



Numerica Credit Union ensures
up time, cashes in on better
inbound, outbound, and
toll-free voice



“Honestly, I don't have to think about Commio much, which is fantastic. I've had nothing but great things to say about you to our leadership team, and the value add has proven itself tenfold.”

Jake Leonard

Systems Administrator in Telephony, Numerica



Numerica is a credit union in the Northwest whose motto is, “We’re enhancing lives, fulfilling dreams, and building communities.” That means helping members get where they want to be—financially, for retirement, or investments—meeting them where they’re at and helping them achieve their goals.

Numerica’s target demographic is simply anyone who needs a credit union, with members as young as ten all the way through retirement, as well as businesses requiring help with their finances. To join a credit union, a person must reside within the region when opening the account.

HIGHLIGHTS

OPPORTUNITIES

- Avoid frequent voice outages
- Slow provider response to tickets, no accountability for support
- Mitigate brand damage caused by call quality issues
- Inability to track which numbers the credit union owned
- Pricing by sessions, which could lead to dropped calls during increased call volume times

PAIN POINTS

Outages Hurt the Company's Reputation with Customers

Our biggest pain point was that our traditional carrier at the time was giving us so many outages, so many headaches, and support was lackluster at best. There was no service level agreement (SLA) they were meeting. We had issues more days than not near the end of our contract. We had a ticket open due to one-way audio for most of a month and that was the last straw.

As a financial institution, we need a high level of uptime. If people lose faith in our technology, they lose faith in us holding their money and look for other means to keep their money safe. Anytime things get rocky, whether it's with a specific company, the economy, or the world, you see people withdrawing money and storing it in their mattress because they think it's safer. In reality, credit unions are insured and definitely a safe place—regardless of your particular institution. But the telephony issues were damaging our brand for our members and we needed a better option to continue to serve our members.

Part of the issue is that our local provider was bought by a national carrier, and while they were the same entity to us, they would point the finger at each other—and neither would actually support us. I was relatively new to telephony when we started looking, but I knew something had to change.

Unfortunately, traditional carriers sell sessions—that is, you can only have a certain number of calls at one time before calls will not complete as dialed. Numerica is growing, and the number of calls we could get from them at a comparable price wasn't sufficient.

GOAL

Implementing thinQ by Commio was Easy

The transition was smooth but there were a lot of moving pieces on our side and the losing carrier was being difficult. They didn't know what numbers we owned, which caused back and forth to confirm ownership of the numbers being ported. Commio had to help sort it out.

Commio's pricing is very attractive because it uses a per-minute model, which we knew with our volume would save us significant money. The pandemic has changed our entire world and we've also grown from 50 call center employees to nearly 100 so it's hard to calculate our true savings, but it's significant. More importantly, we're pushing to meet members where they're at and however they want to reach us—in person, online, or through our contact center—and we're hitting 10-12k minutes/day without worrying about session limits.

Our account manager is fantastic, he reaches out just to make sure everything's good. He's there when we need him and does a pulse check if he hasn't heard from us in a while. Commio is providing such great service that I don't have to worry about it. I have nothing but great things to say about everyone I've interacted with.



SOLUTION

- Eliminate dropped calls and get pricing by the minute (vs. sessions)
- Solve call issues in-house, instantly with total transparency and redundancy
- Purchase and provision local and toll-free numbers instantly
- Ensure rooftop location data and phone number accuracy with E911 and testing option
- Get expert support when needed, readily available by phone

OUTCOMES

- Call issues fixed within minutes, with minimal impact to credit union members
- Call quality and deliverability maximized with 40+ carriers and intelligent call routing
- Substantial cost savings
- Rest easy knowing that the tools they need to resolve issues are at their fingertips
- The inbound, outbound, and toll-free calling support Numerica needs to continue to grow

GOAL

Quick Access to New Numbers

We have two main contact centers for members, but it's all the same number. We also have more than 20 locations with at least one number that routes to them. The last toll-free number we ordered through our previous carrier took two months from initial request to when it was ready.

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We haven't purchased many numbers since moving to Commio, except a few toll-free and the process is easy. I love the flexibility of going in to purchase a number and having it in seconds, ready to use. Even if I only need one number, I can request 50, then take my pick from the list and find the most attractive number for dialing. Phenomenal experience.

GOAL

Optimizing Deliverability with Transparency & Redundancy

One the biggest benefits has been that thinQ by Commio doesn't care which IP address our call comes from, so I can send a call directly out our firewall, through our SBC—they come from two different IPs—and plug the IPs into thinQ to quickly isolate the issue: 'Is it this route, is it happening on both routes, is it happening on a carrier.' Seeing the call diagnostics, seeing if I need to turn off a carrier, being able to pull packet captures off calls is fantastic because I can quickly determine where the call failed. It's invaluable, and it's impossible to compare Commio's tools to our previous vendor because they literally didn't exist there.

I can also go into the thinQ portal and find any number we own, figure out where it's pointing to and change it, which is great for troubleshooting, as well.

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If a company has someone on their team in a similar position to mine, there are so many tools to troubleshoot, figure out the issue, and make adjustments without even needing to get support involved. On top of that, I can do it quickly.

The biggest value, I can't hammer home enough, is the redundancy built into Commio since its inception. The route we've set up goes out 30 carriers, something I would have thought impossible before Commio. And it goes out seamlessly, with so many carriers that if one is having an issue I can switch instantaneously. We haven't had a carrier-related issue last more than a few seconds because I'm able to identify it and I have so many options at my fingertips to get us up and running again. The impact to our members has been very, very minimal.

Outbound is one piece of the puzzle; inbound is another. I frequently go in there and make changes—"Okay, now the call will go through a different Internet service provider route, let's see how the call behaves." This allows us to isolate the issue and resolve it quickly if the issue resides in transit to Numerica.



GOAL

Expert Support, There When You Need It

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Commio support is the best. With other providers, there are multiple parties involved—us, the carrier, the destination carrier, and then the destination itself—and a lot of troubleshooting to figure out where the issue is. Now my path of least resistance is Commio, where I can talk to a human and say, “Here’s what I’m seeing. What are you seeing?” and I have my answer within minutes.

If it’s something more complicated, I can get someone on the phone, even when it’s not regular business hours for an East Coast-based company like Commio. If your company doesn’t have someone who focuses on telephony, Commio’s support team is very knowledgeable, very helpful, and provides everything I could possibly need even if I were going into this without telephony experience.

GOAL

Customer & Employee Safety with E911

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Everyone in the financial industry understands why keeping employees safe is a huge priority. We close branches when they can’t dial 911. If it’s not safe for them, we need to resolve the issue before we can open our doors.

With Commio’s E911 service, I can route calls in such a way that we don’t have to worry about who’s signed into which location; we can still display the correct number to the authorities to get help. A call could be a medical emergency, or it could be a dangerous situation. We never know what type of emergency call it will be, but it is very important to get the correct information there the first time. Commio has made it easy and seamless.

Commio’s test option also gives us peace of mind because I can set up test routes, and every month we have one of our physical security team call the 711 test number for each location to verify it’s displaying the correct address and phone number.

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Everything moves so fast in this space—regardless of your industry—that you can go from ‘everything’s fine’ to ‘the sky is falling’ in three seconds. With Commio’s tools I can take a breath and say, ‘Okay, let’s figure out what’s actually happening.’ I don’t have to play the game of opening a ticket with support, hoping I’ll hear from someone today, and wondering what I can do in the meantime. I can open a ticket and continue working on the issue because of the fantastic tools Commio has given me that aren’t available elsewhere, and usually fix my issue in minutes.

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Need to ensure voice quality and deliverability?
Ready to take control of 40+ carriers?

There is a better way.

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