

Leveraging AI to create better banking experiences.



Use case

Services & Support

Industry

Financial Services & Insurance

Integrations

Financial Services Experience Cloud & Jack Henry

Key metric

↓ ASAs dropped by 67%
↑ Autopilot empowering customer to a 64% self-service rate

At first glance, credit unions may seem to be a holdover from past generations, but they have a remarkable capacity to evolve alongside their members. Some things, such as the community-oriented and not-for-profit approach to banking, never change, but members are seeing great advantages to banking with a credit union that is willing to try new things to improve member experiences.

Municipal Credit Union (MCU) is Metro New York’s largest credit union and has embraced the changing future with open arms. The organization’s original mandate was to provide banking services to NYC municipal employees, including government staff such as teachers, police officers, and firefighters. Their membership requirements expanded to include other city, state, and federal agencies. Today, they serve anyone who lives, works, or worships in the five boroughs of New York City: more than 600,000 members at 15 branch locations.

MCU’s vision is to provide a premier financial experience for the hero in all – that is NYC’s everyday heroes. Since many of their members focus on doing the right thing for the city, so MCU wants to do the right thing for them. That said, ensuring friction-free customer experiences at scale can be difficult without the right technology.

Stuart Salembier, VP of Member Experience at MCU, knew the only way to provide the experiences they wanted was to overhaul their legacy contact center software.



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Renewing the commitment to the member experience.

Salembier began his journey with MCU as the Director of Retail Banking and, within four years, became the VP of Member Experience. Today, that role involves overseeing the branch network, monitoring the credit union's contact center, addressing retail operations, and supervising the ATM operations groups.

A top priority is developing value-added member experiences, which are paramount in the credit union space. Salembier wanted every touchpoint to be simple, easy, and helpful, and they needed the right tech to make that happen.



"We want the contact center to be easy for our members to navigate and for them to be able to do what they need to get done."

— STUART SALEMBIER, VP OF MEMBER EXPERIENCE, MCU

"How do we put more power in their hands to do things for themselves without having to speak to an agent? Also, how do we put tools in the hands of our agents so that they can better serve that member when they do speak to them? It's important to have the technology that supports the experience."

The team turned their attention to MCU's retail branches and contact centers, the two biggest daily touchpoints for members. MCU's previous solution provider wasn't a complete contact center solution. Instead, they coupled a routing system with their Cisco phones. "It was really inefficient for everyone," Salembier adds. Agents routed calls to other departments, shifting the burden elsewhere.

Agents didn't have a complete snapshot of members and couldn't find answers to member questions quickly. Managers spent up to 75% of their time answering agent questions on Jabber, which meant they didn't have time to lead, manage, or coach. Without AI integrations, MCU couldn't handle call volume and resorted to outsourcing some calls to a third-party call center.

To bring MCU's contact center into the 21st century, Salembier took a two-step approach:

1. Restructure and rebuild the contact center
2. Acquire better technology to support and maintain their new system



"This approach would allow us to serve customer calls more efficiently. We would also be able to scale into the future to serve more members as we grow as an organization."

— STUART SALEMBIER, VP OF MEMBER EXPERIENCE, MCU



Finding the best fit with Talkdesk.

The hunt was on for modern software that would fit their specific use case. MCU put out an RFP and investigated other platforms in the contact center space. One of those platforms was Talkdesk, whose [Financial Services Experience Cloud](#) platform had recently gotten more visibility.

Salembier also looked at larger companies but felt Talkdesk was a better fit, and they had a better chance of developing a strategic partnership. Salembier recognized Talkdesk as a creative solution to their needs, particularly its built-in AI capabilities and scalable features, which offered opportunities for growth.

“For the price and the experience that it would create, it was heads and shoulders above what else we were seeing in the industry,” Salembier explained.

MCU executives were excited to get started—although a few factors complicated the implementation:

- Rather than opting for a phased approach to deployment, the MCU team wanted to perform a complete migration for all member-facing solutions from day one.

- They wanted to get the new platform up and running in just three months.
- They had to integrate Talkdesk with their core banking platform, so agents wouldn’t need to swivel between multiple applications.



“Talkdesk knew what we wanted to accomplish, and they were willing to work and get it done for us so that we could be successful in our implementation.”

— STUART SALEMBIER, VP OF MEMBER EXPERIENCE, MCU

Salembier and his colleagues were “absolutely terrified” that something would go wrong on the go-live date. But their fears went unanswered—in fact, it was a “non-event.” Their queues and average speed of answer (ASA) times didn’t skyrocket, and there were no unexpected roadblocks. Some people find it hard to accept change, but the implementation ran smoothly.

Empowering customers leads to a 64% self-service rate.

MCU found the strategic partner they wanted in Talkdesk. From the start, the teams held regular meetings to discuss strategy, implementation, and future plans. They grappled with the larger questions around AI, and the Talkdesk team ensured that MCU leveraged the features to the fullest.

“We want to push Talkdesk as a vendor partner, but we want them to push us too,” Salembier said.

Talkdesk’s AI features have certainly pushed MCU, and they’ve reaped the benefits in multiple ways. With their ‘refer a friend’ program, for example, they tapped into conversational AI to analyze customer calls. This data helped them understand how agents positioned their referral process and generated actionable feedback to help everyone speak the same language.

AI built into [Talkdesk Autopilot](#) and [Talkdesk Copilot](#) has greatly improved the agent experience. These features present articles and information to agents so they can find the best answers quickly and serve members better. MCU is exploring leveraging new mood insights capabilities to better understand customer mood and tailor interactions to their unique emotional needs. They’re also excited to take advantage of [automated conversation summaries](#), which reduce manual labor after each call by automatically summarizing customer conversations and selecting dispositions, improving accuracy, reducing handle time, and helping agents get results faster. Agents always remain in the same application without needing to flip between multiple tabs or tools.

Months after the migration, Salembier continues to receive positive agent feedback. “Whether it’s the simplicity of the transposition or the knowledge management tool feeding information to the agents, we’ve gotten a lot of feedback that agents find value in Talkdesk,” he said.

New employees feel more confident about their customer service abilities, and people who have worked in other contact centers claim that Talkdesk enables them to work more efficiently and gain better insights for every call.

MCU is proud of their quantitative improvements:

- ASAs dropped by 67% due to the management teams’ ability to manipulate call queues.

Modern technology enhances the contact center experience.

MCU’s partnership with Talkdesk has been a major part of their success as they’ve modernized their contact center.

“When it comes to the transformation of your contact center and the contact center platform, it really is about those native AI capabilities, taking all of the channels where our members interact with us and bringing them into one platform.”

They’ve recently launched their Voice of Member program and are working with the Talkdesk team to survey members on their contact center experience. MCU also plans to upgrade its overflow service by enabling the creation of escalation tickets. By placing all their channels behind a single pane of glass, agents easily deliver better, faster, more personalized service.

Migrating platforms took a lot of work, but Salembier believes it was the right call and suggests other credit unions make the effort to modernize.

- Since members are empowered to take advantage of more self-service options, their contact center sees an average self-service rate of 64%—meaning that 64% of the calls that go into the Autopilot, 64% of them stay there and don’t have to leave to speak to a live agent.
- Talkdesk Identity, which allows agents to verify callers faster and improves security for credit union members, sees 1,500 new adoptions each month.

These powerful results enabled MCU to reduce their reliance on the outsourced call center and positively impact their bottom line. “If we trend the way that it looks like we will trend, we will probably save over a million dollars for the organization by the end of the year,” Salembier said.



“Look for a solution and a vendor that can grow with you, allow you to build a truly strategic partnership, and will push you just as much as you push them.”

— STUART SALEMBIER, VP OF MEMBER EXPERIENCE, MCU

“That’s one of the most valuable things about our partnership with Talkdesk: their desire to make us successful.”

Their partnership with Talkdesk is both strategic and scalable, enabling them to bring their CX vision to life.

About Talkdesk

Talkdesk® is a global AI-powered cloud contact center leader for enterprises of all sizes. Talkdesk CX Cloud and Industry Experience Clouds help enterprises deliver modern customer service their way. Our trusted, flexible, and innovative contact center platform leverages AI and automation to drive exceptional outcomes for their customers and improve the bottom line.

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