



Bank Gives Intelligent Customer Routing the Credit for its Customer Service Agility

Challenge

This Mexico division of a global retail bank was encumbered by a complex integration of legacy contact center platforms from multiple vendors. It had become difficult to respond to changing business needs, because it was costly and time consuming to implement new services in the contact center. Both the customer experience and the bottom line were suffering.

Solution

Avaya Intelligent Customer Routing enables the bank to lower costs, increase ROI, and improve relationships with prospects and customers.

Value Created

- Reduces total cost of ownership with a simplified architecture. For example, the bank consolidated from three ACDs to one.
- Enhances business agility by applying industry standards. The bank can respond to changing business needs in hours, instead of waiting months for vendors to sort out complex CTI integrations.
- Improves the customer experience with advanced service strategies. Two thirds of all calls reach resolution in self service, reducing the call volume for agents.
- Provides security, reliability and investment protection. A scalable, future-proof ICR strategy enables future integrations and growth.

New York — This global retail bank serves hundreds of millions of customers in more than 100 countries. The banking division in Mexico is ranked among the financial institution's top three operations worldwide, and contributes a significant share of overall revenues. That division has three contact centers; most of its 1,500 concurrent inbound agents are located in one center.

Challenge: Complex, expensive systems hindered service agility

The bank's previous contact center technology, which had been in place for more than ten years, was a complex amalgamation of legacy platforms from multiple vendors. These were tied together with computer-telephony integration (CTI) from yet another vendor.

With such complexity, it had become difficult and time consuming to implement even the simplest CTI modification in the contact center. Any change involved resources from multiple vendors – with their proprietary environments, unique interfaces, and agendas. Even troubleshooting was such a thorny matter that, on occasion, problems affected service levels before vendors could agree on a solution.

The bank relied on 2,000 interactive voice response (IVR) ports to collect caller information. Pre-routing was handled by a service provider, balancing incoming contacts across those ports using percent allocation. CTI handled post-routing. Routing rules and service objectives were divided among these components, adding to the complexity – and expense.

The existing IVR configuration also carried a hidden cost, because each incoming call tied up two ports for the duration. This caused the bank to use excessive numbers of IVR ports and licenses. Breaking the two-port problem was impossible with the incumbent technology, because the call path from customer to live agent almost always included the IVR; without it, the CTI platform could not synchronize the call and data for agent screen pops.

As the company grew and its competitive environment evolved, the bank's management wanted to be responsive to changing needs. One objective was to be able to quickly implement new services, such as customer-retention campaigns or cross-selling.. Another objective was to centralize their architecture to improve security and reliability. Ultimately, the bank wanted to expand its remote locations and extend standards-based contact center applications to them across its data network.

The existing communications system prevented all of these — it stood in the way of the information technology group being an enabler of business solutions.

Steadily rising operating expenses were also exacerbated as long as the existing system stayed in place. The complex architecture required ongoing expenses for integration, support, licensing and maintenance. All of those servers, cards and gateways required space in data centers, which increased real-estate and energy costs.

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Chris McGugan, Avaya Vice President of Products and Marketing.

The bank knew that contact center technologies had come a long way in five years, with new capabilities that would reduce operating expenses, improve the customer experience, and enhance business agility. Having those capabilities would mean upgrading every component of the bank's inbound contact center technology — with a significant investment of time and capital — only to face this same predicament in another five years. Management therefore considered replacing their infrastructure with a single-vendor solution. They contacted Avaya.

Solution: Intelligent Customer Routing

Avaya assessed the bank's situation, and recommended an Intelligent Customer Routing (ICR) solution. The strategic use of ICR enables businesses to lower costs, increase ROI, and improve relationships with prospects and customers.

“Don't let the word 'routing' confuse you,” cautions Chris McGugan, Avaya Vice President of Products and Marketing. “ICR is not just about routing, it's about enabling superior customer experiences with intelligent technologies. It's about letting you create a customer service strategy to exceed customer expectations by using self service and assisted service together in the most effective manner.”

Using the ICR model, the bank's new Avaya Voice Portal (AVP) handles all incoming calls. Seventy percent of those calls remain in self service and reach resolution there. This provides considerable savings for the bank, because only 30 percent of incoming calls are transferred to agents via the ACD.

Ports on the AVP are released as soon as calls are transferred. The bank was able to consolidate from three ACDs to one, reducing hardware and service costs, while still providing prompt live-agent service to all calls that required it.

When it comes to delivering screen pops to agents, the ICR model greatly simplifies the architecture. ICR uses session initiation protocol (SIP) to transport call-context data from the AVP to Avaya Communication Manager. This eliminates the need for custom CTI and the associated maintenance expenses. At the same time it gives callers more personalized, efficient interactions with agents, who have instant access to available information about the incoming caller. ICR enables the bank to later upgrade to SIP phones, for an end-to-end, standards-based solution.

To meet the team's stringent requirements for high reliability, Avaya recommended three measures. First, the AVP system was distributed between two data centers. This provided the redundancy the bank required for uninterrupted service.

Second, Avaya installed an Enterprise Survivable Server (ESS) in one data center. ESS elevates an existing Communication Manager to a higher level of availability and survivability by allowing media servers to be completely independent of the main servers, both functionally and geographically. ESS allows the bank's port network gateways to continue to operate autonomously while a main server is being restored. Proactive Contact is installed with its own Communication Manager, for outbound collection calls.

Third, the Avaya Call Management System (CMS) was installed with the High Availability option. This reporting platform provides up-to-the-minute visibility into call-handling performance, essential in the competitive retail banking industry. The CMS decision establishes a foundation for migrating from the bank's custom reporting application to Avaya IQ for contact center reporting and analytics.

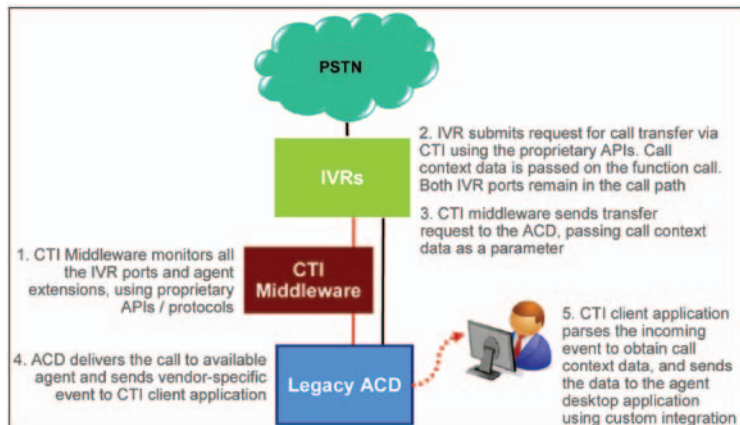


Figure 1: The bank's previous screen pop integration, based on a proprietary CTI platform. The system relied on three ACD systems, with the associated expense and complexity.

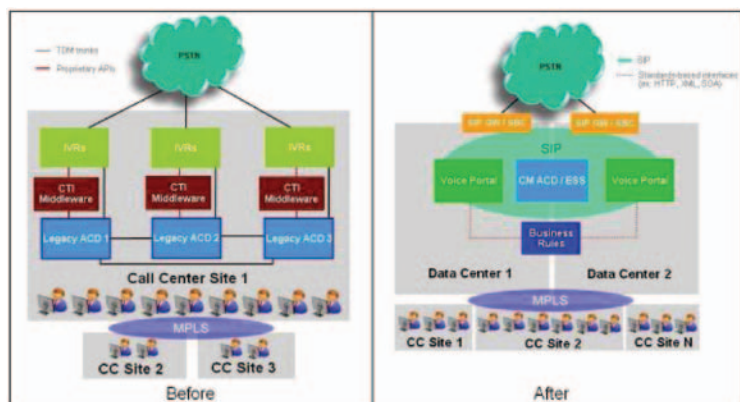


Figure 2: In the bank's legacy call center solution (left), agents were tied to the call center infrastructure, hampering the bank's goal of distributing agents across multiple locations. (Right): The new ICR model decouples an agent's physical location from the call center infrastructure, allowing the bank to deploy remote contact centers and home agents anywhere.

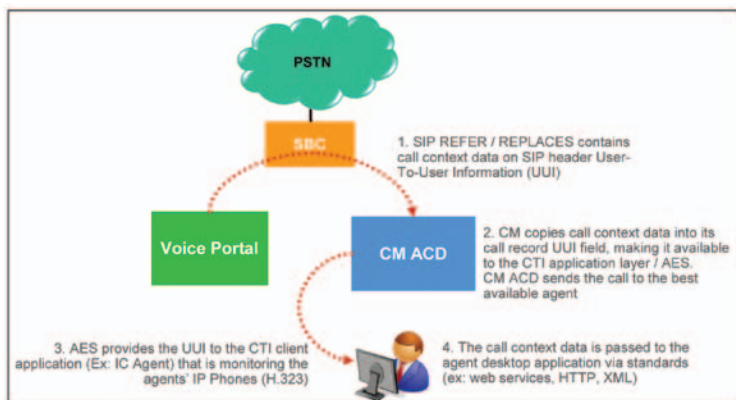


Figure 3: ICR delivers screen pops by transporting call data in the SIP header between the AVP and the agent.

Business Value Created: Service agility without the expense

The Avaya ICR solution is perfectly aligned with the bank's vision for a standards-based SIP contact center infrastructure that improves customer service while reducing capital expenses and operating costs.

Reduces total cost of ownership (TCO) with a simplified architecture. The bank removed unnecessary layers of hardware and applications – for example, it was able to eliminate two of three ACDs – and along with them it eliminated expensive maintenance, licenses, data center space and energy consumption.

Standards-based development tools let the bank make more of its changes using in-house IT resources, instead of hiring multi-vendor squads of expensive programmers to modify legacy CTI platforms.

Enhances business agility by applying industry standards. The bank merged scripting and application development into a standards-based environment, and centralized business rules using the Avaya Interaction Center workflow engine, replacing the scattered approach and eliminating proprietary interfaces. It can now respond to changing business needs, such as quickly launching customer retention campaigns, without waiting for multiple vendors to untangle complex integrations.

ICR allows the bank's agents to be located anywhere, while their contact center infrastructure is centralized. This not only provides the flexibility to reduce labor costs, it also prepares the bank to handle situations such as the recent pandemic that forbade commuting for several days. The bank consolidated hardware and trunking into two data centers, from which it can extend its applications to distributed locations – including home agents – across the IP network.

Improves the customer experience with ICR's ability to support advanced service strategies. Now the bank can deploy differentiated services such as enhanced wait treatments, callback, voice recognition and video self service. These highly interactive approaches optimize the revenue potential of every contact by presenting relevant offers while the

caller is in queue or self service. Standard, reusable modules and business logic create a consistent customer experience throughout the business.

ICR eliminates the old way of pre-routing by percentage allocation, and uses SIP to route calls based on real-time information. The bank delivers inbound calls to the best available resource — whether it is the right expert, or a self-service application — while reducing or eliminating the network costs associated with each pre-route.

Provides security, reliability and investment protection with a future-proof ICR strategy. The bank chose a scalable, flexible Avaya Intelligent Communications architecture with field-proven components. Standards-based SIP enables future integrations without proprietary CTI interfaces.

Throughout the new system, in both self service and assisted service, are advanced redundancy and failover features that make

it reliable and resilient. The centralization of servers and applications in two data centers, and the addition of an Enterprise Survivable Server, further strengthen the bank's ability to deliver uninterrupted service.

By the end of the process, the bank was not only convinced that ICR was the best model for its call center in Mexico, but also decided to make ICR the recommended call center architecture for its future deployments in the Americas and potentially in other regions of the world.

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 Client Executive or a member of the Avaya Authorized BusinessPartner program, or visit **"Do Your Research"** at www.avaya.com.

APPLICATIONS

- Avaya Communication Manager
- Avaya Voice Portal
- Avaya Interaction Center
- Avaya Call Management System High Availability
- Avaya Proactive Contact for outbound campaigns
- Avaya Call Center Elite

SYSTEMS

- S8730 Servers
- G650 Media Gateways
- Avaya Enterprise Survivable Server
- Acme Packet Net-Net session border controllers (SBCs)
- Avaya one-X Deskphones (9620 Series IP Telephones)

SERVICES

- Intelligent Customer Routing design and system implementation by Avaya Professional Services

ABOUT AVAYA

Avaya is a global leader in enterprise communications systems. The company provides unified communications, contact centers, and related services directly and through its channel partners to leading businesses and organizations around the world. Enterprises of all sizes depend on Avaya for state-of-the-art communications that improve efficiency, collaboration, customer service and competitiveness.

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