

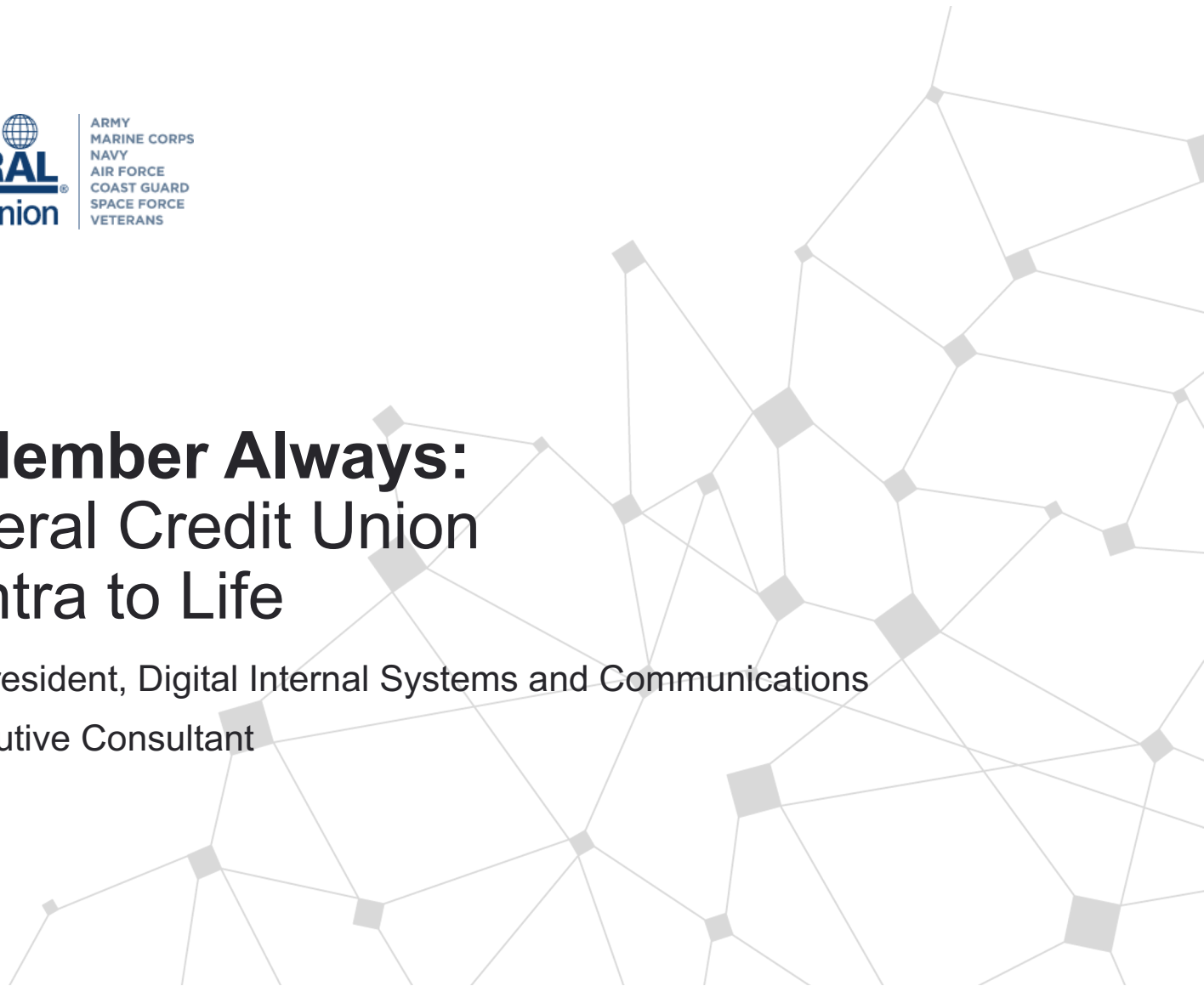


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VETERANS

# Digital First, Member Always: How Navy Federal Credit Union Brings this Mantra to Life

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**Thanks for  
joining us!**

Welcome & Introductions

NFCU: Our Members are the Mission

Transformation 1: IVR

Transformation 2: GenAI

Questions?

The Reason for our Work



**OUR MEMBERS ARE**  
**THE MISSION**  **N**®

# Top-down Alignment Drives the Mission



## STRATEGIC GOALS

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*Employee  
Powered*



*Member Centric*



*Scalable and  
Flexible*

## GUIDING PRINCIPLES

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*Courageous  
Communication*



*Nimble and  
Adaptable*



*Discipline and  
Focus*



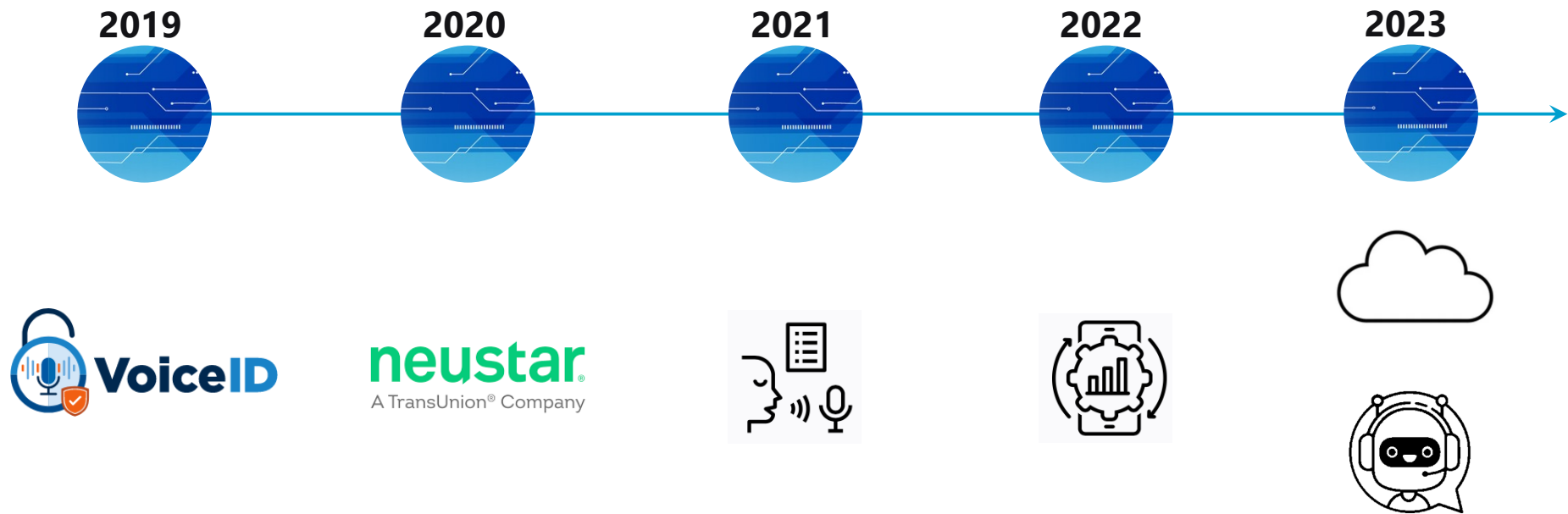
*Passionate  
Member  
Service*



# Transformation 1: IVR



# IVR Transformation: 5 Years and Counting



# IVR Transformation Results

Analyze inbound calls to improve authentication and speed resolution



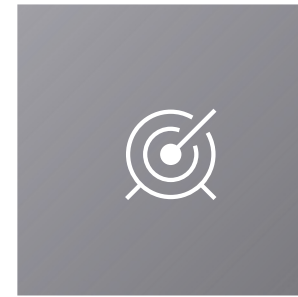
## Authentication Up 23%

- Voice ID enrollment
- Added lines of business



## Containment Up 30+%

- Self-service offerings
- Personalization
- SMS deep links



## Transfers Down

- Expanded menus
- Tuned grammars





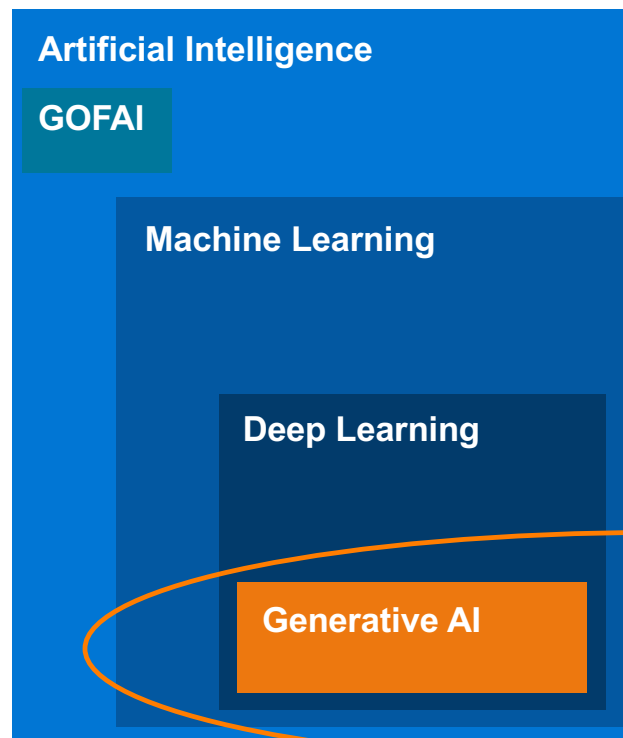
# Transformation 2: GenAI





# AI Defined

**Good Old-Fashioned AI (GOFAI)** includes symbolic and rule-based systems using human-coded knowledge



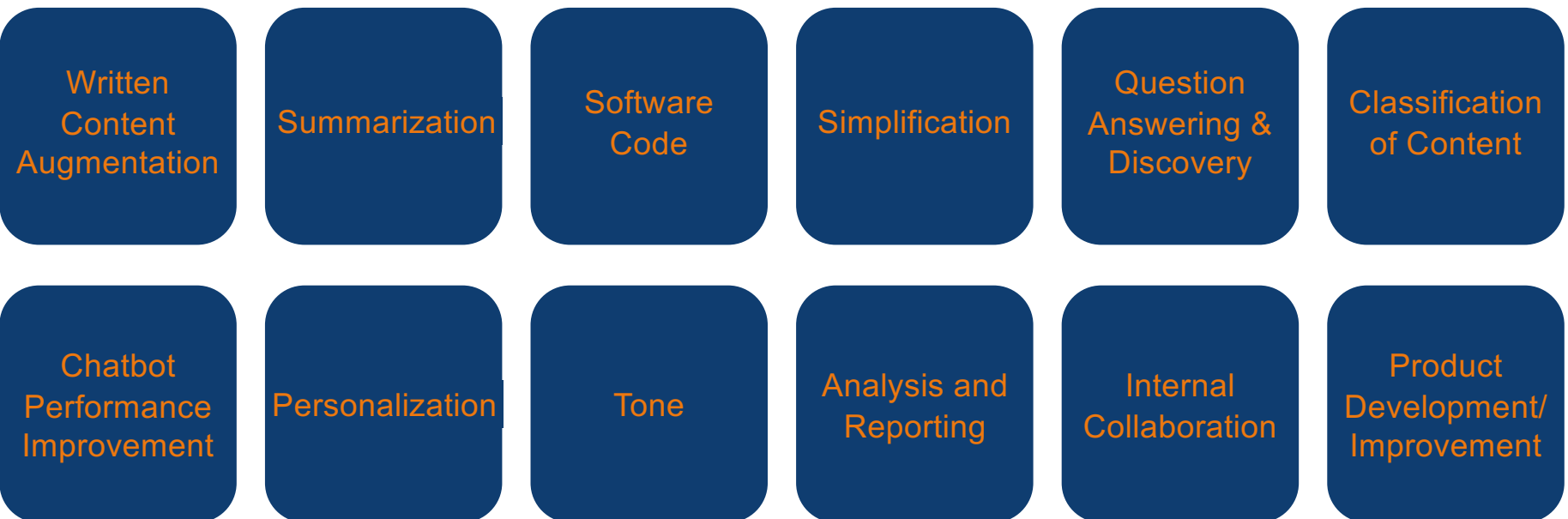
**Artificial Intelligence** performs tasks that generally require human intelligence

**Machine Learning** models are algorithms that learn from data

**Deep Learning** finds complex connections in data in a way that mimics the human brain

**Generative AI** can create new content, like images or text

# Generative AI: Area of Opportunity



# Human and AI Collaboration

GenAI to enhance efficiency, talent, and experiences



- Manual processes and decision-making
- Time-intensive tasks and workflows
- Conventional skill sets
- Limited scope for real-time insights and automation



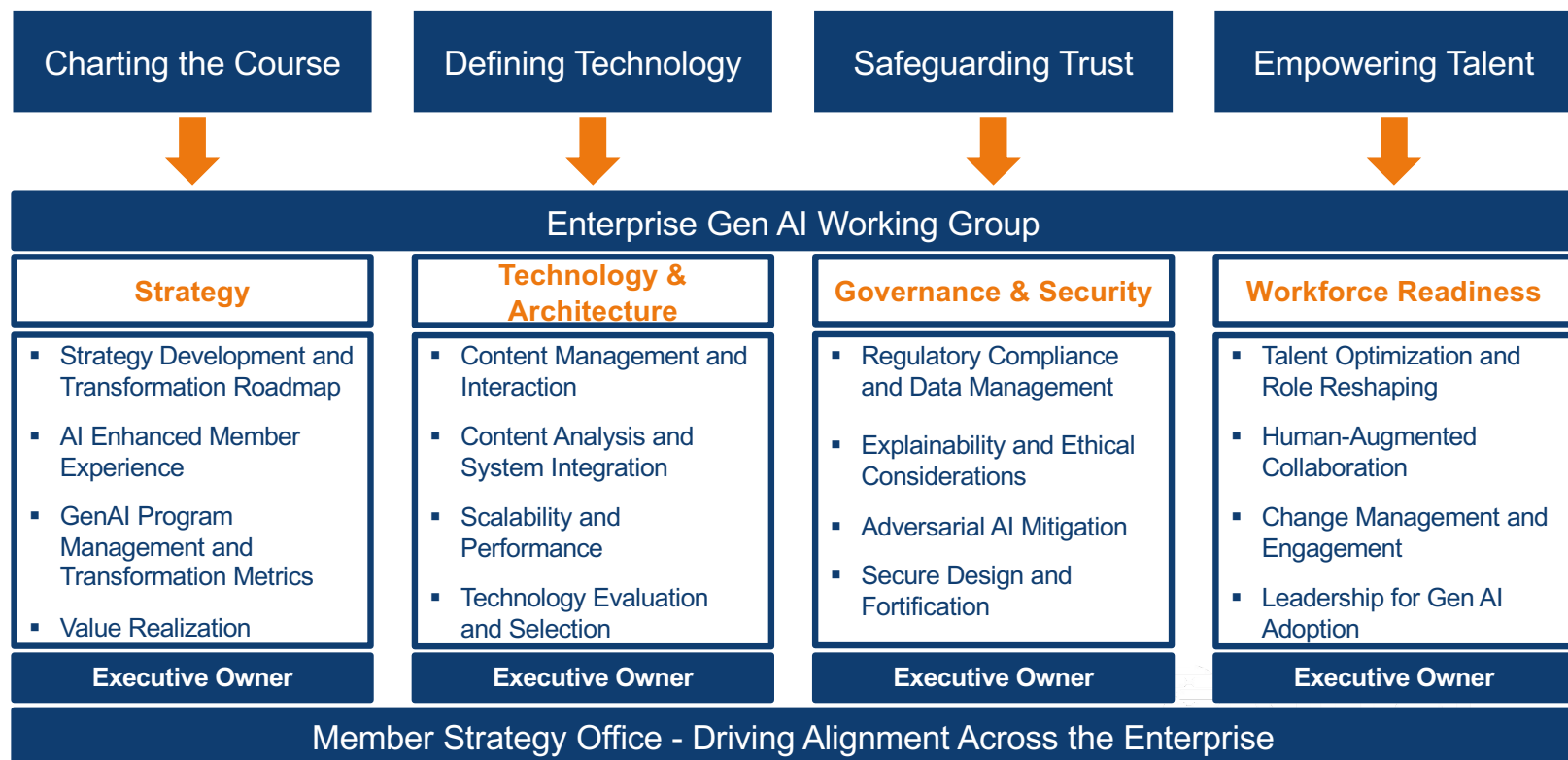
Microsoft 365 CoPilot Integration



- Workforce at max potential
- GenAI tools = smarter work
- Increased productivity and efficiency
- Speed and quality deliver positive impact for our 13M+ members

# Gen AI Strategic Framework

Strategic and responsible approach to rapid advancement



# Next Steps for GenAI Experiments

Define the boundaries of GenAI for Navy Federal



Enables MSR's to ask questions in natural language and receive succinct, role-based answers, and real-time escalation support



Transforming vast amounts of member dialogue (transcripts, notes, etc) into tailored summarizations and actionable insights



Streamlining the complexity of fraud investigations through automated report generation





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# Thank You!

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