

CASE STUDY

InTouch CU Turns Authentication Friction Into a Trust Advantage with Eltropy x IDgo

InTouch Credit Union transformed authentication from a time-consuming bottleneck into a faster, scalable foundation for confident service across channels.

1,034%

Growth In Authentication
Volume In Just 10 Months

~250 Hours

Employee Capacity Freed Every
Month Across 10,000 Calls

InTouch
CREDIT UNION

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Background

Founded in 1974 to serve EDS employees, **InTouch Credit Union** has grown into a nationwide financial partner for more than 70,000 members across all 50 states and 20 countries. With over \$800 million in assets, it remains grounded in its not-for-profit mission to help members, families, and communities thrive.



Challenge

Authentication: The Slowest Part Of Service

InTouch Credit Union's well-intentioned contact center staff relied on knowledge-based questions and one-time passcodes to verify members. As a result, employees **spent valuable time confirming identities before handling requests** - slowing service, frustrating members, and leaving less time for secure, personalized support.

They needed a faster, stronger, and more seamless way to authenticate members across employee-assisted and automated channels - one that protected sensitive information, reinforced trust, and enabled their growing reliance on AI interactions.



Solution

Trust Built Into The Flow

To solve the above challenges, InTouch Credit Union integrated **Eltropy Agentic AI with its IDgo authentication workflow**, creating a faster, more consistent way to verify members across live-agent and AI-powered interactions.

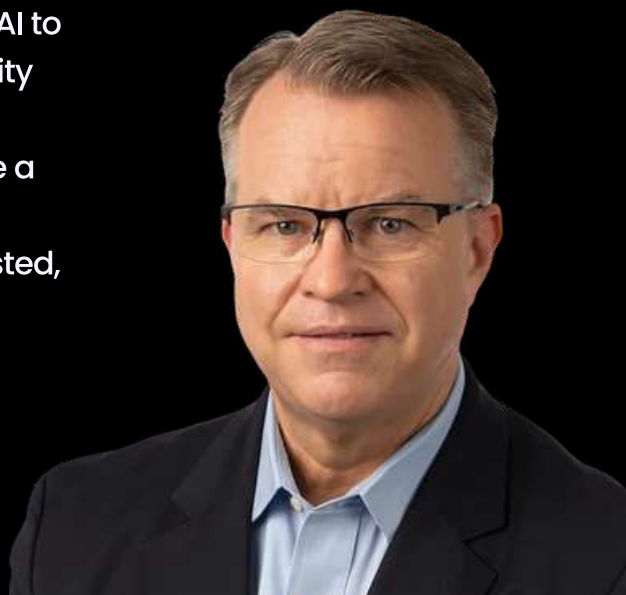
With Eltropy x IDgo, InTouch moved beyond traditional knowledge-based questions and OTPs to a **faster, more seamless way of device-based authentication**. Members could now authenticate securely and conveniently, while employees could engage and serve members with greater confidence.

"Agentic AI unlocks tremendous value for community financial institutions, but it requires foundational trust. Members must feel confident in AI interactions, and institutions must have certainty in identity. This partnership with IDgo gives CFIs the authentication infrastructure they need to deploy agentic AI confidently, enabling faster, more secure member experiences while maintaining the control and compliance these institutions demand," said Abhishek Tiwari, Chief Product Officer, Eltropy.



"Elevating trust before action. IDgo enables agentic AI to deliver on its promise by providing speed and security through persistent trust that travels with members across Eltropy's live and AI-powered channels. Once a trusted device relationship is established, the interactions that follow, whether human- or AI-assisted, happen with greater confidence."

Rocky Scales
CEO at IDgo



The result was a consistent, scalable authentication experience that reduced friction, streamlined service, and strengthened trust - without adding another disconnected step.

Results

From Live-Call Friction to Confident AI Service

InTouch enthusiastically embraced the Eltropy x IDgo integration to transform authentication from a time-consuming hurdle into a faster, stronger, and more trusted part of the member journey across live-agent and AI-powered interactions.

With trusted authentication built into the flow, InTouch established a trusted foundation for **scaling agentic AI without compromising security, control, and trust.**

“Authentication isn’t just a security checkpoint – it’s foundational to everything we’re building as a member-first institution. By modernizing how we verify identity with IDgo and Eltropy, we’re removing friction from the member experience while strengthening our ability to deliver on our promise of trust. This partnership enables us to scale faster, serve members better, and confidently embrace the next generation of AI-powered banking. That’s how we compete and win in an increasingly digital world.”

Kristen Schmieg
SVP Chief Digital Officer



Impact at a Glance!

1,034%

Growth In Authentication
Volume In Just 10 Months

24%

Interactions Authenticated With
IDgo, Up From Just 2%.

2x

Successful Authentication
Through Eltropy AI Voice Agent

~250 Hours

Employee Capacity Freed Every Month
Across 10,000 Calls

More Confident Service From The First Interaction

This powerful combination gives InTouch employees stronger assurance that the person being assisted is who they claim to be, without relying as heavily on traditional knowledge-based questions. This enabled them to create a consistent authentication process for employees, a smooth experience for members, and strong security controls built into the interaction from the start.

"IDgo has improved both the member and staff experiences by providing a faster and more convenient authentication while increasing confidence that the individual is who they claim to be," said a Member Services Representative at InTouch CU.

Rapid Adoption At Scale

What began as an integrated authentication workflow quickly became a core part of InTouch's member service strategy. Over 10 months, monthly IDgo authentication volume grew by 1,034%, while the share of member interactions authenticated with IDgo rose from 2% to 24%.

That growth demonstrates InTouch's ability to extend a faster, more consistent authentication experience across everyday service, creating a scalable foundation for live-agent and AI-powered interactions.

More Productive Member Service

After extending IDgo to Eltropy AI Voice Agent, successful authentication through AI Voice nearly doubled, helping more members complete verification through a streamlined automated experience.

60-90 Seconds Saved

Per Live-Agent Call Through
Faster Authentication

The efficiency gains extended to live-agent calls. By reducing authentication time by 60-90 seconds per call, representatives spent less time asking and validating authentication questions and more time addressing the member requests.

Looking Ahead With Eltropy x IDgo

Building The Trusted Layer For What's Next

InTouch is looking beyond authentication use cases to **explore more potential of the integration across more member interactions**, service channels, and high-trust transactions. The goal is clear: make secure, low-friction verification available wherever members choose to engage.

As InTouch expands its digital and agentic AI experiences, Eltropy + IDgo provides the trusted identity layer to scale with confidence. The future of member service is already taking shape - more connected, more secure, and built around trust that carries through every interaction.

Let's Talk

INDUSTRY'S FIRST

Agentic AI Platform For
Community Financial Institutions

