available to them. It's really important that from a troubleshooting, you can say, "Okay. Well what does your app look like?" That there are defining pieces

between old versus new. Move on to slide 22. They're talking about the communication plan which I'm sure, that's a key aspect of these.

Multichannel. I'm sure you'll be communicating, whether it's over the mail, email or your online aspects. Make sure that you start those well in advance, and do so early and often. Just sometimes, folks don't listen, read, or pay attention until it's really impacting them. Recommendation. This might seem like an interesting one here about communication of the date. Sometimes, that creates a little more frenzy on day one than you may want.

Letting them know what's coming soon, or in a timeline, that maybe really consider whether or not you want to communicate that exact date, because that may pinpoint and you may get actual more callers calling in because they know that that date is coming. We talked about making sure you utilize all communication channel. While we talked a little upfront about this outbound segment. We have a really unique way to handle some of the business accounts, but even from a retail perspective, you may identify certain channels. Maybe it's categorized by the overall meaning and wealth to them of your organization or just by how much they transact.

Whatever, however, you categorize that top tier, white glove group of customers, and you may say, "I do want to take that extra step. I want to make a personal outreach to them in advance." That might be as simple as, "Mr. Smith, we wanted to call. You're a valued member and we want to make sure you understand this is coming. Make sure you have your information updated." Whatever you want that message to be. If you've got an application, or you're at a point where you can maybe help walk him through some of those key features, that might be something that you want to do to be able to really offer the white glove experience to certain segments of your membership.

The next slide. Just finally preparing and being ready for the kick off. Knowing what time the start time is, utilizing a war room, or an area where your key members, your core group, can gather for that key communication and everybody's right there together. Instant message, if that's an available tool to you. I know within Harland Clarke, we really rely on that as a communication tool. You can drop in questions, you can drop in concerns.

A lot of times these are frontline folks on the phone saying, "This isn't working quite like it was trained to us." They're able to identify and we can flesh that out very quickly. Same thing, your client can communicate down some known issues and here's a work around. Those types of things. Again, I know that's something we use, but it could be a valuable tool within your organization as well. Especially, if you're working in a variety of locations.

You get some extra folks available on the floor. Some of those subject matter experts who are really familiar to help answer additional questions. Particularly, if you're bringing in new staff, or staff that's not accustomed to being on the phone. Flags for help. Literally a flag for help that you can wave, "I need a supervisor. I need somebody here." Then, as we always try to do in our contact centers, try to meet them a lot and make it as fun as you can.

Ron pointed out it can be sometimes very stressful. Especially, day one, two and three. It's back-to-back phone calls. Some of them can be intense. Some people could be exercising tremendous patience walking through members through that. Doing what you can to keep that environment as lighthearted as possible, giving them food, and making it fun always helps. I know we're close on time but that's fine. I think we're close to the end of our presentation today. I'm going to get it back to Ron.

Ron: Thanks, Janet. Just to wrap things up here. Both Janet and I are available one on one if anybody has questions after the conference, and wants to schedule some individual time. Just quickly, to bring it home here. Remember, these events in and of their own right are great opportunities. You're going to be having a lot of conversation with a lot of members who you may not get to interact with frequently.

They may be doing almost all of their business with your credit union via their mobile application, through their desktop. They may not be going into branches. They may very rarely be calling the contact center, but a conversion of that pushes them to you. Use that opportunity to create some brand loyalty for your credit union and show them what makes you special. One way to do that is to go for a plus one on every call.

Don't just help the member with the issue that they're calling about, but use it as an opportunity to do something positive for them. Mention a birthday that's coming up. There's a dog in the background, ask about the dog. All those simple, little stuff that go a long way to building relationships. You're going to have a lot of interactions and it's a great opportunity, without lengthening the call necessarily, to build some value and let your members know what's different about you and that you care.

Make sure that as part of your training, you're really focused in on telling your staff why this is a positive change for your members. You don't want to have a situation where the member calls in, express there's some frustration that things have changed. They say, "I like the old system better." You don't want to have one of your specialists saying, "Yes, I don't know why they changed it either."

You want to equip your specialist, so when those calls come in, they can explain to the member how much better this new platform is, some of the improved functionality, and why that's going to be a good thing for the member in the future. Make sure that they're ready to answer those questions and be able to put a positive face on the conversion

event that you want. Take lots of notes of what you're doing, what goes well, what doesn't go well.

Conversions happen more frequently than you might think., Having a good record for the next go-around of what you did and how you did it, will be helpful for the next conversion. Then lastly, we remiss if we didn't tell you. These are big events and it's tough to do it alone. You're going to be stretched thin in lots of different areas. There are great companies out there that can support you with this. Harland Clarke, certainly one of them. We're doing tremendous work in this space. We'd be privileged to partner with you on it, but get some help.

Don't try to manage these things on your own. Your members will suffer likely if you do. Partners out there really know what they're doing and do this a lot more often probably than you do. Consider leaning on somebody to make sure that it's a positive experience for your members. I think we're going to wrap up here. Is there another poll question, or how are we closing this out, Steven?

Steve: Well, thank you, Ron and Janet. Lots of great information and no more poll questions. I didn't warn everybody that we won't put them on the spot where they do more poll questions, but just couple of things. First, a reminder if anyone on the phone has a question about anything that they heard, question panel on your webinar screen. We do have a number of questions that have already come in. Terri, Janet, Ron, I'm going to start throwing out some of these questions too if you don't mind in the remaining time that we have.

If one of you, two of you, or all of you want to weigh in, that'd be great. The first question that came in is what consideration should come into play when evaluating the use of my call center staff or branch staff for high-volume inbound events? Anybody want to take that?

Ron: Steve, it's Ron. I'll take a quick stab at that. I think the first consideration is obviously what's your forecast of call volume. Try to get that as tight as you can. Then, look at how much of a lift your existing staff can manage, and what's left. When you see what's left between, or what that delta is, then you need to figure out how to best handle that delta. There's a number of different directions you can go. You can try to cover it with other people within the credit union, you can look at temp agencies, or you can look at third parties.

If you're looking at internal, again, we talked about, these are stressful events. It's not a great fit. You need people who are not only good at these type of calls, but are comfortable in a situation where they're taking call after call after call, and can keep a positive face and a positive attitude with those. On the temp side, it's a big, big

endeavor to recruit and hire temps and as quickly as that call volume increases, it also decreases pretty rapidly as well.

You need to think about what will it take to get that number of temps in place, and how can you downsize them in a way that's appropriate. Will the skill level and the member experience match really what your members' expectations are. Those are kind of things you really need to keep in mind. What's the delta between what we can handle and what we're going to need to handle? What are the different avenues to do it and what are the pros and cons with each? There are good partners out there that can help you with this. At a minimum, talk with them, and see what they can do and what their value proposition is, is what I'd say.

Steve: Great. Thank you, Ron. We are rapidly approaching the top of the hour. I think we've got time for just one more question and maybe a 30-second answer. Here's the next question that our attendees have posed. What recommendations do you have for a scenario where you've taken every precaution to prepare for increased volumes, but an unforeseen event occurred and the contact center is overwhelmed? What recommendations do you have to best adjust to a real-time unforeseen increase in volume? Anybody want to tackle that one?

Ron: Again, I'll take it. I'll take a crack at it and invite anybody else to jump in. There's a few ways to plan for that. It's part and parcel to how contact centers plan really every day. You have to expect the unexpected. Some tools you can leverage-- Queued callback functionality is a great way to help manage an unexpected increase in call volumes above really what you expect. That kind of technology which allows members to in essence, hold their place in line and be able to get a callback and help.

Some top-of-the-tree messaging, to let members know you're experiencing call volumes, and if their issue can wait, to call back at a later time. Support. With a third party partner, whether it be Harland Clarke or somebody else, a third party partner, by their very nature, gives you flexibility to rapidly scale up that you may not have internally. That is one of the benefits of partnering because they're going to give you increased scalability and flexbility.

The fourth thing I would say is to provide self-help tools on your website, creating a great landing page, and being able to pop a message up to members who are trying to log into online banking during conversion, that they can self help. Having videos available and FAQs can help curtail some of that. Being able to put messages up to direct some of that traffic accordingly in a situation where you get an unexpected peak, is another good strategy to manage it.

Steve: Fantastic. Thank you, Ron, very much. That brings us actually just on the other side of the top of the hour. I want to thank everybody for attending today's event. As a

way to wrap up, Ron, I know you talked about considering outsourcing. I'd like to let everybody on the phone know that really hot off the press if you will, Harland Clarke has been recently been named the best outsourcing provider by the International Customer Management Institute or ICMI. Certainly a feather in Harland Clarke's cap. With that, Terri, Ron, Janet, thank you all very much for participating. I'd like to ask Nathan to come back in and wrap up today's webinar.

Nathan: Sure. Thanks, Steve. Just want to remind all our attendees that we will be sending out a brief survey and we welcome your feedback. I will also be sending a link out with the recording and presentation PDF within a few days. Keep an eye out for that. Thanks for joining us. This concludes the webcast.