

- IP Telephony
- Contact Centers
- Mobility
- Services

CASE STUDY



Security Service Federal Credit Union Relies on Avaya IP Contact Center Solution to Deliver the Best in Global Member Services

Challenge:

To give all of its members the same high quality experience across its locations, SSFCU needed to upgrade to IP telephony, reduce overall expenses, rapidly increase contact center capacity on a real-time basis, make business continuity a priority and find a more cost-efficient way to centrally manage its network.

Solution:

SSFCU upgraded to an Avaya Contact Center Solution running on an Avaya S8700 Media Server with Avaya MultiVantage® Communications Applications. The Avaya Interactive Response application provides SSFCU members with a single interface. Avaya Global Services supported a smooth transition by providing an Avaya IP Network Readiness Assessment.

Value Created:

- Consistent, branded customer experience allows 160 member contact representatives to complete more than 200,000 customer transactions a month.
- Intelligent, personalized interactions with customers offers round-the-clock access.
- Faster linkage of people, processes and resources provides global service to members who travel worldwide.
- More agile, secure and reliable operations extends uniform communications features and capabilities across branch offices and remote locations.
- IP telephony reduces operating costs by being far less expensive than a traditional PBX

Federal Credit Union (SSFCU) has aggressively expanded its original military charter and diversified its membership to include more than 650 different businesses and organizations and several geographic areas. With more than \$3B in assets, a full portfolio of financial products and services, and over 500,000 members worldwide, this not-for-profit, member-owned financial institution has built an industry reputation for fiscal strength, stability and “easy-to-do-business-with” customer convenience. At the heart of SSFCU’s member-focused culture are 28 community-based service locations and a state-of-the-art customer contact center.

“Our contact center is one of the most popular ways that our members conduct their transactions, with our 160 member contact representatives completing more than 200,000 customer transactions a month,” said Peter Farrow, vice president, member contact centers. *“Over half of our members travel extensively, so it’s commonplace to have calls coming in from around the globe. To meet the members’ need for always-available customer service, we run the center around the clock, 24-7.”*

SSFCU’s adoption of leading-edge customer practices and technology has not gone unnoticed in the financial services industry. SSFCU received the Association of Federal Credit Union’s Call Center of the Year award for its showcase technology and world-class performance, beating out over 6,000 other institutions for first place honors.

And if steady growth is a primary indicator of a healthy business, SSFCU clearly qualifies for role model standing. When Farrow was asked what’s been the main contributor to that growth, his answer was, *“superior customer service.”*

“SSFCU offers our members an array of choices for conducting their business,” said Farrow. *“Our contact center is our focal point for providing customer care.”*

All incoming calls go to the center’s interactive response (IR) units – well over a million calls a month. Calls are then routed based on the member’s preference to a member contact representative, a local branch office, or a CallPlus voice response service.

“There’s no way you can run a high volume, nonstop operation like this without a technology platform that delivers the highest levels of performance,” said Farrow. *“For us, world-class reliability and availability are fundamental requirements for our business.”*

A Peak Performing Network — One for the Record Books

Ensuring that every aspect of SSFCU’s communications and computing technology delivers truly differentiated performance is the responsibility of Gayle Graham, senior vice president of MIS.

“Since the contact center is the focal point for all of our systems and the central touch point for every SSFCU member, we take the performance of our communications network very seriously,” said Graham. *“Here’s a single metric that says it all – in the 15 years since our contact center has been in operation, we have never had a system failure that has interrupted customer service. Not once.”*

About Security Service Federal Credit Union

Founded 50 years ago to support the U.S. Air Force Security Service command at Kelly Air Force Base, Security Service

Leveraging Technology in Customer Care

Whether a member would prefer to bank by phone using SSFCU’s CallPlus service, or use one of its 225,000 global ATMs, leveraging technology to let its members choose the way they want to do business is a fundamental SSFCU philosophy.

"I know most businesses have never experienced that sort of reliability, but there's no secret to it. SSFCU makes network performance a top business priority, and we only invest in the best communications technology and support. There's no question in our minds that doing business with the best is absolutely the right way to go – the results speak for themselves."

Required Technology for an Aggressive Business Plan

SSFCU completed a business plan that forecasted continuing geographic expansion well into the next decade. With the business roadmap clearly laid out, Graham and her team launched a no-holds-barred assessment of their current technology and applications.

"The expectations and timeframes in the new business plan were quite aggressive, and we needed to objectively assess whether our existing platforms could fully support them," said Graham. *"When it came to our communications infrastructure, there were a number of going-forward capabilities that we considered as 'must-haves'."*

Rapid Scalability

"Since we intended to expand our geographic coverage, it was clear that we would be increasing the number of regional member service centers. Given the pace of our business, we knew that once a 'go' decision was made, our team would need to bring these new sites up rapidly."

Business Continuity

"Our always-available approach to customer care makes business continuity one of our most important requirements. Even though we've had a great track record for uninterrupted member service, we need to be sure that the remote centers will be able to operate if they are somehow isolated from the network."

Total Cost of Ownership

"We also expect new technology and applications to deliver a favorable financial impact. SSFCU is a not-for-profit organization, so whenever we can reduce operating costs, those savings can be returned to our members in the form of high returns on CDs and savings accounts, and low interest rates on home and auto loans. In addition to reducing our recurring network transport and connectivity costs, my team wanted a more centralized and cost-efficient ability to manage and administer the network."

Transparent Technology

"Every investment we make is evaluated around its contribution to a consistent, differentiated member experience. From a communications interface and feature/functionality standpoint, we need to ensure that members will have the same high-quality experience across all SSFCU locations and transaction media."

"We want a member's focus to be on the quality of their experience, not the technology. Behind the scenes, this means that platform and application interoperability is an absolute must. Attaining that transparency can be challenging, especially in a multi-vendor, mixed technology environment like ours."

On-Demand Contact Center Capacity

"The ability to rapidly increase our contact center capacity is another must-have. Since we frequently run special member promotions that result in brief – but very heavy – call volumes, Peter needs the ability to add agents quickly. Being able to deploy them remotely is a real plus in case there are temporary space constraints in the main center."

Choosing a Converged Approach to Communications

Although SSFCU's traditional communications technology had served them well, the review confirmed that some changes needed to take place.

"After we finished mapping our existing technology to the going-forward business needs, it was clear that we had some gaps to close," said Graham. *"Since SSFCU always strives to use the very best technology and suppliers, we wanted to keep our options wide open. My IT team was very interested in exploring a network approach that could bridge our communications and computing platforms. We took a close look at the top vendors and their traditional and converged products, and actually trialed several competitive systems."*

"Our research and trials led us to two main conclusions. First, an integrated voice and data architecture was the optimum way to ensure that we would have the capabilities we needed – rapid ability to scale, technology transparency, high reliability and survivability, favorable economics. The second thing we learned was that we wanted Avaya to be our primary convergence partner."

The Solution of Choice

During their competitive fact finding, SSFCU evaluated each vendor's hardware and applications – as well as their ability to deliver expert convergence support.

"Of all the different providers, Avaya had the most compelling total solution in terms of fundamental platform reliability, application richness, and expert servicing capabilities," said Graham. *"The Avaya solution had everything we needed to power SSFCU's current and evolving business."*

"We chose the Avaya S8700 Media Server to be the heart of the new system, and the Avaya Call Management System as our core contact center application," said Graham. *"The Avaya S8700 Media Server runs Avaya MultiVantage® Communications Applications, which lets us extend uniform communications features and capabilities across our branch offices and remote locations. In the contact center, Avaya Interactive Response lets us give members a single number to get whatever they need quickly and efficiently."*

"The new member service centers will be pure IP. In addition to moving all of our internal voice traffic onto IP trunks, we'll also be deploying Avaya IP Telephones. It will be full Voice over IP (VoIP), straight to the desktop."

"Business continuity will also be assured. If the central voice server or wide area network (WAN) goes down, the centers will have a local survivable gateway processor that will keep them fully operating."

"With the Avaya IP Office Solution, Peter now has the ability to add remote capacity to the center on demand. Remote member representatives enjoy the same functionality as the agents that are physically in the center. They can log into the system from anywhere – all they need to do is set up an IP connection to our WAN."

"From a network and call administration standpoint, the new platform gives us capabilities we didn't have before. With the Avaya Call Management System, Peter can equip his managers with Avaya IP Softphones on their laptops, and they'll have full access to operational controls and reporting from home or when they are on the road."

Comprehensive Convergence Support

In addition to choosing the Avaya S8700 Media Server as the solution of choice, SSFCU also asked Avaya to partner with SSFCU's IT Team to implement and maintain the new IP platform.

The Right Expertise and Experience

“The decision to go with a partnership approach for support really came down to Avaya’s wealth of convergence knowledge and experience – and their willingness to share it. SSFCU has a very hands-on technical team, and our perspective was, ‘what better way to learn a new technology than from the best in the business?’”

The Importance of Network Assessment

“A key finding from our research into converged systems was that VoIP with a high Quality of Service (QoS) doesn’t just ‘happen’ – it requires rigorous planning and a healthy underlying data network. Given the importance of voice quality to our customer care efforts, it was clear we didn’t want to leave anything to chance.”

“Right after we made the S8700 decision, one of the first things we did was ask Avaya to verify that our network was ready for convergence. Engineers from their Global Services group recommended a two-part assessment. The first step was an Avaya IP Network Readiness Assessment (formerly the Customer Infrastructure Readiness Survey) that gave us a report card on the general health of our network and its overall readiness for VoIP.

“Even though the results showed we had plenty of capacity, we were very interested to see how the network would measure up in the second part of the assessment. Using the findings from the Readiness Assessment, Avaya then performed a very intensive series of traffic tests to stress our network at its busiest peaks. This Avaya IP Network Readiness Assessment gave us detailed performance data right down to the packet level – and across all of our multi-vendor devices.

“Given our normal, day-to-day emphasis on network performance, we were pretty confident that the Readiness Assessment results wouldn’t show any major deviations. In fact, the tests confirmed that our data network was solid, and – with only a few modifications – was ready for convergence.

“I’ve talked with other businesses that skipped an assessment and wished they hadn’t. They rushed straight to installation and then had to try and explain to their CEO why the old system sounded so much better. There’s no doubt in my mind – an assessment really provides the critical foundation for a successful IP deployment.

An Impressive Implementation

“SSFCU actually had two convergence implementations with Avaya – both of

them impressive. When we decided to go with the S8700, we also opted to have Avaya take the lead in the convergence implementation – engineering design, project management, installation – the full rollout.

“We timed the S8700 purchase to coincide with a move to our new San Antonio, Tex., headquarters, which was just completing construction. We wanted to get an advance IT team situated in the new building, but there wasn’t any phone service since the new S8700 hadn’t arrived yet. We needed a quick and low cost way to establish voice communications to the new site, but we were looking at several complicating factors. Full connectivity to the building was delayed from our service provider, and we couldn’t count on communicating by cell phones since local cellular coverage wasn’t fully built up yet.

“We did have a small data pipe already up and running as well as the inside wiring, so one of our network engineers suggested we temporarily install an Avaya IP server that we had access to. We got together with the Avaya team and, about 60 minutes later, I got a call in the old building with the news that the new site had phone service. A fully functioning VoIP system deployed in an hour – we were blown away.

“We used that system until the new server came on line. The Avaya implementation engineers did a super job with the S8700. From the up-front design phase straight through to the physical cutover, Avaya’s project management was top-notch. The actual cut was right on schedule and came off without a hitch. It really was a ‘textbook perfect’ deployment.

On-going Service and Product Support

“Security Service is very comfortable with our shared approach to servicing the converged system. We handle all of the network performance management and Moves, Adds and Changes, and look to Avaya Global Services to take care of the implementations and upgrades for our voice servers, IVRs, and contact center applications.

“We share network maintenance responsibilities with Avaya. My team usually takes care of normal day-to-day activities, and if we have any issues, local Avaya technicians are on priority call within minutes. When we’re planning a new project and need some expert advice, Avaya’s top tier engineers are just a phone call away. We’ve been continuously impressed with the expertise of Avaya’s technical team – they really know how to get top performance out of converged systems and applications.

“One of the great aspects of Avaya’s approach to Product Support (maintenance) is their single point of accountability. Even though we choose to perform some of the maintenance activities ourselves, Avaya retains responsibility for the total performance of our converged network. Avaya’s sense of personal ownership is fundamental to our business relationship.

“The reliability and availability performance of the new system has been outstanding. One of the main reasons we never seem to have any system problems is that they’re typically resolved before I even know about them. Avaya has a remote surveillance capability that’s state-of-the-art. The Avaya EXPERT SystemsSM Diagnostic Tools not only resolve system issues rapidly, they can anticipate problems and deal with them before they even happen. Talk about proactive! I sleep soundly at night knowing Avaya is looking after our operation 7-by-24.

“Going with the Avaya Maintenance Agreement was really one of the easiest decisions we’ve made. We see Avaya Product Support as a key factor in getting all of the value from our converged investment. SSFCU has a non-stop, 365-day-a-year operation and can’t afford any interruptions in our customer service. Avaya Product Support gives us the ‘always on’ protection we need for an absolutely vital part of our business.”

Fully Met Convergence Expectations

With the S8700 in full operation, Graham and Farrow have found the performance of their new converged system to be just what they were expecting.

Interoperability

“We’ve got a number of multi-vendor applications running in the contact center – Avaya Predictive Dialing System for use by our Asset Recovery agents, NICE Call Recording transaction recorder for training and quality control, and a Witness Systems (formerly Blue Pumpkin) scheduler for the workforce management. In order for Peter to get the member service performance he needs, the Avaya Call Management System has to work seamlessly with all of these applications. That’s exactly what it’s doing.”

Voice Quality

“We knew that the VoIP sound quality needed to fully measure up to what our members had become accustomed to. Avaya’s network assessment clearly demonstrated that we were ready for convergence, and that’s exactly what we’ve experienced – all QoS parameters are well within spec. Voice quality is

excellent – our members and staff can't tell any difference between packetized voice and our traditional system.

Improved Total Cost of Ownership

"One of our original motivations for looking at converged systems was the potential for reducing ongoing operating expenses. In fact, we've already seen three areas where this is clearly the case.

"On recurring expenses, probably the biggest cost savings is with connectivity. In the past, we would need two sets of facilities between headquarters and the remote sites – one for voice traffic and one for data. With a converged network, you can run voice and data on a single set of facilities. When you've got 28 locations and you're talking about eliminating the monthly cost of multiple T-1s or a T-3 per site, the savings can really add up.

"We're also able to run our internal voice traffic over the WAN as opposed to the public switched network. Although our price-per-minute toll rates are fairly attractive, the cost is essentially zero with VoIP.

"There is also a cost avoidance benefit to the new Avaya system. In the past, when we opened up a new location, we would

have to put a complete PBX out on site. Now we can put in a simple survivable gateway processor and hub it back to the S8700. Turn-ups are fast, and far less expensive than with a traditional PBX."

A Winning Partnership

Having now partnered with Avaya on a number of technology initiatives, Graham has some definite thoughts on the nature of the business relationship.

"SSFCU has considerable experience with the major technology providers, and one of the things that really stand out with Avaya is their commitment to our success. We tell them what we want to achieve for the business, and they show us the best way to accomplish it.

"Here's a perfect example of Avaya's ownership approach to partnering. We recently wanted to make some modifications to the skills-based routing in Peter's center. We had a clear view of what we wanted and had pretty much made up our mind on how it should be undertaken. Several of my IT managers met with the Avaya contact center engineer and expected a short session. Instead, Avaya recommended a completely different approach.

"Avaya has huge credibility with us. Not only do their engineers 'know their stuff,' they deliver what they say they'll deliver. By the end of the meeting, my team was convinced that Avaya's proposal was the way to go. Needless to say, the new approach worked great. Avaya 'stuck to their guns' because they wanted the best possible result for Security Service. That's how a great partner behaves.

"In all the work we've done together, I've been continuously impressed with the quality of the Avaya team. They are across-the-board experts when it comes to communications – converged systems, traditional systems, multi-vendor platforms – you name it. We really look to Avaya as our key advisor in helping SSFCU stay at the forward edge of communications technology."

Learn More

For more information on how Avaya can take your enterprise from where it is to where it needs to be, contact your Avaya Client Executive or Authorized Avaya BusinessPartner, or visit us at www.avaya.com

ABOUT SECURITY SERVICE FEDERAL CREDIT UNION

Security Service Federal Credit Union is a 3 billion dollar not-for-profit, member-owned financial services institution with corporate headquarters in San Antonio, Tex.. The credit union has built a reputation of strength, stability and convenience by offering its members financial soundness, unmatched hours of service and competitive financial products and services.

SSFCU has a diverse membership and currently serves more than 500,000 members worldwide. Security Service is committed to meeting its members' financial needs and providing financial products and services for members at all income levels. For more information about Security Service Federal Credit Union, visit www.ssfcu.org

Applications	Systems	Services
<ul style="list-style-type: none"> • Avaya MultiVantage® Communications Applications • Avaya Call Management System • Avaya Interactive Response • Avaya IP Softphone • Avaya Predictive Dialing System • NICE Call Recording • Witness System (formerly Blue Pumpkin) scheduler 	<ul style="list-style-type: none"> • Avaya S8700 Media Server • Avaya 4600 Series IP Telephones 	<ul style="list-style-type: none"> • Avaya Maintenance Agreement • Avaya EXPERT SystemsSM Diagnostic Tools • Avaya IP Network Readiness Assessment (formerly Customer Infrastructure Readiness Survey) • Avaya Consulting and Integration Services

All statements in this case study were made by Gayle Graham, senior vice president, MIS and Peter Farrow, vice president, member contact centers, Security Service Federal Credit Union.