

CASE STUDY

From Scripted to Strategic: KPCU's Contact Center Transformation with Eltropy AI

KeyPoint Credit Union moved beyond its intent-based AI to build a smarter, more human experience - reducing call volumes, improving resolution times, and creating a foundation for the future of autonomous banking.

94%

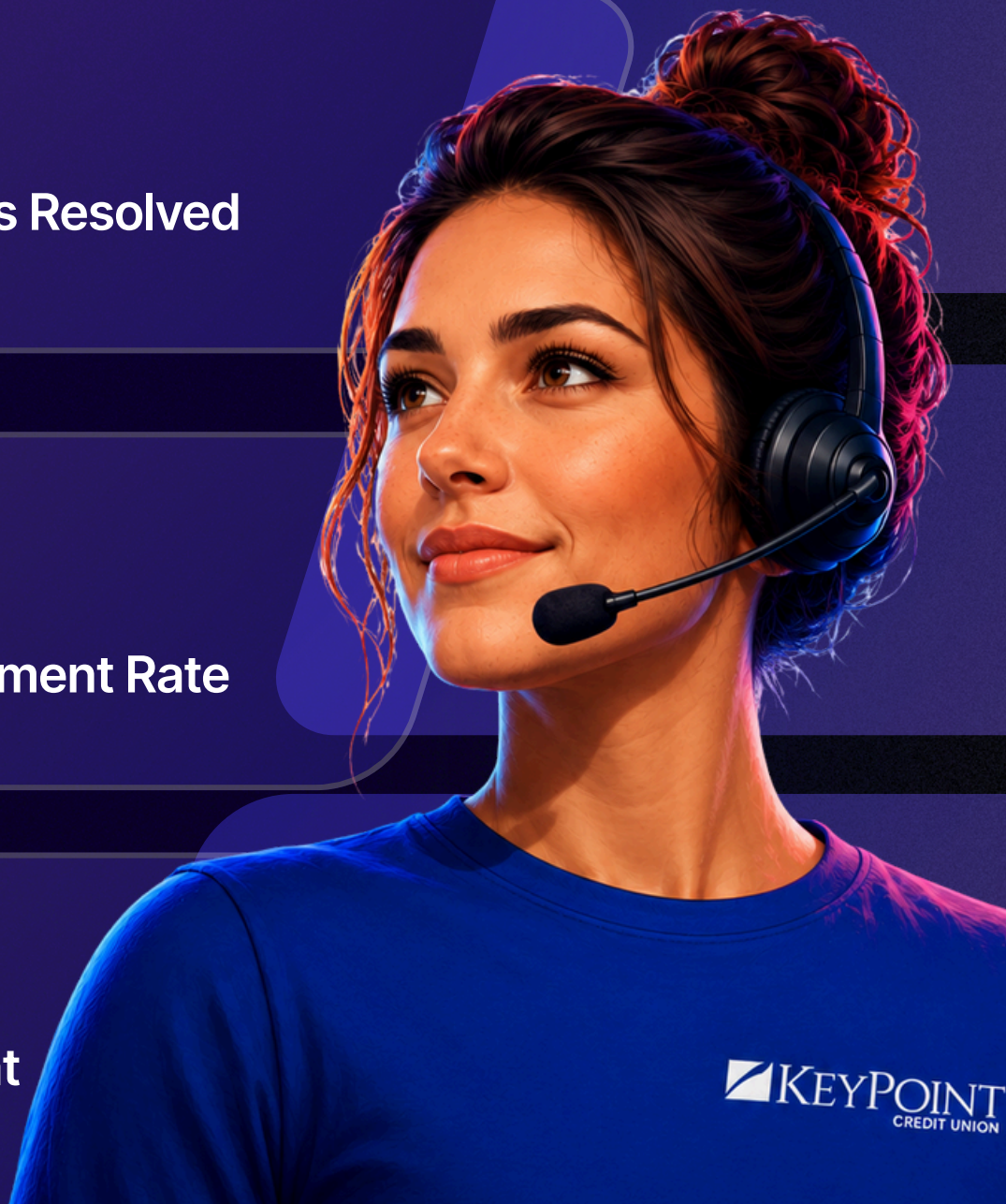
**Member Inquiries Resolved
With Eltropy AI**

58%

Request Containment Rate

67%

**Reduction in Chat
Volume**



Background

A Long Partnership, Ready for the Next Leap

KeyPoint Credit Union is a member-owned financial institution **serving more than 55,000 members with \$1.6 billion in assets** and \$2.1 billion in assets under management. Guided by a member-first philosophy, KeyPoint is committed to helping individuals and families achieve lifelong financial well-being through personalised financial services, education, and trusted support.

For more than six years, KeyPoint Credit Union has grown alongside Eltropy, partnering from the early days and continually embracing new innovations to elevate the member experience. That shared commitment to putting members first laid the foundation for their next leap into AI.



Challenge

KeyPoint's legacy AI solution was struggling to keep pace with rising member expectations. Built on predefined intents and scripted responses, it **lacked the flexibility to handle complex conversations**, making it difficult to deliver the seamless, personalized experiences members had come to expect.

As its contact center technology reached a natural decision point, KeyPoint saw an opportunity to think beyond a simple technology upgrade. The credit union set out to find an AI platform capable of understanding context, engaging in intelligent, human-like conversations, and transforming every interaction.

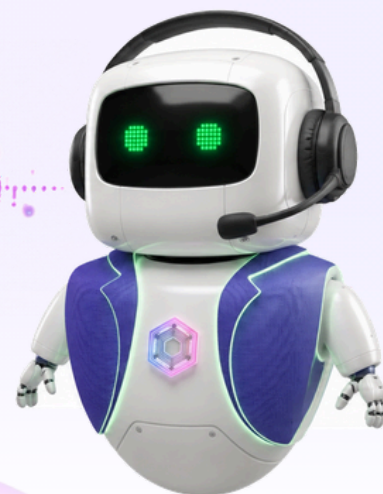
The goal wasn't just to modernise the contact center; it was to invest in an AI foundation that could scale and better serve its members for years to come.

We had previously deployed an AI solution for our contact center, but it was more intent-based – give us 25 questions, 25 answers, and it would always respond the same way. We realized it was the right time to explore a solution that could truly change our member experience in a really positive way.



Josh Herzog

VP of Operations Experience & Payments



Solution

After evaluating multiple top-tier vendors, KeyPoint partnered with Eltropy to deploy **AI Voice** and **AI Chat**, alongside Appointment Management, aiming to deliver an intelligent self-service experience - across every channel, at any time.

Unlike its previous intent-based solution, Eltropy AI moved beyond scripted conversations. Instead of relying on predefined questions and answers, it could understand context, retrieve information directly from KeyPoint's trusted knowledge sources, and **deliver accurate, real-time responses - for both authenticated and unauthenticated inquiries.**

"This really has the ability to change our member experience in a really positive way"

Josh Herzog

VP of Operations Experience & Payments.



KeyPoint also challenged Eltropy to go beyond the standard implementation. Together, the teams pioneered a **debit card-based authentication workflow** - a capability that had never before been deployed at another financial institution.

Working side by side, the teams engineered a secure, seamless authentication experience that not only met KeyPoint's high standards but also helped drive a successful launch and stronger member adoption from day one.



Results

In just one month, KeyPoint was seeing measurable improvements across its contact center.

A majority of the member inquiries were being resolved by Eltropy AI before ever reaching an agent - **reducing queue volumes, improving service levels, and creating a faster, more seamless member experience.**

How Eltropy Transformed KeyPoint's Contact Center

94%

Member inquiries resolved with Eltropy AI

14%

Fewer calls for live agents

67%

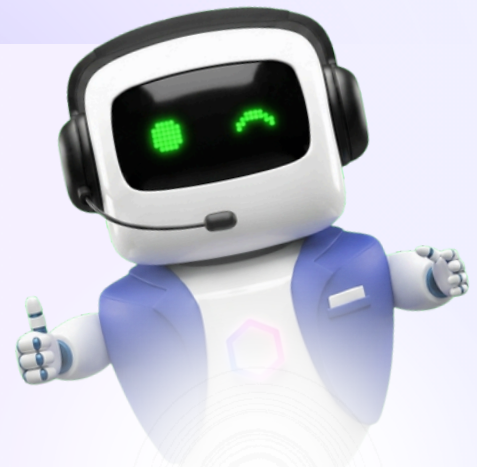
Reduction in chat volume reaching the contact center queue

58%

Request Containment with Eltropy AI Voice

40%

Faster Response Times



For members, the experience became faster, simpler, and available whenever they needed it. For agents, it meant fewer repetitive inquiries and more time to focus on conversations that required empathy, expertise, and problem-solving.

With fewer routine inquiries reaching frontline teams, KeyPoint delivered **better service with greater efficiency**. Voice service levels rose from **75% to 87%** in the first month alone, while chat service levels also improved. At the same time, Eltropy AI successfully resolved **92% of chat inquiries** and **nearly 93% of voice inquiries** - members weren't just interacting with AI; they were receiving accurate, reliable answers every time.

Looking Ahead With Eltropy

From Conversations to Autonomous Action

KeyPoint's next phase is already underway: **rolling out an internal knowledge base** so staff can get instant answers to policy and procedure questions instead of chasing down colleagues over email, phone, or Teams.

Beyond that, KeyPoint is preparing for the next evolution of AI: **Agentic AI**. Rather than simply answering questions, AI will be able to take action on a member's behalf. Josh described a future state where a member calling to dispute charges doesn't just get heard: the AI transcribes the call in real time, kicks off the dispute process automatically, and the member gets a text with a case number before they hang up the phone.

"It's reimagining how work gets done," Josh said. "What if I could give you hours back every week? What if we just reimagined how your work was getting done? That's not replacing you, but just reimagining how your work gets done and what your role is."

For KeyPoint, this is the beginning of a future where intelligent automation removes friction, empowers staff, and gives members a faster, smarter, and effortless banking experience.

Let's Talk

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