



How to Use Roxie, Your RRCU AI Assistant

Quick Start Guide

MEET ROXIE
YOUR RRCU VIRTUAL ASSISTANT



Quick Start Guide

Getting Started in 3 Simple Steps

1. Call Red Rocks Credit Union's Main Number: 303-471-7625

- Roxie answers automatically during normal hours
- Available 24/7 for many services

2. Speak Naturally About What You Need

- Say what you want just like talking to a person
- No need to memorize specific phrases or menu options
- Examples:
 - "What's my checking account balance?"
 - "I need to transfer \$500 from savings to checking"
 - "Can you explain the difference between your car loan rates?"

3. Follow the Conversation

- Answer questions Roxie asks for verification
- Provide information as requested
- Ask clarifying questions anytime
- Request a RRCU representative if needed

Best Practices for Great Results

Communication Tips: Do's & Don'ts

DO: Speak Clearly and at a Normal Pace

- You don't need to speak slowly, but avoid rushing
- Speak as you would to a person in a quiet room
- Pause briefly after Roxie finishes speaking before responding
- Feel free to interrupt Roxie and clarify

DO: Be Specific About What You Want

- Bad: "I need to move some money around"
- Good: "I want to transfer \$200 from my savings account to my checking account"

DO: Provide Context for Complex Questions

- "I'm thinking about buying a car and want to know what monthly payment I could afford on a \$25,000 loan"
- This helps Roxie give you more relevant, personalized guidance

DO: Ask Follow-Up Questions

- "Can you explain that differently?"
- "What if I paid \$300 per month instead?"

- "Is there a fee for that?"
- Roxie remembers your conversation and can go deeper

 **DO: Request Clarification When Needed**

- "I didn't understand that—can you explain it more simply?"
- "What do you mean by [term]?"
- Roxie will rephrase and provide clearer explanations

 **DO: Use Natural Language**

- Say "my checking account" or "my main account"—no need for full account numbers upfront
- Roxie understands nicknames and references
- You can say "that one" or "the account you just mentioned"

 **DON'T: Use Speakerphone in Noisy Environments**

- Background noise (TV, traffic, conversations) significantly reduces accuracy
- If you must use speakerphone, find a quiet location without an echo
- Handset or headphones work best

 **DON'T: Rush or Talk Over Roxie**

- Let Roxie finish speaking before you respond, unless you need to specifically redirect her
- If you accidentally interrupt, you can ask Roxie: "Will you please repeat that?"

 **DON'T: Give Up After One Misunderstanding**

- Like with any person, sometimes clarification is needed
- Try rephrasing your question rather than immediately asking for an RRCU representative
- Roxie gets better at understanding you as the conversation continues

 **DON'T: Assume Roxie Can't Help With Complex Requests**

- Roxie can handle sophisticated financial questions and transactions
- Try Roxie first—you might be surprised at what she can do
- You can always ask for an RRCU representative if you reach a limit

 **DON'T: Shout or Speak Artificially**

- Roxie understands normal conversational speech best
- Speaking unnaturally (robot-like) actually makes recognition harder

Environmental Considerations

Optimal Calling Conditions

Best Environments:

- Quiet indoor spaces (home office, bedroom, quiet living room)
- Parked car with windows closed

- Private office space
- Anywhere you'd comfortably take a business call

Challenging Environments (Use with Caution):

- Moving vehicles as a passenger (road noise impacts quality)
- Outdoors with wind or traffic
- Rooms with TV, music, or other people talking
- Locations with echo (large empty rooms, bathrooms)

Environments to Avoid:

- Driving (safety first, but also background noise)
- Crowded public spaces (coffee shops, stores, events)
- During other activities (cooking, exercising)
- Locations with intermittent loud noises (construction, sirens)

Phone Type Considerations

Handset (Direct to Ear): Best accuracy and privacy

Bluetooth Headset: Excellent if good quality

Wired Headset: Excellent option

Speakerphone: Use only in quiet, echo-free environment

Car Bluetooth: Acceptable when parked or when driving in a quiet cabin; challenging with lots of road and traffic noise or with windows down or AC/heat on full fan.

What You Can Do With Roxie

Account Information Inquiries

Balance & Transaction:

- "What's my checking account balance?"
- "Show me my recent transactions"
- "What pending transactions do I have?"
- "When did my last paycheck deposit clear?"
- "What's my available balance?"

Account Status and Details:

- "Is my account in good standing?"
- "What's my current interest rate on my savings?"
- "When is my next loan payment due?"

- "How much do I owe on my credit card?"
- "What's the minimum payment on my loan?"

Financial Calculations and Scenarios

Loan Analysis:

- "What would my monthly payment be on a \$20,000 car loan?"
- "How much could I afford to borrow based on a \$350 monthly payment?"
- "What's the difference between a 3-year and 5-year loan term?"
- "How much interest would I pay over the life of a \$15,000 loan?"

Savings and Investment Planning:

- "If I deposit \$200 per month, how much will I have in a year?"
- "What interest rate am I earning on my savings?"
- "How do different savings account options compare?"

Financial Understanding:

- "Can you explain how overdraft protection works?"
- "What fees might I encounter with this account?"
- "What's the difference between your checking accounts?"

Transaction Processing

Transfers:

- "Transfer \$500 from my savings to checking"
- "Move money from my checking account to my loan"
- "I need to transfer funds to cover a check"

Payments:

- "Make my loan payment from my Red Rocks checking"
- "Pay \$100 on my credit card from my checking"
- "Schedule a payment for next Friday from checking"

Account Management:

- "Update my phone number" [may route based on your policies]
- "Change my PIN" [may route based on security policies]
- "Report a lost card"

Product Information and Guidance

Product Exploration:

"What types of savings accounts do you offer?"

- "Can you explain your different loan options?"
- "What's required to open a checking account?"
- "What's the difference between your credit cards?"

Rate and Fee Information:

- "What are your current mortgage rates?"
- "Are there any fees on the basic checking account?"
- "What's the interest rate on a home equity loan?"
- "Do you charge for wire transfers?"

Eligibility and Requirements:

- "What do I need to qualify for a car loan?"
- "Am I eligible for your premier checking account?"
- "What documentation is needed to apply for a mortgage?"

Service and Location Information

Branch and ATM Locations:

- "What are your branch hours?"
- "Where's the nearest ATM?"
- "Which branches are open on Saturday?"
- "How do I find surcharge-free ATMs when traveling?"

Service Availability:

- "How do I set up direct deposit?"
- "Do you offer mobile deposit?"
- "Can I schedule an appointment to talk about a mortgage?"
- "How do I access my account online?"

Complex Informational Assistance

Roxie's generative and reasoning capabilities shine with complex questions:

Comparative Analysis:

- "I'm trying to decide between paying off my car loan early or saving that money. What should I consider?"
- "Can you compare RRCU's checking accounts and help me understand which makes sense for someone who travels a lot?"

Scenario Planning:

- "I'm thinking about refinancing my home. Walk me through what that would look like and what factors matter."
- "I want to understand how consolidating my credit card debt into a personal loan

would affect my monthly payments."

Educational Explanations:

- "Can you explain how compound interest works?"
- "What's the difference between APR and APY?"
- "How does loan amortization work?"
- "Why did my credit card payment allocation work the way it did?"

Authentication and Security

What to Expect During Authentication

Roxie will verify your identity before discussing account details or processing transactions. This protects your financial information.

Standard Authentication Methods:

1. **Knowledge-Based Verification**
 - Account number
 - Social Security Number (last 4 digits)
 - Date of birth
 - Security questions you've set up
2. **Device Recognition**
 - Calling from your registered phone number
 - System recognizes trusted devices
 - May require less verification from known phones
3. **Biometric Options**
 - On-Device Biometrics—may be used to expedite future authentication

Step-Up Authentication

For sensitive requests (large transfers, account changes), you may need additional verification. Roxie will explain exactly what's needed and why additional verification is requested:

- One-time passcodes sent via text or email
- Additional security questions
- Device Biometric
- Transfer to a representative for final authorization

What Information You'll Need:

Keep handy:

- Member number or account number
- Social Security Number
- Date of birth
- Phone number or email associated with account
- Answers to your security questions

Finding Your Authentication Information

Member Number: Found in the eStatements menu and the BDI eStatement area of online banking

Account Numbers: On checks, statements, or online banking

Security Question Answers: Set up during account opening or in online banking

Registered Phone/Email: Update in online banking or by calling ahead

If you don't have the information handy, Roxie can help you find it or connect you with an RRCU representative.

When to Ask for an RRCU Representative

Roxie handles a vast range of inquiries, but sometimes human judgment and authority are necessary:

Ideal for RRCU Representatives

- Disputes requiring investigation and authority
- Complex situations with extenuating circumstances
- Emotional or sensitive conversations requiring empathy
- Account opening (may require human completion)
- Situations requiring exceptions to policy
- Very specialized or unusual inquiries
- Complaints or concerns requiring escalation
- When you simply prefer human interaction and are willing to wait in a queue

How to Reach a Representative:

- At any time during your conversation, say "I'd like to speak with a representative about [topic]"
- To avoid multiple transfers, do not forget to include the topic of discussion, unless it's apparent from the existing conversation

Then,

- Roxie will confirm and transfer you seamlessly
- Your conversation context will be summarized for the RRCU representative
- You won't have to re-explain everything

Best of Both Worlds:

- Use Roxie to gather information, then request an RRCU representative for the final decision
- Let Roxie handle routine parts of complex requests, connecting you to staff for specific portions
- Try Roxie first for speed; escalate if needed