



## CASE STUDY

### *Peoples Security Bank & Trust Finds Peace of Mind with jhaCall Center™*

*“Knowing that should the worst happen, having jhaCall Center as a backup has given us true peace of mind.”*

Nicole Finch

Call Center Supervisor  
Peoples Security Bank & Trust

#### **Institution**

Peoples Security Bank & Trust

#### **Location**

Scranton, Pennsylvania

#### **Telephone**

570-879-2175

#### **Website**

[www.pbst.com](http://www.pbst.com)

#### **Branches**

27

#### **Assets**

\$2 billion

#### **Founded**

1905

#### **Jack Henry Banking**

**Solution**

*jhaCall Center™*

**jack henry Banking®**

A DIVISION OF JACK HENRY

## Peoples Security Bank & Trust Finds Peace of Mind with *jhaCall Center*<sup>™</sup>



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“There was an incident,” starts Nicole Finch, Call Center Supervisor of Peoples Security Bank & Trust. “A scammer robocalled all the residents in our area code. The scam used our bank’s name, told listeners their debit cards had been compromised, and instructed them to call back a certain phone number – at which point they were told to enter their debit card numbers and PINs. Because we’re a fairly large bank in our community, many of the people in our area code were in fact our customers.”

“Luckily, a lot of our customers called us directly instead of calling the phone number provided by the scammer,” continues Finch. “This led to a huge spike in call volume, and we had to bring in several staff members to work non-regular hours to try to field the overwhelming number of calls.”

“That’s when we started the conversation about needing a backup call center solution,” Finch sums up.

Peoples Security Bank & Trust is an Eastern Pennsylvania-based community bank with a mission to exceed customers’ expectations while proactively helping them achieve their goals. For them, customer service is paramount.

“The ability to extend our hours for our customers using *jhaCall Center* is huge,” says Finch. “We also use *jhaCall Center* for when our agents are busy and unable to handle the call volume. Using *jhaCall Center* is much more cost effective than staffing up for peak call volumes.”

Peoples Security Bank & Trust’s call center operates Monday through Friday from 8 a.m. to 6 p.m.; and Saturdays from 8 a.m. to 2 p.m. *jhaCall Center* agents handle any overflow calls during regular business hours to reduce the abandon rate; and they take over operations when the bank’s agents aren’t there, from 6 p.m. to 9 p.m. on weekdays and from 2 p.m. to 5 p.m. on Saturdays.

*jhaCall Center* agents are trained to assist customers with general inquiries, and questions regarding account balance, transaction history, online banking, ATM/debit card, and statements; as well as with resetting online banking credentials and first-time logins, navigation, MFA setups, new card requests and status changes, and PIN mailers. And because *jhaCall Center* operates within redundant call center locations for load balancing and business continuity, that means call center operations are never outsourced to a third party or to an offshore group.

“The best way to describe our customers’ reception to *jhaCall Center* agents would be to say our customers don’t realize they’re not actually talking to a member of our staff,” says Finch. “*jhaCall Center* agents exhibit the same knowledge and capabilities as our agents, and our customers love having someone available to take their calls in the extended evening hours and on Saturdays.

Not to mention – when all of our bank agents are engaged, we send overflow calls to *jhaCall Center* so our customers get someone on the phone more quickly than they would otherwise.”

In addition to using *jhaCall Center*’s outsourced services, in which *jhaCall Center* agents receive and resolve customer calls on the bank’s behalf during normal operating hours and after hours, Peoples Security Bank and Trust also uses *jhaCall Center* software. Working with *jhaCall Center* software, the bank’s call center agents don’t have to log into multiple systems to find customer information, which means they save time, enhance productivity, and can focus on the customer and cross-selling opportunities – instead of their computers.

“One of the biggest benefits of using *jhaCall Center* software is the ability to automatically identify a customer using Computer Telephony Integration with our Cisco phone system,” explains Finch. “By recognizing the phone number of the caller, our system is able to match that against our core system customer information and display several authentication questions like date of birth and the last four digits of social security numbers. This means our agents and *jhaCall Center* agents can quickly authenticate the customer.”

Peoples Security Bank & Trust is nothing if not loyal to its customers. Everything they do, they do to improve customer service.

“Since the incident, we’ve had very few minor reoccurrences. Enough to scare us a little,” says Finch. “We want to make sure our customers are taken care of, and that they always have someone to call who they can trust. Knowing that should the worst happen, having *jhaCall Center* as a backup has given us true peace of mind.”



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*jhaCall Center™ is a comprehensive telephone support and customer service solution. With jhaCall Center, you can connect your call center agents with the customer account information they need, immediately and all on one screen – which means quicker customer service and improved employee satisfaction across the board.*

*In addition to jhaCall Center software, this solution offers a variety of outsourced options in which Jack Henry Banking® resolves customer requests and inquiries on behalf of your bank in a professional, bank-branded environment. jhaCall Center's outsourced services are designed to assist your customers with answering general, account balance, transaction history, online banking, ATM/debit card, and statement inquiries; as well as with resetting online banking credentials and first-time logins, navigation, MFA setups, new card requests and status changes, and PIN mailers. With jhaCall Center's outsourced services, you can customize management reporting, call recording, and monitoring; and customer service outbound calling. Your bank can choose from the following jhaCall Center outsourced alternatives:*

- *jhaCall Center Outsourced Services™* – Our staff receives and resolves customer calls and inquiries on your behalf during normal operating hours.
- *jhaCall Center Outsourced Services After Hours™* – The *jhaCall Center* staff receives and resolves customer calls and inquiries from 5 p.m. – 11 p.m. Monday – Friday, and from 9 a.m. – 5 p.m. on Saturdays and Sundays, in your bank's time zone. After-hours and holiday support is available for an additional fee.
- *jhaCall Center Outsourced Full Business Services™* – This comprehensive service augments telephone support with *jhaCall Center* staff qualified to perform back-office operations such as loan and transaction processing.
- *jhaCall Center Outsourced Select Services™* – The *jhaCall Center* staff receives and resolves customer calls and inquiries during an event that generates higher than normal call volume. You can contract Select Services to assist during an acquisition, merger, product change, or other significant event. Services can be daytime, after hours, or both, and can include weekend and holiday support.

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