



frictionless voice authentication
& fraud prevention

2024 CASE STUDY

DORT FINANCIAL CREDIT UNION IMPROVES UPSELLS, CUTS ESCALATIONS 50%, AND ENDS AGENT ATTRITION WITH VOICE AUTHENTICATION TECHNOLOGY

When members are happier with the experience of communicating with the call center, agents can go above and beyond in how they provide service. This includes taking the time to introduce members to more products and services. Other performance benefits include lower abandon rates, fewer escalations, and a complete transformation in the quality of the work experience for agents.

VOICE AUTHENTICATION: THE CHANGE THAT SPARKED A CALL CENTER TRANSFORMATION

A recent interview with Dort call center manager, Terri Evans, revealed that something as simple as fixing the member verification process has opened up a world of possibilities across her team.

Where It Began: In 2022, the Illuma Shield™ voice authentication system was deployed. Initial results reduced authentication times 88%, cut average call time 30%, and created a seamless experience for members. To this day, the Illuma Shield™ system has been 100% effective at preventing account takeovers on calls authenticated with voice biometrics.

Now, the latest round of metrics in 2024 are showing additional gains. According to Terri, “We have met all of our metrics every month this year, which is a record breaking statistic for the call center.”

EXAMPLES OF PERFORMANCE IMPROVEMENTS

Even with unexpected levels of illness and call outs in August which dramatically reduced the number of available agents, the team valiantly held the line on exceeding expectations across key metrics.

- **Service Level Target: 80%**
- **Actuals for May-August 2024: 87-93%**
- **Abandonment Rate Target: <5%**
- **Actuals for May-August 2024: .9-4.4%**
- **Average Wait Time Target: 90 Seconds**
- **Actuals for May-August 2024: 14-31 Seconds**

Of course, continuing to enroll more members in the voice authentication system is another important metric that Terri tracks. “We have a 50% enrollment rate target, and everybody on our team has either met that or exceeded for the members that they speak with. For full usage, we had a goal of 70%, and I only have one out of 50 of my agents that has not met that yet.”

IMPACT ON AGENT QUALITY OF LIFE AND CAREER

One of the top reasons for talent churn in the contact center is the level of stress caused by interacting with unhappy callers. For Dort, traditional security Q&A was a constant source of friction, impacting nearly every call and setting up agents and members for tense exchanges.

In fact, escalations were at 60% prior to the deployment of voice verification. The percentage of escalations is closer to 25-30% now, and mostly involves members from a recently acquired financial institution that aren't unhappy but simply need help learning how things work.

For agents, this change means calls are usually friendly and warm. Terri's team of 50 agents has only lost one team member in the last year, and that was due to the agent moving away. This is a remarkable turnaround from the call center's 43% attrition rate in 2021. “I'm happy to report that my people are very happy. I don't even have many of them applying to move to other departments any more. It's a very healthy work environment.”

TOP FIVE FINANCIAL PRODUCTS DORT AGENTS UPSELL ON CALLS

- Higher interest rate checking
- Credit cards
- Auto refinance
- Auto loans
- Personal lines of credit

TRAINING THE TEAM ON UPSELLING AND CROSS SELLING IS PAYING OFF

Obviously the reduction in escalations coupled with lower agent churn also relieves pressure on management. Terri has seen a much greater opportunity to focus on advanced training for her team.

Another area where Terri's leadership has made a huge difference is on the revenue generating potential of the call center. "When I first came here, there was no focus on sales at all, because the stress levels were so high and members didn't want to hear about anything we had to sell." After the introduction of voice biometrics and the resulting reduction in stress levels, the team had a turnaround in their attitude and effectiveness in selling during calls. They set a new record in April of 2024 with 199 sales.

"Once that first part of a call has been actually given with excellence and courtesy, then of course that opens up the opportunity for sales. We have recently led in a couple of contests with us versus the branch, where the call center has actually outsold the branch!"

Right now, a relatively small percentage of the team is comfortable with selling the full range of additional financial products and services. But the improvement in call handle time is leaving breathing room for training the rest of the team on these best practices. "Because our metrics are so strong, I've been able to hold quite a few team meetings and trainings where I can focus completely on sales. Now we're seeing that upward swing on referrals and sales."

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TERRI EVANS
DORT FCU CALL CENTER MANAGER

Terri plans to continue training on soft skills. The team's response has been very positive. "They love that they get a break in the day. And, they love that we pay attention to one subject at a time. Some agents will only sell one thing right now. My goal is to make them experts on all our different products."

ILLUMA IS A PARTNER IN HELPING CALL CENTER LEADERS & TEAMS SUCCEED

Terri spoke highly of the Illuma team and their responsiveness and support. "Illuma has been so consistent in follow up, innovation, meeting deadlines, and listening to our concerns. A perfect example is we had a concern because some calls are general, and they don't provide an opportunity to enroll the member in Illuma Shield™. They added an N/A button so agents can be fairly evaluated on their enrollment numbers."

Through the years, Illuma Shield has evolved and refined its system to alleviate the real life challenges that have held call center teams back from their highest performance. It will be exciting to track how more credit unions and community banks see a turnaround in their opportunities for call center excellence by solving the verification problem with a simple, affordable, easy to use solution.

"WE HAVE MET ALL OF OUR METRICS EVERY MONTH THIS YEAR, WHICH IS A RECORD BREAKING STATISTIC FOR THE CALL CENTER. BECAUSE OUR METRICS ARE SO STRONG, I'VE BEEN ABLE TO HOLD QUITE A FEW TEAM MEETINGS AND TRAININGS WHERE I CAN FOCUS COMPLETELY ON SALES. NOW WE'RE SEEING THAT UPWARD SWING ON REFERRALS AND SALES."

TERRI EVANS, DORT FCU CALL CENTER MANAGER

WE'RE HERE TO HELP

Contact our team for a demo and explore our easy, affordable solution.

Ready to start?

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