

Article Featured in CUES Tech Port News to Go September 5, 2007

Baxter CU Leverages Akcelerant's Collections and Workflow Solutions

Jim Block kindly talked with me about his CU's implementation of Akcelerant (<http://www.akcelerant.com>) for collections and member service queuing and workflow management. Block is IT Program Manager for \$1.2 billion Baxter Credit Union, Vernon Hills, Ill.

Compiled by Lisa Hochgraf

Q: What Akcelerant modules have you implemented?

We first implemented the collections part of Akcelerant's offering in October 2006. In June 2007, our contact center went live with the sales and service piece. In July 2007 our Illinois branches went live. To date about 20 of our 30 branches are trained on the system. We're probably about half way through the credit union in terms of departments covered.

Q: How do these solutions work?

It's one solution that is exposed to various departments. Within the system, you can map processes, automate some of them and provide instructions to employees on how to do the rest. The automated processes tie to our Symitar (<http://www.symitar.com>) core processing system and the web services we use from PSCU Financial Systems (<http://www.pscufs.com>).

For example, on the collections side, if a member is overdrawn on a checking account, the system could assess a fee and put them in a queue to get a call or send him an email – whatever we define.

Q: Why did you start with the collections piece?

It was a good place to start not only because Akcelerant is well-known for its collections solution, but also because our collections team needed more flexibility than we could give them. When collections accounts needed to be sorted by different criteria and assigned to staff for follow-up, special coding had to take place on our core system every time. With Akcelerant, the collections team can make adjustments to complex criteria and get data where it needs to be without involvement from IT.

We had 12 or so projects in queue for collections all the time. Then when we switched, our backlog in this area completely disappeared.

As a bonus, improvements in collections have the ability to quickly affect the credit union's bottom line.

Q: What made you decide to have the system in place on the service side as well?

On the service side, process improvements affect 100 times as many members as those in collections. When you try to ensure consistency of service and improve overall member experience between and across a contact center and disparate branch network, you need an application that will enable that. We needed a system that could ensure a member's request would utilize the same decision tree wherever the member contacted us. The concern was the cost, since the enterprise license cost is obviously higher than just using it in collections.

Q: How many processes or workflows have been defined so far?

Over a hundred. About a third of these are automated; the rest are purely instructional—that is, outlining the steps that need to be taken by the staff.

Q: How has documenting these processes helped Baxter CU?

We didn't have one standard way of performing many of our processes. As we identified and documented all these workflows we were really challenged to think about whether they were working as-was or

whether the new technology would free us up to improve the process and do things more effectively and efficiently.

One outcome we've seen is that the system helps get new staff up to speed. With the workflows guiding them through providing member service, our latest class of new hires sounds very, very professional for their level of tenure. When people call, they can't tell they're new hires.

Q: In some ways, this guidance to staff sounds like the way knowledge management systems, such as those offered by Fuze or SilverCloud, answer questions. How is this system the same or different?

Traditional knowledge management systems do provide answers to questions and can document processes. However, this system also integrates with our core processor and PSCU Financial Services. When our service staff are helping a member with a process they're looking at members' data and dates as well as a screen with the how-to of the process. Automated processes have the same advantage of linking with our core systems. For example, if a member needs a reminder of his personal identification number, the Akcelerant system communicates with the PSCU Financial Services system and a PIN reminder is automatically mailed to them.

Q: What tips do you have for CUs considering implementing similar solutions or this solution?

Make sure you define processes and get consensus about what processes should be before converting them over. Also, make sure the process is as good as it can be. Think through the capabilities now available to you.

Lisa Hochgraf is a *CUES* editor.