

Case study



Money Management International elevates customer experience with CXone Mpower

One of the largest nonprofit financial counseling organizations in the U.S., Money Management International (MMI) supports people who are navigating credit, debt, housing, and budgeting challenges. In 2023, the organization set out to replace its 20 year old fragmented contact center infrastructure with a unified cloud platform that could increase automation, ensure compliance, and support personalized service at scale. MMI selected CXone Mpower, with Autopilot as the centerpiece, to provide AI-powered voice and digital self-service across its most critical client interactions.

60% Decrease

In transfer-in actions



13% Decrease

In transfer-out actions in the two highest volume queues



42%

Self-service deflection rate for eCheck payment calls (200-250 calls/month)



15%

Overall payment deflection rate, expected to exceed 70% as workflows expand



2x Increase

In knowledge base page views and time-on-page



15% Improvement

In knowledge base clickthrough rate



10 Mins saved

Per agent evaluation with Quality Plans and Auto Response scoring



100%

Manager adoption of performance dashboards (up from 0)



Enterprise chat

Steady at 89-90%



Customer profile

About

Money Management International (MMI) is a nonprofit financial counseling agency that helps people overcome financial setbacks and build a stronger future.

Industry

Nonprofit financial services

Website

www.moneymanagement.org

Location

Stafford, TX

Agents

300

Products

- CXone Mpower platform
- Autopilot
- Expert Knowledge Management
- Performance Management
- Quality Management
- Workforce Management
- Feedback Manager
- Interaction Analytics
- Personal Connection

Goals

- Consolidate tools to reduce operational drag and improve insight
- Maintain regulatory compliance with geographic routing
- Improve agent knowledge and manager efficiency
- Expand self-service and AI automation

Features

- Conversational AI for voice and digital journeys
- Intent-based routing and personalized self-service
- Enterprise-aligned responses via trusted company knowledge
- Integrated QA and coaching insights
- Real-time visibility into agent performance





01 Before

Legacy systems that limited insight and efficiency

MMI's legacy infrastructure relied on disconnected tools for phone, IVR, quality, workforce management, and knowledge. This created operational drag and made it difficult to route callers efficiently or see trends in real-time. Maintaining consistency across systems was time-consuming, and agents lacked fast, reliable access to information. "We had ten systems, and a lot of manual duplication just to keep them running," said Amy Lins, Vice President of Client Success at MMI. "None of it was centralized, and we were losing time and insight because of it."

02 Desire to change

Driving automation, compliance, and a modern CX foundation

MMI's legacy platform wasn't just inefficient—it was nearing end-of-life. The team faced increasing challenges in maintaining geographic routing requirements and delivering consistently high service with disconnected systems. Rather than settle for a one-to-one tech replacement, MMI saw an opportunity to elevate its entire CX model. The goal wasn't speed alone—it was empathy at scale, supported by automation, insight, and compliance ready infrastructure. "Some of our calls can go over an hour," Lins said. "Speed isn't always the goal. But routing people to the right counselor—someone licensed in their state who has the right background—is critical."

03 NiCE solution

Autopilot at the core of intelligent transformation

MMI partnered with NiCE to implement CXone Mpower, with CXone Mpower Autopilot, a purpose-built AI for personalized self-service, at the heart of the transformation. Autopilot eliminated rigid IVR menus and introduced fully conversational voice routing capable of understanding complex intents and switching topics fluidly within the same interaction. This allows MMI's customers to engage through natural conversations that feel human and intuitive, not scripted or robotic.

In addition, MMI has a long history of using interaction analytics, but Mpower's IA capabilities far exceeded the old tool and has really upped MMI's proactive analytics capabilities.

The broader CXone Mpower rollout also included Expert, a centralized, AI-enhanced knowledge base that replaced dozens of SharePoint folders. Performance Management, including dashboards that give managers daily access to KPIs and coaching tools, and Quality Management, with Auto Response scoring, enables more structured, scalable agent evaluations.

"We treated it as an enterprise transformation, not just a tech upgrade," Lins said. "We built out a cross-functional team to support scripting, analytics, AI training, and rollout."

MMI first deployed Autopilot for inbound call routing and phone-based payments. Now, additional workflows, including chat and SMS, are being added to extend Autopilot's reach.



04 Results

Smarter routing, meaningful deflection, and better insights

MMI's deployment of Autopilot has delivered measurable gains across key operational areas. Autopilot's intent-based voice navigation, coupled with CXone's Studio scripting for queuing experience, reduced transfer-in actions by 60% and transfer-out actions by 13% in the organization's two busiest queues, connecting clients with the right counselor faster.

Autopilot's conversational capabilities now deflect 42% of eligible calls for eCheck payments—roughly 200–250 calls per month. Total payment-related deflection stands at 15% and is expected to surpass 70% as additional workflows are deployed. With Quality Plans and Auto Response scoring, supervisors now save approximately 10 minutes per evaluation—a meaningful gain for leaders managing large teams.

Expert has increased usage of MMI's knowledge base, doubling page views and time-on-page and realizing a 15% increase in search clickthroughs. Prior to CXone Mpower, dashboards weren't used at all. Today, every manager uses them daily to monitor KPIs and support frontline teams.

“We weren't sure how people would respond to the AI, but they're telling us exactly what they need, and we're getting them to the right place faster,” Lins said.

05 Future

Expanding Autopilot to deliver smarter service across channels

MMI continues to expand the use of Autopilot across channels and services. New digital journeys, including chat and SMS, are being layered in to deliver seamless, AI-powered experiences. Each workflow is built to feel conversational, with the intelligence to switch context, backtrack, and proactively guide users as needed.

With Autopilot handling routine requests, MMI's staff are free to focus on higher-touch, human-led experiences. The organization's internal center of excellence now supports scripting, AI training, and analytics to evolve use cases that serve both business needs and client expectations.

“We've created a feedback loop that touches everything—process, people, and policy,” Lins said. “And we're only just getting started.”



Now that we understand the system, the ideas are just flowing. With Autopilot, we're seeing what's possible and how we can keep improving the customer experience from here.

Amy Lins

Vice President of Client Success
MMI

About NiCE

NiCE is transforming the world with AI that puts people first. Our purpose-built AI-powered platforms automate engagements into proactive, safe, intelligent actions, empowering individuals and organizations to innovate and act, from interaction to resolution. Trusted by organizations throughout 150+ countries worldwide, NiCE's platforms are widely adopted across industries connecting people, systems, and workflows to work smarter at scale, elevating performance across the organization, delivering proven measurable outcomes.

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