**Call Center Outsourcing: Mini & Major Disaster Protection for Your CU**

By Steven Holmes, VP Strategic Development, AnyHour Solutions

[www.anyhoursolutions.com](http://www.anyhoursolutions.com)

Credit unions must traditionally spend significant time with disaster recovery planning/strategy for overall operations. This is an age-old industry requirement tending to focus primarily on backup for the credit union’s core processing system. However, ensuring business continuity specific to the member call/contact center is often overlooked, even though outstanding member service is the lifeblood of any credit union.

When you think of disasters the first thing that comes to mind are major events such as hurricanes, tornadoes, earthquakes, floods, wildfires, and other large-scale acts of nature. CUs must have a member service backup plan for these potential occurrences.

In addition to major disasters, there are many “mini-disasters” that are inevitable with any member service operation. A good way to help alleviate the impact of these more minor, yet disruptive, events is to contract with a third party contact center outsourcer who knows your business well and can be available on demand 24/7 in the “background” to satisfy member requests (i.e., calls, emails, web chats). As a result of performing typical co-sourcing support to back up your service during the day, plus availability after-hours and weekends, these companies become an integral part of not only your daily member service operation, but also your disaster backup plan - providing protection during major acts of nature and for the typical day-to-day potential disruptions that can also heavily impede service levels.

Numerous events can fall into the category: mini-disaster, including but not limited to:

* Agent and/or supervisor absenteeism due to illness or that of a family member, doctor’s appointments, jury-duty, maternity leave, etc.
* Agent/supervisor vacation time off
* Agent/supervisor turnover
* Weather events (i.e., snowstorms/ice storms) that might necessitate closing the CU
* Power outage due to thunderstorms/lightning, accidental power line cuts, and acts of vandalism.
* Call volume spikes both planned and unplanned (i.e., CU promotions, new product/service roll-outs, core system conversion issues, phishing scams, internet banking issues, debit card issues)
* PBx system malfunction
* Agent PC hardware/software/network issues

A third party outsourcer can back up your internal call center or member service operation by being available to service your members 24/7. Comprehensive, transparent member support is provided via a real-time interface to your core processing system. Here are some ways that an outsourcer can benefit your credit union:

**Mini-Disaster Backup**. Again the unavoidable, inconsistent, daily, “minor” disruptions (mini-disasters) plaguing every small call center (mentioned above) and possible resulting reduction in member service levels can be alleviated by having the outsourcer there to assist on-demand. For example, the caller is on hold for a certain period of time, determined by the CU, and the call then is automatically forwarded by your phone system to the outsourcer to take the member call. The call is transparent to the member. Or, if circumstances dictate, you could direct all member calls to the outsourcer. A good third party provider must staff themselves adequately not only to handle the typical-day client volumes, but also have a plan for expected, as well as unexpected, call volume increases.

**Agent/Supervisor Turnover**. Call center agent positions tend to be entry level and therefore, subject to much turnover; industry averages are 30-60% annually. Just one person leaving can result in decreased productivity of remaining MSRs and possibly a downward spiral of additional turnover and heavy impact to member service. Industry research has determined that every 10% of agent turnover results in 1% of member-churn. The cost of agent turnover is a silent killer of profits often underestimated in cost analyses of insourcing vs. outsourcing call center operations. Again, the third party is always there to assist and soften the impact of inevitable attrition.

**Major Disaster Backup**. Some outsourcers offer separate contractual agreements for guaranteed protection in the event of a major disaster. Depending on the service level you’ve contracted for, the outsourcer may be able to back you up in the event of a major disaster – provided they will have access to your core system or backup core system. Contact center outsourcers are being approached by some CUs interested in their services primarily for disaster planning purposes – many due to recent natural disasters such as Hurricane Sandy.

**Peak- call- times backup support**. Some credit unions will staff-up to be able to adequately handle the peak calling times (typically first thing in the morning, around lunch time, then later in the afternoon). This can leave inefficiencies during the non-peak hours. Using a third party can allow you to staff at a lower, more consistent, level; save on operating expenses; and let the outsourcer’s services automatically kick in to assist as needed during peak call hours.

**Peace-of-mind**. Call center industry research has concluded that: **40% of consumers have stopped doing business with a company solely due to a poor call center experience**. This high number underscores the necessity to provide the very best call center support feasible. As a result of the outsourcer’s 24/7 availability and extensive credit union member call experience, you are afforded the peace-of-mind knowing they are always there, on demand, to assist your call center with not only normal daily member request activity but also during any type of disruptive event.

About AnyHour Solutions

[AnyHour Solutions](http://www.anyhoursolutions.com/) is a highly flexible provider of comprehensive, 24/7, contact center outsourcing services for credit unions via our AnyHour MSR and AnyHour Loan-By-Phone services. Our purpose is to help our credit union partners to enhance service to their members, increase loan volume, and reduce operating expenses. AnyHour Solutions has been providing contact center services to credit unions for nearly 20 years, longer than any other company. Highlighted by the industry’s most experienced staff of agents and an annual turnover rate under 10%, our contact center goal is to provide “Service They Will Remember.” In addition, AnyHour also provides online loan application functionality as well as a full suite of mortgage processing services for credit unions.

For additional information, or to receive a copy of our white paper entitled *Credit Union Call Center Outsourcing: 8 Reasons to Use a Third Party Outsourcing Provider* contact Steven Holmes, VP Strategic Development, at 888.622.8696, sholmes@anyhoursolutions.com.