



## CASE STUDY

### *jha*Call Center Outsourced Select Services™

*"[The] support we've received from the Jack Henry Banking and Select Services teams is second to none."*

Norman J. Montgomery  
Executive Vice President  
First Commonwealth Bank

**Institution**  
First Commonwealth Bank

**Location**  
Indiana, Penn.

**Website**  
[www.fcbanking.com](http://www.fcbanking.com)

**Assets**  
\$6.7 billion

**Founded**  
1982

## *jhaCall Center Outsourced Select Services™*

Significant event call center augmentation



*“Working with *jhaCall Center Outsourced Select Services* gave us a leg-up on handling customer calls and allowed our staff to focus on transactional calls instead.”*

Norman Montgomery

“To improve the financial lives of our neighbors and their businesses.” That’s the mission statement of First Commonwealth Bank; and since its founding in 1982, this community bank has worked hard day in and day out to achieve that mission. By making time to put the people and communities they serve above all else, First Commonwealth Bank has grown to an asset size of \$6.6 billion and now operates in 17 counties throughout western and central Pennsylvania and central Ohio.

When First Commonwealth Bank decided to undergo a 39-system conversion, it immediately started looking for ways to minimize the impact this transition would have on its customers, staying true to its mission of putting customers and neighbors first. As an existing Jack Henry Banking® client, the bank sought out its *jhaCall Center Outsourced Select Services* solution.

Executive Vice President Norman Montgomery explains below how *jhaCall Center Outsourced Select Services* helped augment First Commonwealth Bank’s call center, successfully resolving customer calls at nearly twice the pace as the bank would have been able to do on its own.

**Jack Henry Banking (JHB): What was the compelling business reason you acquired *jhaCall Center Outsourced Select Services*?**

Norm: When we looked into the *jhaCall Center Outsourced Select Services* solution, our bank was getting ready to convert 39 systems, many of which were going to have a direct impact on our customers. We absolutely knew that our call center would be overwhelmed, and we also knew that we couldn’t add the amount of staff we felt was necessary to handle that level of volume. Augmenting our call center staff with *jhaCall Center Outsourced Select Services* was the logical choice in order to minimize the impact on the customer and not stretch our own resources too thin.

**JHB: Can you tell us how *jhaCall Center Outsourced Select Services* positively affected account holder service and satisfaction?**

Norm: Having the Select Services team available for customers to talk to the day after our conversion was vital. The Select Services team was able to successfully sign our customers up for online banking and help them download our new mobile app at nearly twice the pace that we would have been able to otherwise.

**JHB: Can you tell us how *jhaCall Center Outsourced Select Services* improved your bank’s day-to-day operations?**

Norm: During the conversion process, *jhaCall Center Outsourced Select Services* collaborated with us to monitor call queues, shift resources, and supervise coverage, improving the efficiency of our call center, so we could focus on our conversion.

**JHB: Can you tell us how *jhaCall Center Outsourced Select Services* generated measurable cost savings for your bank?**

Norm: Being able to leverage the hardware and software infrastructure of *jhaCall Center Outsourced Select Services* meant that we didn’t have to use our own resources to buy or lease temporary equipment, set up an infrastructure, and train new call center staff.

**JHB: Can you tell us how *jha*Call Center Outsourced Select Services reduced your bank's operating risks during the time of your conversion?**

Norm: We had a tremendous amount of risk involving more than 100,000 Internet banking customers and 30,000 mobile banking customers who were going to have to re-enroll in those programs. Working with *jha*Call Center Outsourced Select Services gave us a leg-up on handling customer calls, and allowed our staff to focus on transactional calls instead.

**JHB: Looking at your competitive landscape, what are the competitive advantages that *jha*Call Center Outsourced Select Services generated for your bank?**

Norm: *jha*Call Center Outsourced Select Services helped make this conversion a non-event for our customers. There's always risk when undergoing a conversion, especially one that had the breadth of ours; and our competitors most likely anticipated a certain level of customer disruption. Fortunately for us, we had recently had an experience with a smaller-scale Internet banking conversion that we handled internally. From that experience, we knew it was in our best interest to leverage the hardware, software, and staff of a call center with more scalability than ours. By working with *jha*Call Center Select Services for this conversion, our success rate more than doubled that of the previous conversion.

**JHB: Can you comment on the service you've received from Jack Henry Banking?**

Norm: When it comes to running a bank, you have to realize that it's all about relationships – not just with your customers and bankers, but with your core provider and third-party vendors as well. Jack Henry Banking's outstanding reputation for working well with its clients made our decision for us, and we can honestly say that the support we've received from the Jack Henry Banking and Select Services teams is second to none. Throughout the entire experience, the Jack Henry Banking executive team made itself available to us. Having someone to reach out to, knowing that someone was there to answer questions – that was very comforting. It's obvious that Jack Henry Banking's executives truly care about their clients. That speaks volumes.

**JHB: If you would recommend this solution to other banks, what is the most compelling statement you would make to another institution considering *jha*Call Center Outsourced Select Services?**

Norm: By augmenting our call center with *jha*Call Center Outsourced Select Services, First Commonwealth Bank management team was able to focus its time and energy on high-priority items during the conversion.



*"Having the Select Services team available for customers to talk to the day after our conversion was vital."*

Norman Montgomery

*jha*Call Center Outsourced Select Services™ is a call center augmentation service designed for high-call-volume bank events. You can contract Select Services to assist during an acquisition, merger, product change, or other significant event. Services in which *jha*Call Center will receive and resolve customer calls and inquiries are available for daytime, after-hours, or both, and can include weekend and holiday support.



*"It's obvious that Jack Henry Banking's executives truly care about their clients. That speaks volumes."*

Norman Montgomery