



Single number gateway

INDUSTRY:
Retail Banking

THE CHALLENGE:
To improve customer services by offering the customer a single number through which they can speak to somebody at any branch and get easy access to information

THE SOLUTION:

- *Application SCE Tool:* Vicorp xMP
- *Application Runtime Platform:* Vicorp xMP
- *Media Server:* Nortel MPS
- *Application Server:* BEA Weblogic
- *ASR Engine:* Nuance OSR

The challenge

A leading UK retail bank with nearly 2000 high street branches publishes its branches' numbers and location details on their website, but wanted this information to be available over the phone as well. With the current statistics showing that only approximately 45% of UK adults are using the Internet, potentially over 6 million of the bank's customers did not have easy access to this information.

The bank wanted to improve customer service by offering their customers a single central number through which they could call any branch directly to speak to somebody, or find out branch information such as opening times or a branch location.

The solution

The bank chose to have the speech self-service solution designed and implemented using Vicorp's Open Designer (xMP) and Open Dynamics (xMP) due to the flexibility offered by these products.

The new service asks the caller to define the required branch by providing answers to questions until a single branch is found. The caller is then able to either:

- Speak to the chosen branch name or town,
- Find branch opening times and location,
- Leave a voicemail for the branch to call back

Vicorp's Open Designer and Open Dynamics (xMP) were selected as the service creation and execution environment to produce a set of sub-dialog services for this branch service because they easily integrate with the backend database and allow for easy configuration.

While 2000 bank branches are not an unmanageable number for the system, there is scope for considerable phonetic overlap within UK towns. To reduce the probability for confusion a geographic weighting system, or caller localisation, was implemented to determine the most probable branches by proximity to the caller.

In addition, an intelligent provisioning system was designed to determine lexical distance of a new branch name/location from existing branches in the system. In this way an administrator is prevented from adding entries which could create ambiguity within the branch data.

THE BENEFITS:

- Easy to use system for caller
- Reduction in telephony costs
- More efficient use of agents' time
- Ability to make small modifications internally

The benefits

Bank customers no longer need to record the telephone number of their branch, which may change, but instead can dial a single number to speak to their home branch or one nearby without having to call into a call centre first. This increases customer satisfaction in times when branch banking is becoming more popular.

The new system also frees up call centre agents' time allowing them to use it more effectively to deal with more complex caller enquiries, where before they were acting like a directory. This in turn saves the bank telephony costs as customers are dealt with efficiently and leave the automated system more quickly and there is no agent cost for that call.

Additionally, the intelligent provisioning means that the bank is able to quickly and easily modify the branches within the system or the information relating to location, opening times or temporary closure using a web interface. These changes can then be immediately reflected in the caller experience. The branches used to dynamically build grammars can be modified by operators who are not familiar with ASR with no risk of affecting the system performance.

Moving forward

There are many possible enhancements to this service which may be introduced in future phases, including caller recognition for service personalisation and enhanced geographical proximity features.

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