

# Virginia Credit Union delights members and agents with frictionless authentication



6

seconds time to  
authenticate

4 FTE

productivity gain  
equivalent

84

seconds average  
handle time  
reduction

**CHALLENGE:** Reduce member and agent frustration caused by a lengthy authentication process—and grow membership without increasing agent headcount.

**SOLUTION:** Nuance biometric authentication verifies members in seconds during their natural interactions with agents.

**RESULTS:** A frictionless authentication experience for members and agents, and a dramatic AHT reduction that allows the same number of agents to serve more members.

Providing outstanding service to its 308,000 members is core to Virginia Credit Union's mission. But their old authentication methods frustrated both members and agents. So, the credit union deployed Nuance biometric authentication to verify members in as little as 6 seconds using their natural speech, lowering average handle time (AHT) by 84 seconds and greatly improving member experiences.

#### Time to end the frustration of authentication

At Virginia Credit Union (VACU), member experience drives everything. But VACU also has a duty to protect its members from fraud. Traditional authentication methods forced the credit union to choose between prioritising member experience or increasing security.

Before, VACU relied on knowledge-based authentication, requiring members calling the contact centre to answer a series of questions to access their accounts. This process took up to 130 seconds to complete, creating a frustrating experience both for members and the agents helping them. And as VACU continued to grow, the only way the team could continue to provide a high level of service was to hire more agents.

To improve member experience and grow their membership without prohibitive cost increases, the credit union knew that it needed to streamline the member authentication process without compromising on security. To solve this problem, the team turned to Nuance.

*"I've had members tell me how much they love VoiceID because it takes only seconds to verify their identity, without all of the questions we used to ask."*

— Kate Hopson, VP Contact, Virginia Credit Union

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“Our agents were really excited about Nuance voice biometrics, because it frees them to focus on what they do best—providing outstanding service for our members.

With Nuance voice biometrics, we’ve reduced AHT dramatically, but it’s about more than just time and cost savings. We’ve made authentication stress-free for members and agents, all while strengthening fraud protection for members and our credit union.”

— Paul Hendricks,  
Chief Information Officer,  
Virginia Credit Union

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### Quick and simple authentication

Virginia Credit Union’s biometric authentication solution, delivered through Nuance, captures the biometric characteristics of each member’s voice to create their unique “voiceprint”. The next time a member calls the contact centre, the system “listens” in the background during their natural interaction with an agent. By comparing each caller’s voice against VACU’s member voiceprints and a watchlist of known fraudster voices, Nuance’s risk engine securely authenticates known members in six seconds or less and identifies fraudsters in real time.

The flexibility of the Nuance solution was vital during the COVID-19 crisis, when agents were working from home. VACU could give their agents access to the exact same technology as they did in the contact centre, empowering them to provide a consistently high standard of service and security to every member during this time of heightened stress and uncertainty.

### Better service, happier customers, and major cost savings

In the years since they launched their “VACU VoiceID” program, VACU has enrolled more than 130,000 frequent callers in its biometric authentication program. These members, and the agents they talk with, enjoy a seamless and frustration-free authentication experience.

With fast, frictionless biometric authentication from Nuance, VACU has removed a major source of frustration for members and agents—and realised significant savings, too.

Through Nuance, VACU has reduced average handle time by 84 seconds. This productivity boost is saving the credit union the equivalent of four extra full-time employees per month, enabling it to grow the business and maintain high-quality service without increasing agent headcount.

### LEARN MORE

Visit [nuance.com/authentication](https://nuance.com/authentication) to learn more about Nuance’s biometric authentication and intelligent fraud prevention solutions, or email us at [cxexperts@nuance.com](mailto:cxexperts@nuance.com).



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### About Nuance Communications, Inc.

[Nuance Communications](https://nuance.com) (Nuance) is a technology pioneer with market leadership in conversational AI and ambient intelligence. A full-service partner trusted by 77 percent of U.S. hospitals and 85 percent of the Fortune 100 companies worldwide, Nuance creates intuitive solutions that amplify people’s ability to help others.