

Challenge

Develop the Wescom Member Service Center to:

- manage a large inbound call volume more effectively according to strategic principles—encouraging use of online home banking and ATMs for simpler transactions, and person-to-person interactions through the contact center for more complex issues and questions
- plan/implement efficient, effective outbound campaigns to address the growing number of loan delinquencies

Solution

Avaya Voice Portal and Avaya Proactive Contact, running on an Avaya Aura™ communications platform (see details on page 4).

Value Created

With 30% fewer agents, the Wescom contact center can meet or exceed the same performance goals they achieved before with a larger staff.

Specifically: Average speed of answer for all calls initially increased from 20 seconds to 4.09 minutes as a result of expense reduction initiatives (fewer agents). With the implementation of Avaya Voice Portal, average speed of answer was reduced to 1.51 (55 percent improvement) by April 2010, broken down as follows:

- Tier 1: 0.27 → 0.21
- Tier 2: 0.52 → 0.34
- Tier 3: 2.30 → 1.56
- Tier 4: 6.19 → 4.01
- Tier 5: 6.07 → 3.46

At the same time, the abandon rate for all calls dropped from 27.63 percent to 10.9 percent; and volume of calls dropped from 112,624 to 82,862 due to increased use of self-service functions.

The Credit Union also experienced:

- A 90% reduction in time required to plan collection campaigns each day
- Dramatic increase in number of outbound collections calls per day, based on enhanced capabilities
- Savings of approximately \$96,000 per year on outbound line requirements (vs. competitive predictive dialer)

Avaya Voice Portal and Proactive Contact empower Wescom Credit Union with a strategic edge in managing member communications

Pasadena, California—In 1934, 13 individuals pooled \$65 to create an alternative to traditional banking. Now, with 29 branches and more than \$3 billion in assets, Wescom Credit Union is one of the largest credit unions in the country, serving more than 300,000 members in five Southern California counties.

Over the last two decades, telecommunications have been a driving force in Wescom's success. Rob Guilford, Executive Vice President Finance & Technology, commented, *"We really became a focused organization in terms of service delivery through the telephone system. We wanted members to call in, and our goal was to provide service to them quickly and efficiently. We set specific objectives that helped to ensure calls would be answered 80 percent of the time in 20 seconds or less, and we provided incentives to our employees to achieve those goals."*

Wescom's commitment resulted in their building an outstanding reputation as a service organization. For many years, they have utilized an Avaya telephony platform, with Avaya contact center applications running on Avaya Communication Manager, Avaya S-series servers, and Avaya media gateways. This highly reliable, stable, and scalable solution enabled Wescom to establish and expand their contact centers in Anaheim and Pasadena to accommodate over 100,000 calls per month, handled by a combined staff of about 100 agents.

As new contact center technologies became available, the next step for Wescom was to identify ways to manage its large flow of communications strategically, in order to drive efficiencies and provide services that a contact center is best suited to provide.

"We have a responsibility to our members to control our expenses, and during the economic downturn, it has become particularly important to focus on lowering our costs and making certain that people's inquiries are addressed in the most effective

way possible,” Guilford said. *“Person-to-person transactions are especially suitable for things such as loan applications and complex questions that are really critical to people. Many other issues can be handled very easily, and at less expense, through our online home banking system, iPhone Mobile Banking application, or ATMs.”*

Because of staff reductions necessitated by the economic downturn, Wescom began to see a decline in their contact center performance. In early 2009, the contact centers still handled well over 100,000 calls a month but with over 30% fewer staff members. The average speed of answer for all calls rose to more than 4 minutes—a huge disparity from the previously established goals—and the abandon rate was over 30%. At the same time, there was a rapidly growing need to mount carefully planned collection campaigns.

Wescom sought advanced solutions to streamline operations and to support the credit union’s strategic goals

Wescom worked with their Platinum Avaya Global Connect channel partner to identify and deploy solutions for streamlining the Wescom Member Service Center operations and enhancing member satisfaction. *“Our Avaya channel partner team understood our business needs and system integration issues,”* Guilford stated. *“Their knowledge of Wescom, combined with their sense of urgency, met our needs for a comprehensive design and expedited implementation. They worked with us to complete the project, with department testing and fine tuning adjustments during the initial rollout.”*

Avaya Voice Portal

Wescom Credit Union selected Avaya Voice Portal as the best solution for identifying and differentiating incoming calls—an important first step to managing and streamlining the call volume. Voice Portal is an open standards platform that provides a voice self-service application plus robust management and reporting features.

According to Guilford, *“We wanted an easy way for callers to enter their account numbers at the beginning of a call, and then for the system to dip into the databases for information about each caller. With this we can easily identify in which tier of engagement each caller falls, and then provide that caller with the speed and level of response that are appropriate. We can also give agents a full view of the individual’s history and profile with the credit union. These functions have been*

Volume of Calls Wescom Member Service Center	
April 2009	112,624
April 2010	82,862
<p>“Volume of calls delivered to agents in the call center has been reduced primarily because of a successful strategy to encourage callers to use self-service functions for simpler inquiries and transactions. This enables faster responses and more time for agents to interact with our heavily engaged customers on more complex issues.”</p> <p>- Rob Guilford, Executive Vice President Finance & Technology</p>	

very effective because they save time for the agent and enhance customer satisfaction. In fact, I would say they have really revolutionized our capabilities way beyond what we had in the past.”

Average Speed of Answer (in minutes . seconds) Wescom Member Service Center							Abandon Rate
	All Calls	Tier 1 (highest level of engagement)	Tier 2	Tier 3	Tier 4	Tier 5 (lowest level of engagement)	All Calls
April 2009	4.09	.27	.52	2.30	6.19	6.07	27.63%
April 2010	1.51	.21	.34	1.56	4.01	3.46	10.9%
% Improvement	55%						
<p>“Over the past 12 months, after the deployment of Voice Portal, we have returned to a very satisfactory performance level that meets our goals, both in terms of improving our speed of answer dramatically and reducing the abandon rate. These translate directly into operational efficiencies and improvements in member satisfaction.”</p> <p>- Rob Guilford, Executive Vice President Finance & Technology</p>							

The various routing and messaging options in Voice Portal have also provided the tools for the credit union to provide direction for members to use self-service functions.

Three critical metrics reflect the positive changes associated with Voice Portal: Volume of Calls; Average Speed of Answer; and Abandon Rate. Results after one year with Voice Portal are shown in the charts on the previous page.

Avaya Proactive Contact

The economic downturn also resulted in the need for more effective collections, because of loan delinquencies related to falling real estate values and loss of jobs. Again, Wescom looked to advanced communications technologies for a solution.

Guilford explained, *“Our new vice president of collections had a tremendous amount of experience in predictive dialers and very large, sophisticated collection systems. The very first thing he said we needed was a predictive dialer that would allow us to do an extract each day and then set up efficient campaigns. He came in with a strong bias toward Aspect software because of the number of years that he had worked in that environment, but he was very open to any technology or consideration that we had. So in late 2008 we brought in both Avaya and Aspect to propose and demonstrate their predictive dialers. We looked at pricing and capabilities, considered all the pros and cons, and ultimately we determined that Avaya Voice Portal in the hardware version would give us the greatest accuracy, the highest capacity, and the smoothest interface with our main telecommunication systems.”*

Avaya Proactive Contact software gives contact centers the capabilities they need to preview, initiate, and track outbound communications. It offers superior predictive dialing and voice detection capabilities that can help optimize calls to desired service levels and reduce agent idle time.

Wescom Credit Union has experienced numerous benefits with Avaya Proactive Contact, including:

- **Speed in planning daily campaigns.** The predictive dialer manager, who had previously worked with an Aspect system, found that he can prepare a day’s worth of collections campaigning in less than 30 minutes versus the four to eight hours it required on an Aspect system. This enables the staff members to begin work immediately when they arrive in the morning.
- **Fewer lines, resulting in significant savings.** The outbound dialer also required only five lines, instead of the ten lines estimated for a similar Aspect dialer. This results in annual savings of \$96,000.
- **Ease and speed of training.** The credit union has found that training processes for outbound agents are extremely efficient.
- **Database information integrated on one server.** Proactive Contact allows for the information from different databases to be integrated on one server, creating a more streamlined environment.

“With Avaya Voice Portal, Proactive Contact, and the other applications within our Avaya Aura communications solution, we now have the capability to provide outstanding, differentiated member service that aligns with all our strategic objectives.”

— Rob Guilford, Executive
Vice President Finance &
Technology

- **Dramatic increase in number of calls that can be performed each day.** The Avaya Software Development Toolkit enabled the credit union’s programmers to write a custom interface with screens that directly reflect the organization’s processes.

“As a result of this customization, our ability to contact members in a day went from a very minimal number to thousands of calls and recalls every day,” Guilford said. *“When a call goes out and hits a voicemail, no answer, or a busy signal, it gets recycled back into the predictive dialer for a recall in a few hours. We have been able to make far more contacts to live people as opposed to recordings, and our effectiveness has gone through the roof!”*

“Location has literally become irrelevant”

Wescom Credit Union's Avaya Aura communications platform provides an excellent example of flexibility and efficiencies that can be achieved with Avaya's flatten-consolidate-extend (FCE) strategy. The credit union extends full outbound contact center functionality from the main center in Anaheim via gateways to the contact center in Pasadena. It can also extend contact center functionality to any branch for overflow work or communications specific to the branch. The contact center has several agents on-call for work at home via Softphone, connected via VPN lines. Similarly, the Proactive Contact functionality can be utilized anywhere within Wescom.

Guilford concluded, “*With Avaya Voice Portal, Proactive Contact, and the other applications within our Avaya Aura communications solution, we now have the capability to provide outstanding,*

differentiated member service that aligns with all our strategic objectives. We operate our Member Service Center in a very streamlined, efficient environment that is so flexible and technologically advanced, location has literally become irrelevant. The Avaya solution has almost miraculously made strong ‘believers’ out of people who first came to us with commitments to other products and suppliers. We’re very pleased to be able to harness the power of Avaya technologies to help continue the legacy of member service that has long been an important part of the credit union’s success.”

Learn More

For more information on how Avaya Intelligent Communications can take your enterprise from where it is to where it needs to be, contact your Avaya Account Manager or a member of the Avaya Connect channel partner program, or access other collaterals by clicking on **Resource Library** at www.avaya.com.

SYSTEMS AND APPLICATIONS

- Avaya Aura™ Communication Manager 5.2
- Avaya S8700 Servers
- Avaya G30 Media Gateways
- Call Center Elite
- Call Management System
- Voice Portal 5.0
- Proactive Contact 4.0
- Application Enablement Services (AES)
- IP Softphone
- Verint Witness Call Recording
- Verint Workforce Management

All statements in this case study were made by Rob Guilford, Executive Vice President Finance & Technology, Wescom Credit Union.

ABOUT WESCOM CREDIT UNION

Wescom Credit Union is one of the largest credit unions in the United States. As a nonprofit financial cooperative, Wescom is owned by its more than 300,000 members throughout Southern California — which means that excess earnings benefit members, not a small group of shareholders. Members enjoy many benefits such as lower loan rates, higher savings yields, reduced fees, and an ever-expanding network of branches and ATMs.

ABOUT AVAYA

Avaya is a global provider of business collaboration and communications solutions, providing unified communications, contact centers, data solutions and related services to companies of all sizes around the world. For more information please visit www.avaya.com.

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References to Avaya include the Nortel Enterprise business, which was acquired as of December 18, 2009.

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