



South Carolina Federal Credit Union

Consona Customer Management

Positioned for Future Growth

South Carolina Federal Credit Union (South Carolina Federal), one of the top 100 credit unions in the U.S., is reorganizing delivery of services and building its information infrastructure around Consona Customer Management to provide better service to its members.

South Carolina Federal has been very successful, growing from humble beginnings as the Charleston Naval Shipyard Credit Union founded in 1936, to one of the country's 100 largest credit unions with over \$1 billion in assets, more than 148,000 members, and 23 branch locations.

Technology for Member Service

Always a leader in adopting technology to help better serve its members, South Carolina Federal was the only credit union in the state to provide a monthly account statement in 1970. The company continued to evolve its service through the provision of 24-hour toll-free answering services in the 70's, 24/7 telephone banking in the 80's, and the now current standard for 24-hour service - personal on-line banking provided in 2000. By 2002, 22,000 members were accessing their accounts over the internet.

Despite a constant march forward using new technologies, at the beginning of the new millennium, South Carolina Federal found itself growing beyond the capabilities of its existing data processing infrastructure. The company felt a strong need to capture, organize, consolidate and distribute member information more efficiently to better serve members' needs. Information regarding mortgages, credit cards, savings and checking, business and consumer loans was scattered across a number of separate systems. Branch service representatives were

unable to easily see the whole relationship with a member in order to provide the high level of service that had always been South Carolina Federal's hallmark.

CIO Bonnie Ciuffo knew that South Carolina Federal wanted a robust member relationship management (MRM) system as the backbone of a new information infrastructure to tie together all of the credit union's data and make it available to representatives at various points of contact with members. In addition, the company needed a system to act as the central gateway to all members' interactions, whether by phone, ATM, Internet, or face-to-face at the branch. Equally as important, Ciuffo realized that South Carolina Federal would also have to change its organizational structure and mind-set to succeed in their member service goals: to be able to deliver on the promise of MRM and evolving technologies, service delivery processes and responsibilities would have to change.

Preparing for the Future

South Carolina Federal members' prime point of contact is the branch service representative. To offer the right products to members and help them take full advantage of all the company's services, the representative's role was becoming more sales-oriented. Duties were redefined, employees retrained, and some personnel reorganized to put the right people in these critical positions.



Return on Investment at a Glance:

South Carolina Federal Credit Union uses Consona Case Management to provide a 360 degree view of all prospect and member interactions for both their commercial and retail business units. They can now:

- Manage all sales and service interactions in one system.
- View all account, loan, mortgage and credit card details associated to a member in one screen.
- View all household details for individual members.
- Manage and view pre-approvals associated to members.
- Identify "next best" products and services.
- Service clients immediately with CTI integration to present member details when a call is routed in the call center.

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— **Bonnie Ciuffo**, Chief Information Officer, South Carolina Federal Credit Union

To lay the groundwork for the new member service initiative, Ciuffo assembled a team to clarify the current situation and needs, and select a system on which to build the new information-rich environment. The team dedicated a week to do nothing but study vendor proposals carefully and determine if any of the vendors really understood their needs and had 'the right stuff'—including both technology and know-how—to take South Carolina Federal where it needed to go.

"We read Consona CRM's proposal on the first day," Ciuffo said, "and it was so 'right on target' that we didn't even want to go any further." But, of course, they did go through the other proposals in detail and confirmed that none of the others came close to delivering on the vision they had for their future information infrastructure. "To offer an over-used expression," Ciuffo said, "Consona had us at 'hello.' It was immediately obvious that they had put the work into understanding us and how they could meet our needs."

Implementing on the Promise

Once Consona Customer Management (formerly Onyx), a Consona CRM solution, was selected, the Consona professional services team came on board within weeks to begin requirements gathering and design. The biggest challenges during implementation, aside from organizational changes, involved integration of the disparate systems so that a full member profile would be available to branch reps in real-time. Major integrations were completed in phase one, linking information from Account Desk, Branch Suite, Summit, and Raddon systems all into a single Consona Customer Management interface. The implementation was, in Ciuffo's words, "spectacular."

"The team from Consona was simply outstanding," she said. "We work hard here, often outside of what most people consider to be normal work hours. But the Consona people were always there for us when we needed them. You usually don't get that kind of support from an outside organization."

A New World

South Carolina Federal's Consona-based Member Relationship Management (MRM) system has quickly become the mainstay of its member service. "The tellers use it for all ad-hoc queries and service requests," said Ciuffo, "and all of the support areas use it as well. The branch service reps utilize the system all day every day. It's their life-blood. Our COO is working in the system every day. The contact center and electronic services really love it."

As the entire operation of the credit union coalesces around its new system, improvements in member relationships are already becoming evident. "Just this month we got two perfect 10s (service ratings from 'secret shopper' visits) for the first time," said Ciuffo. "We are now initiating phone surveys of members to checkpoint and confirm that we're delivering what the members want and need. Initial feedback is overwhelmingly positive."

South Carolina Federal has discovered that the real payback is in member convenience and quality of member service, which are hard to express in dollar-and-cents measurements. "While it is actually taking a bit longer to service a member," Ciuffo said, "we are able to provide better service and more services. It will only get better as we continue refining processes and roll out new conveniences for the reps and the members."

South Carolina Federal is not about to rest on its accomplishments. "We have a huge list of process improvements planned for phase two," she added. "We've received some great ideas for additional changes and we're also planning on retraining to increase the number of tasks that reps can complete themselves instead of forwarding them to other departments. The system can handle it and reps are enthusiastic about being able to better serve the members by getting more done for them."

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