



The Power of We™



Challenge

As part of their long-term initiative to optimize member services and business continuity, PSECU wanted to:

- Migrate their custom-built banking systems to a new, more resilient, full-featured contact center platform
- Equip agents for top performance and responsive, caring services across multiple channels, three contact center locations, and back-office services

Solution

PSECU, with the help of IBM Global Services, deployed an Avaya VoIP solution with Avaya Communication Manager running on Avaya servers. Avaya Interaction Center was selected as the primary contact center application. Other Avaya and third-party applications were also installed (see chart near end of case study). IBM designed the overall VoIP architecture, including product and application selection, interfacing, and interoperation (Avaya and third-party products); plus Modular Messaging design and implementation; and networking consultation. IBM also served as project manager to ensure problem-free integration of all related systems.

Value Created

- Interaction Center multichannel functionality enables outstanding customer service to support online services, along with operational flexibility and efficiencies
- Integration between main contact center and back-end departments provides seamless customer service
- Agent productivity and user satisfaction result from custom capabilities — including handling an increase of 40% in volume with no increase in staff during a Pennsylvania State budget impasse
- Speed and ease of system management enable the IT team to respond quickly to routine and special needs
- Avaya Professional Services provide support for complex upgrades and integration with new systems
- Business continuity and disaster recovery capabilities are enhanced by the resiliency inherent in leveraging the contact center across three locations
- Contact center agents have contributed to membership and revenue increases

An Avaya-IBM alliance provides advanced technologies that enable outstanding member services for the Pennsylvania State Employees Credit Union (PSECU)

Harrisburg, Pennsylvania—For PSECU, success means providing members with top-notch service and innovative online tools to manage every part of their credit union finances.

Avaya and IBM have worked together to help PSECU realize that vision with advanced technologies that enable 120 contact center agents and 200 agents in back-office departments to deliver efficient, personalized member services.

Background: As one of the largest online credit unions, PSECU has long been a pioneer in online financial services.

Richard Bernstein, Telecom Manager, explained the importance of providing outstanding member services: *“As a not-for-profit financial cooperative, we have ‘members,’ not shareholders. One of our responsibilities is to invest our earnings in enhanced member services, such as competitive loan rates or technological improvements related to our products and services. Our business model is not based on walk-in, face-to-face contacts, as you find with brick-and-mortar financial institutions, but instead on electronic self-service supported by contact centers. This puts a lot of pressure on those contact centers because their performance is compared to what they would receive if they had face-to-face personal contact with other financial institutions.”*

In 2006, PSECU decided to migrate several “customized” email and CTI applications that tied into their existing back-office systems to a new contact center platform. They wanted to streamline services for members through a secure, distributed solution equipped with multiple failover capabilities.

“Among the several providers we considered, our team favored Avaya because they could offer both reliability and flexibility when integrating our custom systems,” Bernstein said. “We also needed an overall project manager to work with our multiple vendors, to ensure all systems were integrated effectively. We chose IBM because of their expertise; the respect they command from other companies; and because IBM already had a partnership with Avaya.”

IBM Certified Client Representative Hank Seidel added, *“When I met with PSECU, they indicated they were different than other financial institutions. Because of their unique requirements, they thought an out-of-the-box system was not likely to serve their needs. They really felt that, due to the complexity of the multivendor project, the alliance between Avaya and IBM would be a very solid approach.”*

“ The philosophy we share with all our employees is that we are not just handling information, we are touching people’s lives. Our members are counting on us to take good care of them. Avaya Interaction Center helps us empower our agents to deliver on that philosophy. ”

— Pete Radell, Infrastructure Manager (Telecom, Networking and Database), PSECU

The Avaya Interaction Center solution for a multi-location, multimedia contact center

PSECU contracted with IBM Global Services to work as project manager for the overall architecture, design, product selection, and deployment of the solution. The decision was made to implement an Avaya VoIP solution, with Avaya Communication Manager running on redundant servers at their main location in Harrisburg, with an Enterprise Survivable Server (ESS) and media gateways in their disaster recovery site. An additional networked contact center facility is located in western Pennsylvania. IBM consultants configured these geographically dispersed centers to help ensure resiliency.

The primary contact center application is Avaya Interaction Center, which is designed to deliver consistent, personalized, cross-channel member care in a blended environment. The contact center engine acts as a single point of control and intelligence, enabling the creation and application of routing strategies and business rules across the entire agent pool and all channels simultaneously.

Interaction Center offers a multimedia software development kit that provides the ability to custom-design clients based on customer care practices, processes, and applications. Toolbars, communication controls, and informational displays, such as contact history, can be designed and embedded within existing enterprise applications. According to PSECU’s Contact Center Director Steve Hemler, *“We have always been proactive in developing custom software applications. We believe that providing our agents with the best tools results in higher agent satisfaction and a better member experience, so the Avaya Interaction Center Software Development Kit has fit right into our way of working. It allowed us to create an interface that worked best for our agents.”*

PSECU’s contact center handles both inbound and outbound calling, using Avaya Proactive Contact 3.0. They also have Avaya Call Management System, Avaya Operational Analyst, and a Verint call recording system to help administer and manage operations. Avaya Professional Services provided pre-sale, post-sale, and ongoing support.

Strong commitment and advanced capabilities result in superior customer relations

Pete Radell, PSECU’s Infrastructure Manager (Telecom, Networking and Database), stated, *“The philosophy we share with all our employees is that we are not just handling information, we are touching people’s lives. Our members are counting on us to take good care of them. Avaya Interaction Center helps us empower our agents to deliver on that philosophy.”*

Radell added, *“The multi-channel approach is crucial to managing our service levels. With Interaction Center, we are able to manage the different contacts to provide the best experience for our members.”*

The foremost priority for the IBM and Avaya team was to create a scenario whereby a PSECU member could input an account number just once during a call, and the latest information on that account would be available wherever the call is routed.

Calls are handled through Interaction Center at three contact center locations and agents in multiple departments, such as Card Services, Credit Services, Real Estate, Certificates, IRA, New Members, Checking, and Wire Transfer. Recent member contact history “travels” with each call or e-mail so every agent sees what has happened recently with the particular member. This enables agents to enter into the stream of events and have more time for meaningful contact with the customer. If members do not authenticate through automated systems,

agents can manually verify their identity and tag the phone call so that it can be easily located later in the call recording system.

IBM helped PSECU to apply the capabilities of Avaya Interaction Center to achieve a number of other enhancements in contact center performance that yield benefits in terms of efficiency, productivity, and quality, including:

- **Blending contacts from multiple channels.** PSECU is maximizing productivity by enabling agents to handle contacts via several channels—including voice, non-secure e-mail, and secure e-mail from members who are logged in online, and outbound calls that are self-generated or generated from a dialer list. Faxes are also integrated into the system and electronically routed to available agents.

Interaction Center enables PSECU to make custom blending choices. They have opted to have calls take preference and for agents and supervisors to be able to activate or deactivate the multimedia mode according to circumstances.

Typically, an agent will take an e-mail only when he or she is not busy with voice calls.

According to Hemler, *“Agents used to have to log into different programs for different channels of communication, but now it is all handled in one application. We deliver one contact at a time so agents can give complete attention to each member. Interaction Center also provides a clear indication to agents about the contact they are working on. Secure e-mails from our online account product show differently than non-secure e-mails from the internet, so agents can more easily recognize the specific parameters for each type of contact. Faxes also display differently.”*

As a next step, PSECU is now looking at deploying Web chat functionality, which can also be handled through Interaction Center.

Multiple monitors with custom desktops provide agents with the ability to manage multiple programs. PSECU now provides two PC monitors for each agent. One monitor displays the main host-processing system, while the other displays the Interaction Center program along with other applications agents use. Agents can move quickly and easily between two applications with two monitors. PSECU's call-recording system records both screens.

Desktops for agent monitors have been customized and agents can further tailor their monitors to their own preferences. Hemler commented, *“Our agents have to be familiar with several different applications, and they have a lot of information to handle. So it's very valuable for each person to be able to set up a workstation the way it works best for them. Interaction Center remembers where an agent places the IC windows so an agent can move to any workstation and have their Interaction Center personal configuration come up when they log in.”*

- **Quality control.** After testing different approaches to quality control, PSECU's main call center has designated one person as the Quality Control Analyst. By consolidating this function, PSECU feels they can better monitor and standardize the member experience and understand how they are trending. They utilize analytics extensively, with scorecards for each agent plus measurements of service levels, abandon rates, staff time, and other variables. The Analyst selects e-mail responses randomly for quality analysis.

According to Bernstein, *“We worked with Avaya Professional Services to achieve the customization that we needed. At this point, we can handle most routine functions and changes either in-house or with our Avaya authorized business partner, but we still engage Avaya Professional Services for major upgrades and integration with new backend systems.”*

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— Steve Hemler, Contact Center Director, PSECU

Unusual challenges, exceptional solutions

In 2009, PSECU faced two blockbuster challenges related to the economic downturn that really tested the capabilities of their contact center.

First, PSECU experienced a sharp increase in the number of inbound and outbound calls while not being able to add staffing. Because the contact center agents were already experienced with blended calling (inbound and outbound calls) and because Avaya's Interaction Center does call blending automatically without manager's having to move agents from inbound to outbound or vice versa, agents were able to handle the additional call volume.

The second challenge was a Pennsylvania State budget impasse. PSECU offered short-term, no-interest loans to state employees whose pay was affected by the impasse. This increased PSECU's inbound phone volumes by 40% at times. It also brought in a large number of new members.

Bernstein concluded, "We would have had great difficulty handling the surge in phone calls without the newly implemented, multisite Avaya Communication Manager architecture. For example, it took us only 90 seconds to turn up more lines at our BCP/DR site to handle additional calls instead of ordering new circuits that would have taken 90 days or more to complete."

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.

Statements in this case study were made by Pete Radell, Infrastructure Manager (Telecom, Networking and Database), PSECU; Richard Bernstein, Telecom Manager, PSECU; Steve Hemler, Contact Center Director, PSECU; and Hank Seidel, Certified Client Representative, IBM.

APPLICATIONS, SYSTEMS AND SERVICES

- Avaya Communication Manager
- Avaya S8720 Server
- Avaya S8500 Server
- Avaya S8300 Server
- Avaya G650 Media Gateways
- Avaya G700 Media Gateways
- Avaya Interaction Center
- Software Development Kit
- Avaya Call Management System (CMS)
- Avaya IP Agent
- Avaya Proactive Contact
- Avaya Operational Analyst
- Avaya Modular Messaging
- Avaya IP Softphone
- Avaya 4600 IP Deskphones
- Avaya Extension to Cellular
- Verint Call Recording
- Veremark Call Accounting System
- Avaya Professional Services
- IBM Global Technology Services

ABOUT PENNSYLVANIA STATE EMPLOYEES CREDIT UNION (PSECU)

PSECU is a not-for-profit financial institution that provides a full array of convenient, electronically delivered services at no or low cost. Chartered in 1933, PSECU is one of the nation's largest credit unions, serving more than 365,000. The membership is limited to the employees of the Commonwealth of Pennsylvania; those employees eligible for membership in the State Employees' Retirement System; those persons receiving a benefit allowance from the State Employees' Retirement System; students and alumni of institutions of the State System of Higher Education; employees eligible for membership in the Public School Employees' Retirement System and persons receiving a benefit allowance from the Public School Employees' Retirement System; employees of local governments organized under the laws of the Commonwealth of Pennsylvania; with the prior approval of the Department of Banking, other occupational and associated groups as provided by law; the Select Employee Group (SEG) employer entity; employees of the Credit Union; members of the immediate families or households of the above persons; corporate or other legal entities in this charter; and exclusively for share services, organizations composed principally of the same groups as the Credit Union membership. For more information, visit www.psecu.com.

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ABOUT AVAYA

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

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