



A C Q U E O N™

Don't just interact. Relate.

Acqueon Technologies deployed a comprehensive telebanking solution to increase customer satisfaction levels and reduce cost by optimizing agent productivity.

From being the first bank to be conferred the ISO 9002 certification to introduce intercity ATM network to becoming the first bank to introduce the concept of 'Good Baking', the financial services player has grown from a small bank to a 1000+ branch service provider.

A national level player, the Bank has the highest number of ATMs amongst other nationalized players – 2000 counters covering 698 centers. It has further expanded its domestic presence, with 2710 branches spread across all geographical segments. Being at the forefront of customer service and convenience, the Bank provides a range of alternative delivery channels that include 1351 branches providing Internet and Mobile Banking (IMB) services and 2027 branches offering 'Anywhere Banking' services.

THE POSER

With the banking industry becoming highly customer centric, the service provider wanted to implement technology that was customer friendly and catered to all its growing needs. The bank intended to reduce crowded counters, make customers feel comfortable, and enable them to transact at their convenience.

Online support and immediate solutions to customer issues being the order of the day, this organization wanted to future proof its customer interaction. The bank was also looking at enhancement of technology and an increase in customer satisfaction levels at optimal costs.

THE ANSWER

To cater to the bank's requirements, Acqueon implemented a telebanking and CTI solution. The telebanking solution was implemented at their data center at Bangalore, India. Currently, the Interactive Voice Response System (IVRS) provides account related and general information to all its customers in eight languages - English, Hindi, Kannada, Telugu, Tamil, Malayalam, Marathi, and Bengali.

1. IVR

Acqueon implemented an IVR that handles the following

1a. Banking Transactions (requires customer authentication)

- Balance enquiry
- Last 5 transactions over IVR
- Request mini statement by fax, e-mail, and post (only last 10 transactions)
- Check related services
 - Check book request
 - Stop payment of lost check
 - Stop payment of issued check
 - Check status of issued check
- Change TPIN (Telephone Personal Identification Number)
- Change financial transaction PIN
- Report loss of card
- Open a new term deposit account
- Loan account enquiry
- Loan account statement by fax, e-mail and post
- Demat transaction enquiry by voice and fax
- Demat holding statement by voice and fax

1b. Financial Transactions

- Funds transfer
 - Within own accounts in the bank only
 - Third party account within the bank(funds transfer can be done only in local currency)
- Investment in its own solutions

1c. Other Requirements

- Customer validation using Customer Identification Number (CIN) and TPIN
- Validate customers before performing financial transactions through TPIN
- Fax option includes the following modes of faxing
 - Fax on demand
 - Fax to a specific number
 - Fax to an already registered number

Technical Snapshot

PBX – Avaya S8700

EPABX

CTI - RAP CTI

IVR – Dialogic IVR

2. CTI and Screen-pop

Acqueon implemented its RAP CTI and further integration of the system with Talisma CRM for screen-pop and soft phone functionality. RAP CTI is a Computer Telephony Interface tool that is used for populating telephony-related information on the computer desktop.

Along with the call that lands on the agent's desktop, customer-related information such as previous call details, customer name, address, and phone number among other details are passed on as screen pops.

2a. Soft Phone Functionality

- Make / answer call
- Conference / disconnect call
- Hold call / retrieve hold
- Transfer call

THE RESULT

The implementation of IVR, RAP CTI with soft phone functionality and further integration of the system with the Talisma CRM for screen-pop has increased customer satisfaction levels and eventually reduced the cost by optimizing agent productivity. Now, agents can efficiently manage inbound customer interactions, with tools ranging from screen-pops and GUI-based desktops to IVR integration support and intelligent routing.

The soft phone application at the agent desktop further enhances the efficiency of call handling through its easy-to-use design.

ABOUT ACQUEON

Acqueon Technologies Inc specializes in developing products and solutions for the Customer Interaction Management (CIM) industry.

These products and solutions use business logic to deliver a distinctive customer experience by enabling organizations to not just interact with their customers – but relate.

Acqueon products and solutions also offer a compelling Total Cost of Ownership (TCO), which is further enhanced by rapid deployment.

Acqueon products and solutions handle millions of transactions every day at multiple sites and are implemented across various verticals such as Banking, Insurance, Retail, Telecom, Healthcare, and Education among others, in over 17 countries.

For more information, visit www.acqueon.com.



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