



POP

Video Banking Collaboration

Pioneer Federal Credit Union

Successful video banking adoption begins with people.

The first touch is the scary touch ... but then, they're hooked.



Tracey Miller
VP of Operations

Introducing new technology isn't easy. Members, employees and leadership all require persuasion. And being among the first to bring new technology to market brings even more challenges.

Tracey Miller, VP of Operations at the \$450 million Pioneer Federal Credit Union in Mountain Home, Idaho, faced these challenges when she launched POPin Video Banking.

Miller knew her members wanted more convenience without sacrificing personalized service,

especially members deployed in the military or living in other states.

"Even with shared branching, we couldn't provide everything they wanted, and they were looking for other primary financial institutions. We didn't want that," she recalled.

Video banking wasn't entirely new to Pioneer FCU. The credit union deployed interactive teller machines in 2013, and they successfully expanded Pioneer's service hours. But ITMs can't serve members remotely.

Technology is all about people

The most important aspect of Pioneer's POPin Video integration wasn't the actual technology. Miller stressed that integrating with POPin Video was seamless. In fact, during the build process, Miller's team suggested some improvements, which POPin quickly delivered.

"I've never had a tech partner like that; it truly felt like one team working toward the same strategic plan and vision," she said.

Instead, it was the human side of the equation that made the difference.

Selling leadership

Convincing Pioneer's CEO and board to approve POPin Video was easy. Because Pioneer had already seen success with its previous ITM launch, the credit

union was already sold on video service.

Employees and members were also comfortable with video banking. And, the cost was well within Pioneer's budget.

"The price wasn't even a blip on our radar," she said.

Selling employees

As consumers increasingly embrace technology, in-person front line staff understandably fear they may lose their jobs. Miller introduced POPin Video to all operations staff from the very beginning, and stressed the service was selected to support Pioneer's strategic plan to provide members with convenient access through multiple channels.

"We marketed it internally, that it wasn't to take away from our branch structures, but that it

was an additional resource for members and for them," she said. "Once they realized that, they adopted it very quickly."

Before launching the service to members, Pioneer first did an internal soft launch, inviting employees and their families and friends to try out POPin Video. This not only won over employees, it also allowed the credit union to work out any operational bugs and identify any additional training needs before rolling the service out to members.

"Too often in operations, we look at process, not people. If employees are using it themselves, your members will trust them," she advised.

Once employees were sold, they became the service's word-of-mouth-marketers when POPin

Video officially launched to members. Miller also took time to sell the marketing department on the service; they in turn enthusiastically supported it with a robust marketing campaign.

Selling members

As is the case with all new technology, adoption requires some convincing.

“What we found with interactive teller is the first touch is the scary touch,” Miller said.

However, once members became comfortable with ITMs, they were hooked. Miller knew the key to success was convincing members to download the app.

She asked call center to help. When a caller needed to be identified to complete a request, such as confirmation to update an address or approve a wire transfer, call center reps directed them to video banking. Later, call center reps suggested members use the service to apply for loans and open new accounts, because POPin Video’s document, interactive application and esignature features provide added member convenience.

Initially, Miller thought remote members would most often use POPin Video; however, the service has proven to be convenient for local members.

Interestingly, elderly members especially appreciate video banking. Those who are no longer able to drive can maintain their financial independence, conducting transactions without having to depend on others



Pioneer’s completed POPin Video weekly call data during the first four months of 2018 illustrate how well members have adopted the new technology.

for transportation. Seniors also appreciate video banking’s personalized face-to-face service, and find POPin Video’s app easy to use.

Spanish speaking members, who need an interpreter and aren’t always sure a bilingual employee will be available when they visit a branch, now use POPin Video because Pioneer’s centrally located video tellers have more bilingual staffers handy.

Most of all, parents have embraced the service, choosing to bank from home with POPin Video, rather than bring young children to a branch.

Hiring for success

Pioneer currently has a staff of 11 representatives who handle both POPin Video and ITM calls. Though some specific teller skills are required, the most important qualities for video reps are personality and critical thinking.

“It takes a definite personality, and they must be comfortable on video,” Miller said. “We don’t

want someone who paints themselves into a box and can only do things one way. They must be critical thinkers who can think on their toes, and go the extra mile for members.”

New to video? Start strategically

Miller throttled video banking adoption with an internal soft launch and gradual introduction of services offered via the channel. That resolved worries that members would adopt the technology faster than Pioneer could properly staff it.

“You can’t just pull people out of the call center, because they get tongue tied by the delivery channel. Make sure you have a strategic plan and control volume with deployment.”





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