

Unified communication and collaboration

Credit Union transforms customer experience and supports growth

As the pandemic threatens business operations, Webex by Cisco enables Premier America Credit Union to provide critical support to members and internal team members.

Customer Summary

Customer name
Premier America Credit Union

Industry
Financial

Location
Chatsworth, California

Number of employees
350





Challenge

Replace existing phone system in order to support remote workforce

Establish a unified collaboration platform for a hybrid work environment

Secure personal and financial data

Continue personal financial services with alternate remote tools



Solution

Webex Suite: App, Meetings, Messaging, Calling

Webex Contact Center with AI and Chatbot capabilities

Cisco Unified Communications Manager

Cisco Enterprise Network

Cisco Meraki System Manager



Results

Ensures uninterrupted service to members

Allows remote working safely and securely

Expands online banking customer service

Supports ongoing growth during pandemic

99.999% phone system uptime with more cloud-enabled scalability and security

110,000+

members

99.999%

phone system uptime

Navigating an unprecedented crisis

Premier America Credit Union (PACU) is one of America's largest credit unions. Like others in the financial services sector, the business provides a contemporary banking experience, with online and app-based access, and branch offices throughout California and Texas.

The PACU business model has a different focus from traditional banks. Owned by its 110,000-plus members, PACU offers a range of community and personal financial services, from higher savings rates and affordable mortgage options, to loans for unexpected emergencies or financial counselling during difficult times.

“Webex has been a win, win, win. It keeps us in touch with our team members and credit union members. The platform is reliable, secure, and always available with less operational overhead.”

—Janaki Rao, SVP & Chief Technology Officer, Premier America Credit Union



“Credit unions have always made a meaningful difference to the lives of members,” says Janaki Rao, SVP & Chief Technology Officer, Premier America Credit Union.

The pandemic placed an unprecedented strain on the business and its members. With some branches closed and staff working from home, there was the operational challenge of keeping things running. From a customer perspective, with members uncertain around personal finances or income, there was the need to provide advice and reassurance from the credit union.

“At the outbreak, we didn’t have proper reliable, scalable, and flexible remote collaboration tools in place,” explains Rao. “With face-to-face access limited, as a priority, we wanted to provide a remote video teller capability to serve our members safely and effectively.”

PACU recognized it needed to move quickly but did not want to rush into an unsuitable platform. The strategic imperative was to create a unified communications model to communicate seamlessly between team members, customer members, and contact center operations. Work had already begun looking for the right platform. Rao says he dismissed several other options as lacking the necessary robust security the credit union was looking for. “Privacy and security protection is critical and we want technology tools that protect our members’ information,” he explains.

Ensuring business continuity for members

PACU is a long-established Cisco customer, with a Cisco Enterprise Network including Cisco switches in its core and access using Meraki cloud-based wireless. Rao says it was natural to reach out to the Cisco account team and Cisco partner Axelliant to discuss Cisco Webex Collaboration Solutions.

“I was very impressed by how quickly the Cisco team responded to our request,” Rao says. “They immediately offered us 300 Webex messaging and meeting licenses on a no-cost trial for 90 days. Cisco understood these were unprecedented times, and that our members needed banking services.”

The Webex Suite is purpose built for hybrid working, the new reality for PACU. It establishes a single platform for internal calls, video conferencing, meetings, messaging, and company events. With PACU teams being sent home, it enables team members to work via a connected device. A virtual desktop infrastructure (VDI) at PACU simplified the remote working kit needed.

“To enable staff to work from home, we only needed to send team members with a VDI thin client, computer monitor, and headset. There’s no physical phone, no PC or laptop required. It was quick and easy for us to support our members and team members,” says Rao.



This meant PACU was able to have headquarters and more than 16 branches operating remotely at different shifts within just days.

“I am very thankful to our CEO, Rudy Pereira, Senior Leadership Team, and the Board of Directors for partnering with IT to deliver these digital enablement solutions to serve our members and team members,” Rao says. “Our credit union is growing stronger every day to sustain and thrive for the future.”

Growth in the midst of transformation

Today, PACU is thriving. Total assets are up during the pandemic and loan applications, loan profitability, and member numbers are all up. The business has helped many members through a difficult year. PACU assisted more than 3,000 members during the pandemic providing loan deferments, emergency loans, and a reputable referral source for the federal Paycheck Protection Program.

“We’re growing and we’re hiring,” says Rao. “We’re hiring more team members in different areas including branch services, contact centers, and IT.”

PACU now has some 350 Webex licenses and connects 22 branches and headquarters. Webex is part of the day-to-day work experience; it is used for staff training, all-hands announcements, and onboarding. Branches are open, but through Webex, video tellers continue to be a service option for members wanting to connect remotely. The ability to flex between a physical and digital service will be an asset as the business continues to navigate changing health and safety demands.

The impact of Webex has been transformational, Rao says. “In the early days of the pandemic, we started to look at ways to provide the same and even better member experience as before, while prioritizing the wellbeing of our members and team members. Without the right collaboration tools, it would be difficult, but we worked together and succeeded as a team.”



Janaki Rao
SVP & Chief Technology Officer
Premier America Credit Union

The business is now more agile and more dynamic. “Since the Cisco phone system launch, uptime is 99.999%,” Rao says. “We have more cloud-enabled scalability and security, and we’ve reduced phone system-related IT supports calls to almost zero. Our operational costs are reduced as well,” he adds.

There is greater confidence in digital channels, online support, and remote support services. Members and team members are adopting new ways of connecting.

“We’re evolving and implementing different cloud-based components within the Webex solutions package without interrupting our business,” Rao says, “and that is exciting.”

Webex enables PACU service teams to engage with members, from answering queries to arranging loans or offering savings advice. Member contact is secure and auditable.

“Having Cisco Identity Services Engine (ISE) for secure access gives us that granular visibility,” he says. “It means we fingerprint everything that connects to the system. We can trace activity and study behavioral analytics. That helps us take proactive and reactive measures.”

There has also been an impact on culture. Effective hybrid working has enabled staff to work safely. It has fostered new connections and a new sense of collaboration. Team members feel engaged with the business as it embarks on a new chapter; Rao says team member satisfaction levels are at an all-time high. With PACU hiring, effective hybrid working options present the business as modern and forward looking.

“We’re enabling additional Webex collaboration tools with our contact centers. This gives us a single pane of glass view across all our members’ touch points. Webex Contact Center is one of the great tools that provides this visibility to us.”

—Janaki Rao, SVP & Chief Technology Officer, Premier America Credit Union

Looking forward

“Webex has been a win, win, win,” says Rao. “It keeps us in touch with our team members and credit union members. The platform is reliable, secure, and always available with less operational overhead.”

The upcoming project is to migrate the PACU existing contact center into a Webex Contact Center, which can provide more AI and chatbot capabilities, and establish the desired unified communications across all points of contact. Rao says the business is eager to integrate a Cisco chatbot to further streamline member journeys, and to enable self-serve options for a range of tasks as they choose. The AI and chatbot platform will also integrate with PACU’s customer-facing websites as well as Salesforce CRM and applications, ultimately creating a connected, consistent service approach.

Cisco Products:

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[Cisco Identity Services Engine](#)
[Cisco Unified Communications Manager \(UCM\) Flex 3.0](#)
[Meraki Wireless](#)
[Meraki System Manager](#)
[Webex Suite: App, Meetings, Messaging, Calling](#)
[Webex Contact Center](#)

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