

# United Nations Federal Credit Union delivers international banking excellence through AI-enhanced contact center.



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|--------------------------------|---------------------------------------------------|---------------------------|--------------------------------------------------|
| <b>REGION</b><br>North America | <b>INDUSTRY</b><br>Financial Services & Insurance | <b>SIZE</b><br>Enterprise | <a href="http://www.unfcu.org">www.unfcu.org</a> |
|--------------------------------|---------------------------------------------------|---------------------------|--------------------------------------------------|

## KEY METRICS



Reduced member authentication time by up to 7 minutes.



Boosted agent engagement and reduced training time.



Accelerated real-time crisis response capabilities.

## Global banking for the UN community.

Unlike traditional community-based credit unions that serve local populations, United Nations Federal Credit Union functions as a truly global financial institution. Approximately two-thirds of its members reside outside the United States, concentrated

in major hubs across Africa, Europe, Asia, and the Middle East. This geographic distribution requires UNFCU to operate as a digital-first institution for most members, who rarely have access to physical branch locations.

## Scaling beyond legacy limitations.

By 2023, UNFCU's rapid growth created operational challenges that demanded immediate attention. As membership expanded and service demands intensified across multiple time zones, the organization's legacy contact center could no longer support effective operations.

"Around 2023, we experienced significant growth in our contact center and brought on more employees to handle increased call volume," said Brian Toia, First Vice President, Program Management Information Technology. "After analyzing our data, we realized we needed to improve our member experience dramatically."

The aging system created multiple bottlenecks. Agent wrap-up procedures were inefficient, and staff frequently miscategorized member interactions as "other," which prevented UNFCU from understanding why members contacted the organization, identifying emerging trends, or improving service delivery.

Member identity verification presented particularly complex challenges, as most members lack the social security numbers and standardized credit reporting used by domestic credit unions. "With our members located all over the world, many of them outside the U.S., we don't have the ease of identifying them as you would in a regional credit union," said Karen Reyes,



Vice President of Global Contact Center. “The necessity to verify many varieties of identity documents often demands between 3 to 7 minutes per member.”

To address its growing demands, UNFCU opened a contact center in Nairobi, Kenya, implementing a “follow the sun” approach to provide round-the-clock, round-the-globe service. However, even this expansion couldn’t solve the fundamental limitations of the legacy technology platform.

## Engineering excellence through AI-powered innovation.

UNFCU’s leadership recognized that addressing these challenges required more than incremental improvements—the organization needed a comprehensive platform that could scale with its unique requirements. After conducting a thorough RFP process, Talkdesk emerged as the clear choice, distinguished by its AI-powered capabilities and flexible architecture.

“During our RFP process, Talkdesk caught our attention in the evaluation demonstrations,” said Toia. “What really impressed us was the high potential of their system, particularly with emerging technologies around artificial intelligence, knowledge management, reporting, and business intelligence.”

The implementation centered on Talkdesk Financial Services Experience Cloud™ for Banking, providing industry-specific capabilities designed for complex financial services operations. The platform’s flexibility proved essential for accommodating UNFCU’s unique operational requirements across multiple time zones and regulatory environments.

“What impressed us when selecting a system was Talkdesk’s flexibility,” said Reyes. “This was crucial given the complexities of our membership.”

Talkdesk’s cloud-native architecture enables seamless integration between UNFCU’s New York and Nairobi locations while providing advanced quality assurance capabilities that ensure consistent service delivery regardless of where members reach agents.

“Talkdesk provides flexibility in how we implement their products,” said Kushal Sundhani, Business Transformation Manager. “Our customer success manager from the Talkdesk team is phenomenal. She takes time to understand our requirements and guides us through feasible options.”



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KUSHAL SUNDHANI, BUSINESS TRANSFORMATION MANAGER, UNFCU

## Delivering measurable impact through advanced AI.

Talkdesk’s Customer Experience Automation (CXA) delivered immediate improvements across UNFCU’s operations. Talkdesk Copilot’s automated call summarization eliminated inefficient manual wrap-up procedures, providing agents with accurate, real-time interaction data. This not only improved data quality but also freed agents to focus more on delivering exceptional member service, rather than administrative tasks—enhancing both operational efficiency and the overall customer experience.

“Previously, agents manually selected categories but usually picked one of the top three options they saw on the list,” said Sundhani. “The AI automated summaries are beneficial because agents don’t have to think about categorization. When calls or chats end, notes are generated automatically, and agents can immediately move to the next interaction.”

This AI-powered categorization gave UNFCU unprecedented visibility into member contact patterns. “Our internal BI data science team is working on taking all those summaries of the different members who contact us and coming up with a holistic reason for why one member contacts us,” said Sundhani. “We can add demographic information about our members—where they’re calling from, and whether certain members from certain areas are more often calling about topic X versus topic Y, so we can really tailor certain conversations based on that.”



## “Reports show everything in one place: call start time, end time, and even transcriptions.”

KAREN REYES, VICE PRESIDENT OF GLOBAL CONTACT CENTER, UNFCU

Enhanced reporting capabilities streamlined operations. “Reporting is simple—pulling reports is straightforward and accessible,” said Reyes. “Reports show everything in one place: call start time, end time, and even transcriptions.”

Both member and employee experiences improved measurably. Member satisfaction increased as repetitive interactions disappeared. “When we would get comments like ‘I had to repeat my whole story over again,’ that has pretty much dissipated since August,” said Reyes.

“From an employee perspective, we’ve seen significant improvement in engagement because everything is available at their fingertips,” said Reyes. “Training time for new hires has reduced significantly with the new system. They can basically log on and start using it immediately without extensive familiarity or training.”



## Advancing customer authentication and crisis response.

UNFCU continues advancing its capabilities with leading-edge solutions that address the organization’s unique operational challenges. The implementation of Talkdesk Identity™ will significantly streamline the authentication process, which currently takes up to 7 minutes per member.

“Talkdesk Identity will help us authenticate callers with reduced time,” said Reyes. “Our objective is to make it easier for members to contact us. Sometimes, they don’t even know the answers to our verification questions.”

“With Identity, we want to see how it functions in real-time,” said Sundhani. “As we approach launch, we’ll help members get accustomed to using it and hopefully shift their behavior toward this more efficient authentication method.”

UNFCU also developed sophisticated crisis response capabilities using Talkdesk Interaction & Quality Analytics™. Given the global membership’s exposure to international events, this capability provides critical operational advantages.

“Given our membership base, any global crisis impacts our members,” said Reyes. “The moment something happens, we can quickly gather information about what members are saying and what their needs will be, allowing us to act proactively on their concerns.”

Additionally, UNFCU plans to implement agentic AI capabilities for enhanced chatbot interactions. “We’re excited about Talkdesk’s new Agent AI feature for chatbots,” said Sundhani. “The responses are more human-like—it doesn’t feel like talking to a robot. Based on our studies, it better understands actual questions rather than just responding to keywords.”



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## Building a strategic partnership for innovation.

UNFCU's partnership with Talkdesk extends beyond technology implementation to strategic innovation collaboration. As one of the first organizations to implement Talkdesk's secure messaging solution, UNFCU replaces inefficient email interactions with purpose-built asynchronous communication channels.

"One of the things we're working on with Talkdesk right now is the secure messaging solution," said Toia. "Having an asynchronous channel where our members could correspond with us and send us documentation will be a huge game changer for UNFCU."

The organization also implemented screen-sharing capabilities that enable agents to provide visual guidance for digital banking tasks—particularly valuable for members who rely entirely on digital channels.

UNFCU's unique operational requirements make the organization an ideal testing ground for advanced customer experience technologies. "The engagement from the Talkdesk leadership team has been tremendous," said Toia. "Having them on site has been spectacular. They truly understand our unique needs as partners."



This collaborative approach enables UNFCU to contribute to product development while benefiting from early access to innovative features. Through the strategic implementation of Talkdesk's advanced platform capabilities, UNFCU has positioned itself to deliver the globally accessible financial services that its unique membership community requires.



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BRIAN TOIA, FVP, PROGRAM MANAGEMENT INFORMATION TECHNOLOGY, UNFCU

Talkdesk® is leading a new era in customer experience with Customer Experience Automation (CXA)—a new category and platform designed to automate the full complexity of modern customer journeys. CXA replaces fragmented, manual workflows with multi-agent orchestration that drives speed, precision, and efficiency. Powered by the Talkdesk Data Cloud, AI agents act with real-time context to resolve issues and improve over time. Talkdesk helps organizations lower costs, improve outcomes, and modernize service—without a full rip-and-replace. Learn more at [www.talkdesk.com](https://www.talkdesk.com).

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