

# Serving Members From Any Device, Anywhere

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## Client Profile



In 1954, five teachers formed the Baton Rouge Teachers Federal Credit Union with \$157.70 they had stored in a shoebox. Known today as Neighbors Federal Credit Union, the institution is the largest credit union in the Baton Rouge, LA area, with \$1 billion in assets under management. The organization serves more than 75,000 members from 10 branches and a lending call center, as well as offering members banking access from anywhere using digital tools.

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## Challenge

Neighbors wanted to consolidate the number of products and vendors that it relied on to serve its members. IT leaders wanted tighter integrations between fewer products to make contact center operations more efficient and easier to manage, without compromising on security or compliance.

## Solution

Neighbors selected contact center as a service (CCaaS) capabilities and hybrid communications solutions in LinkLive from Fiserv to support its contact center and member interactions. LinkLive digital customer service (DCS) integrates with Neighbors' core banking platform and uses artificial intelligence (AI) to enable secure, cross-channel conversations. Now, Neighbors uses one platform to text, chat, call, email and video conference with members.

## Proof Points

- Neighbors agents can use one platform to call, chat, text, securely email, and video conference members and schedule member appointments
- The CCaaS solution in LinkLive made physical phones nearly obsolete; about 80% of Neighbors' desk phones were eliminated by LinkLive
- Neighbors employees can work and serve members from any location that has secure internet access, including from their mobile phones
- AI capabilities handle about 30% of routine inquiries, so only interactions that require human support are routed to agents, helping Neighbors operate at peak efficiency and maintain high service levels without adding staff

Steve Schexnayder started working at Neighbors Federal Credit Union about 40 years ago, first as a teller and then as a loan officer. Around 1988, the credit union started its first “computer operations department,” and Schexnayder was tapped to lead the group.

Today, Schexnayder is CIO of the largest credit union in the Baton Rouge, LA area. And the credit union’s digital strategy has expanded to include 24/7 member access, digital payments, mobile banking, online lending and fraud protection, among other digital capabilities.

As digital banking evolved, Neighbors accumulated a number of products and vendor relationships to help it serve members. Eventually, the multiplicity of solutions became too much to manage.

“We were initially looking to add chat capabilities to our home banking product, but we didn’t want to create another relationship with another product and another vendor,” Schexnayder said. “We decided to step back and see if we could consolidate instead.”

## More Capabilities With Less Software

Schexnayder didn’t want to give up any capabilities by consolidating vendor or product relationships. So, he started to look more closely at existing partners to see if they could serve more of the credit union’s digital banking needs.

His investigation included Fiserv. Neighbors uses Architect™ from Fiserv, an open services platform for retail and business banking. Architect features a robust software development kit and supports hundreds of integrations with third-party tools.

As an Architect user, Neighbors also had access to AppMarket from Fiserv, a marketplace for fintech solutions that are pre-integrated with Fiserv technology. That’s where Schexnayder found LinkLive, the any-channel, one-desktop solution he was looking for.

LinkLive is an all-in-one, AI-enabled customer engagement platform for digital customer service, contact center and hybrid communications solutions.

It offers all the essential and secure communications capabilities a contact center needs: voice, chat, text, secure email and video conferencing. Plus, members can schedule appointments with the credit union online, without having to call the contact center.

LinkLive uses virtual phone numbers and call routing, so agents can even work remotely, if needed. And agents can respond to members in whichever channel they prefer. Because LinkLive integrates with Architect, agents can access real-time account information from any location they have a secure internet connection.

“With relative ease, we can handle all the different touchpoints of member communication, from anywhere,” Schexnayder said. “It’s a much more efficient way for our hybrid employees to function.”

Neighbors was initially looking for a chat platform. But LinkLive’s CCaaS and hybrid capabilities empowered so much more. And LinkLive supported Neighbors’ technology strategy to increase functionality and consolidate vendors and products.

## More Contact With Less Hardware

After using LinkLive, employees started asking if they could get rid of their desk phones. They said they were able to handle internal and external communications from the LinkLive app on their PCs or mobile devices, so the phones on their desks were sitting unused.

“Employees told us they didn’t need a separate device to do their jobs,” Schexnayder said.

Neighbors was happy to reduce a hardware cost and related expenses. The credit union eliminated about 80% of desk phones after adopting LinkLive, and is reviewing the remaining inventory.

## More Positive Member Interactions With Less Staff

Neighbors looks at typical call center metrics to gauge performance, such as call times, abandonment, service levels and first-call resolutions. It also uses member surveys and “mystery shoppers” to evaluate the call center.

The call center started to improve on every performance metric after implementing LinkLive. Schexnayder said the credit union adjusted fees and made business changes that affected both the metrics and customer satisfaction. But it was also clear that LinkLive helped the contact center operate more efficiently.

For example, Neighbors’ contact center has fewer employees than it did a few years ago – but it’s been able to maintain and improve service levels with LinkLive.

The credit union recently added an artificial intelligence (AI) layer to LinkLive to help it resolve more inquiries without adding staff. The AI product can resolve most routine requests, and it intelligently routes calls that absolutely need a human agent.

After about three weeks, Schexnayder said the AI tool was able to answer 30% of members’ calls. With more time and some adjustments, he anticipates it will be able to address around 60% of calls.

With workforce management dashboards and insights from LinkLive, it will be easier for Neighbors to calculate the right staffing level and the right skillsets to hire.

Schexnayder expects the call center’s efficiency to increase as more members adopt digital tools. To encourage new contact options, he said the credit union is featuring mobile capabilities in its marketing.

Overall, Schexnayder said being efficient makes Neighbors more competitive in the market.

“When we operate more efficiently, we can bring better products, services and rates to our members,” he said.

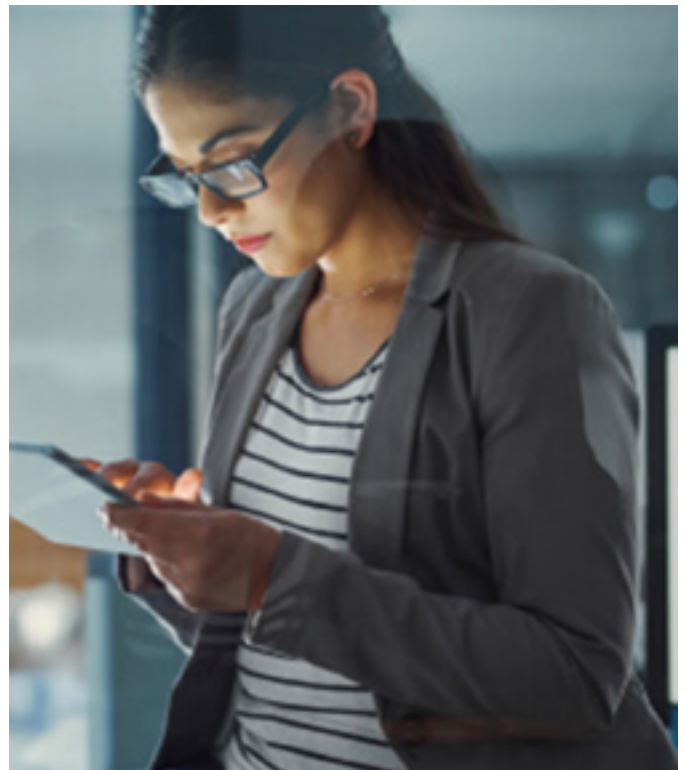
## Plug and Play

Neighbors didn’t experience any service drops during implementation. Schexnayder said it was “like being on one system one day, then LinkLive the next. It was really pretty seamless.”

Staff were trained through Zoom meetings and video trainings at their convenience. But Schexnayder said it wasn’t a heavy training lift. The tool is intuitive to use, so most people “got it.”


Schexnayder said the LinkLive implementation was one of the better projects he’s led over his 40-year career. “Fiserv and the LinkLive team were responsive and have been really great to work with,” he said.

The project also helped Neighbors deliver on an important part of its digital strategy. “Our goal was to consolidate as many digital capabilities as possible into one product and relationship,” Schexnayder said. “That’s been a success.”




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