



The Challenge

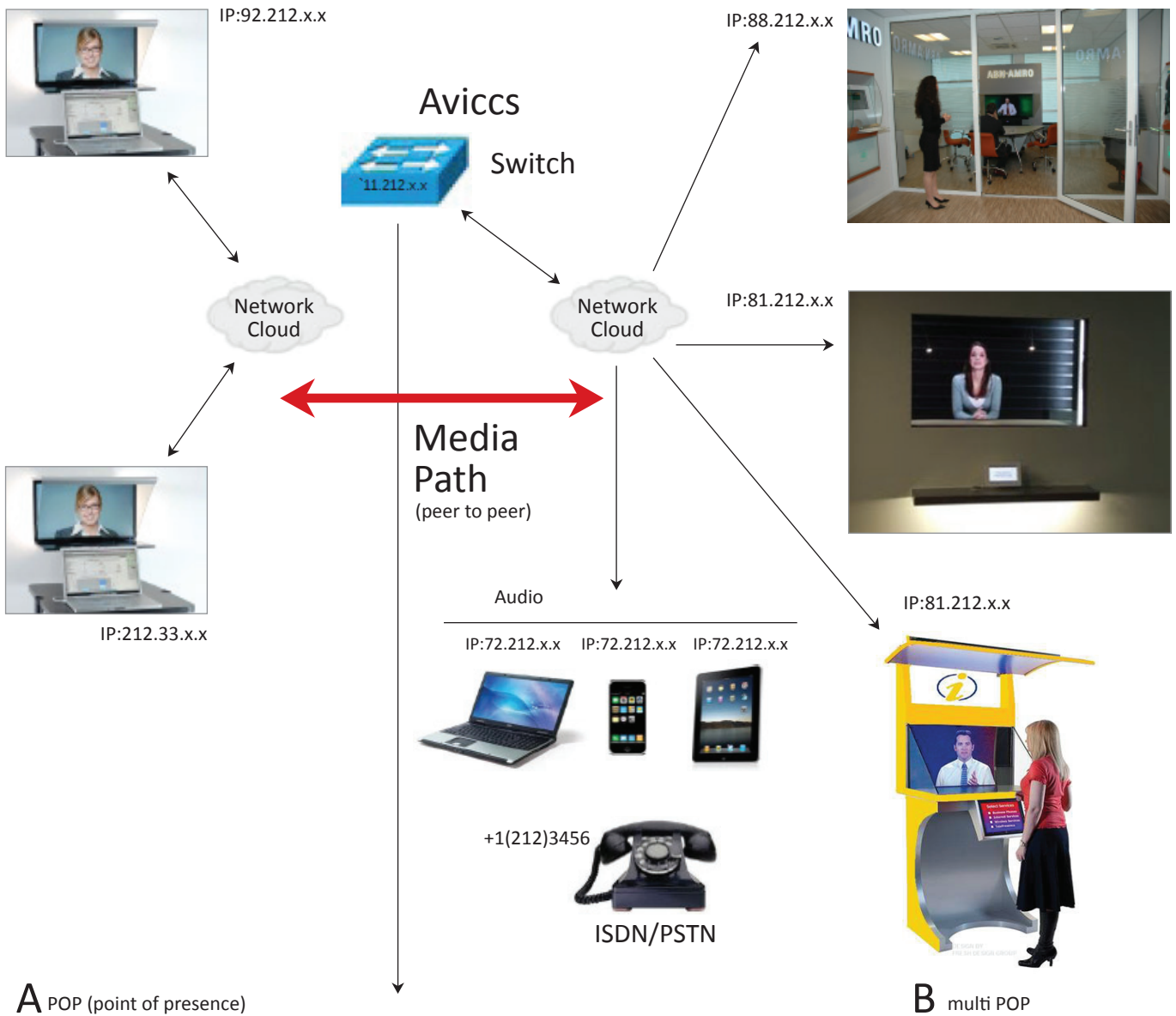
Most banks have two main objectives; to be profitable and to satisfy customers. Clearly these two objectives are flip sides of the same coin : it is not possible to be profitable – and sustain it – without satisfied customers. Banks worldwide are consistently faced with conflicting challenges: provide the highest quality service at the lowest cost. Increase productivity. Do more with less. Competitive pressure is high. Service level expectations from customers become increasingly higher and interactions are more complex. The customers expect information that is instant, easily accessible, personal, accurate and friendly. At the lowest possible cost to them. Customers associate this with quality of the bank. The quality of service delivery relies on many resources within and possibly outside the organisation. The customer must experience personal, expert service. The service agents responsible for customer service delivery must work efficiently and at the lowest possible cost. To accomplish all this, the underlying infrastructure and systems must be in place. Coping with this challenge demands deployment of a combination of advanced technologies, streamlined processes and expertise.

Teleportel understands the challenge of increasing service quality while reducing costs.

Contact Center

BaSISS

Customer



A POP (point of presence)

B multi POP

* Route anywhere from A to B

Web Manager

Key Features :

- Call queue
 - Statistics
 - Manage branch
 - Update/Modify user agent
 - Trouble shooting
 - IVR update modify
 - User manager
- +
- Language translation
 - Recording
 - Broadcasting
 - Streaming
 - Video on demand

BaSISS is a totally integrated ICT system, controlling and managing bank service delivery processes for video, audio and data. The system is composed of both hardware and software components. This complete service delivery system has been designed to offer the best possible customer service at a low cost.

The hardware is based on *3D TelePresence* equipment which is probably the most advanced way to communicate over distance. This is not experimental or speculative technology, but a proven solution and in use in 25 countries around the world ! The strong sense of presence is unmatched. This is not comparable with any other video communications technology.

The *software* is *AVICCS*. (Audio and Video Integrated Contact Center System). This open and standard-based system is built upon a powerful VoIP engine with video and data facilities. Around that core, a user friendly application has been developed aiming at a customer-centric information delivery process. AVICCS manages and controls the entire service process and enables the transmission of video, audio and data. Both locally and globally.

AVICCS is seamlessly integrated with the hardware components of BaSISS. Most of the processes are fully automated to make life easier for the customer and for the contact center agent. Detailed statistics such as performance reports are available to the management. These reports can also include customer satisfaction ratings. This enables better operational control and focus on quality service and productivity. AVICCS can be integrated with existing, open, standard-based ICT systems or contact-center infrastructure.

AVICCS dynamically prioritizes the distribution of service requests to the service agents best suited to handle them. The system manages calls (connecting and disconnecting) automatically. It uses alerts and shows queues, waiting lists, pending calls, etc... It creates compelling back office optimization, improves employee performance and enhances visibility into operational and quality performance. Back-office organizations can be confident that they're effectively managing employee schedules, and tracking workforce performance and results. AVICCS allows additional customer service agents, at-home agents, knowledge workers in other locations, and specialists to be called into the service chain, as they are needed.

The total solution 'BaSISS' offers the personalized and differentiated customer service required to satisfy customers, reinforce brand image, and generate revenues by routing customers to the best resource. Optionally, sophisticated voice self-service lets customers handle routine interactions without engaging a live agent. With increasing competitive pressure, it is key to increase operational efficiency and make the best use of existing resources, including the ability to integrate multiple sites into a single contact center.

Needless to say that –as integral part of BaSISS the necessary integrity technologies (such as firewall traversals) are included and integrated to ensure the security of the data and the safety of the bank networks.

The worlds' most realistic appearance.

Technology is at its best when it feels completely natural. Like there's no technology at all. That is where the Customer Hospitality Counter® is all about. This is as natural as talking to a real person. Thanks to the strong sense of presence and the authenticity and realism of the appearance of the remote service agent, the Customer Hospitality Counter® is years ahead of any other solution. It looks and feels as if a real person is standing behind the counter. The authentic sense of presence supported by the unrivaled High Definition heralds a new generation of realism in customer service. 3D TelePresence is a patented, groundbreaking technology enabling to 'meet in person'. The life-size service agent appears in 3D and appears to be standing in front of a local background. The communication is 100% human-centric as the technology is concealed and made invisible. The system offers aligned eye-contact. This conveys trust and establishes rapport.



Unique technology : as realistic as being there.

The combination of unique and innovative features of the 3D TelePresence appearance, easy-to-use interface, data sharing 'both ways' and rock-solid stability turn the system into a superior customer experience.

The ultimate experience of personalized customer service is the live interaction with service agents as they appear before you in the same room, behind the counter, at your service. The Customer Hospitality Counter® wants the customer to forget that the service agent is indeed in a remote location. THAT is where this technology is about and that is its greatest value. With other video-based solutions the communication is often stilted and unrewarding. People "see" each other but they do not really communicate. Or users are intimidated by cameras, screens, computers or machines. For these reasons there is a particular reluctance to use video conferencing or telepresence for customer service applications. The Customer Hospitality Counter® has exactly the opposite effect : the system does provide a compelling alternative to the physically-present service agent. The VOI (Value on Investment) is phenomenal, thanks to the increased customer satisfaction. The ROI is above average.

Cutting cost. Boosting productivity.

BaSISS differentiates, reduces costs, adds flexibility, increases operational performance and strengthens management control. The open-standard IP infrastructure and the state-of-the-art software provide functionality without proprietary requirements for voice, video and other communication channels. The system creates a virtual resource pool in the contact center, back office and remote locations. The virtualization allows you to fully utilize service agents in both local and remote locations and easily adjust staff levels as workload fluctuates. Your operations are no longer limited to the confines of your physical back-office. BaSISS simplifies the operations. It easily adds staff during peak times. The system facilitates accessing the best resource 24/7 across the enterprise and increases customers' satisfaction. BaSISS simplifies the contact center infrastructure and has the potential to achieve formidable cost savings. The service agents will not be sitting 'idle' as they often do in 'physical information desks'. They will be present instantly on that particular desk, where service is needed, now ! In other words : BaSISS ensures the presence of a service agent, at the right time and at the right place. And only then ! The combination of the cost savings and increased productivity through leveraging resources provide a compelling business alternative to today's sub-optimal situation.

Dynamic Allocation and Routing.

BaSISS is powerful through its flexibility because the system allows dynamic allocation of all the resources. In the back-office (contact center), a critical success factor to customer satisfaction is intelligent routing : the capability to route the customer interaction to the right service agent. Fast. The intelligent and dynamic routing built into the system enables to deliver more efficient and effective enterprise-wide customer service by routing the service request to the right service agent, within or beyond the back-office contact center. It allows to prioritize requests based on multiple routing strategies including business value, service agents skills and cost.

Back-office

BaSISS offers an important choice : one can organize the 'back-office' centralized or it can be decentralized. In other words, the service agents could all be in one room at the bank. From that room - during their working day- they appear on many Counters at the bank, servicing many different customers. Moreover, the service agents could also be physically present in different locations throughout the country and even around the world and thus not just in one and the same room. Thanks to this flexibility – on both sides - it is possible to increase responsiveness and customer service while decreasing costs and boosting productivity.



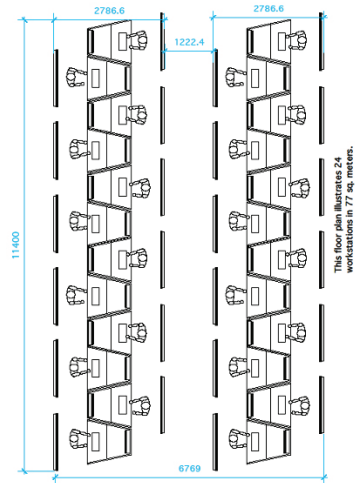
TableTop Transmission Unit with laptop.

The equipment used in the back-office is a combination of a 3D TelePresence TableTop Transmission system. This is a specialized and dedicated device resulting in appearing in 3D and with aligned eye-contact. There is also an ICT infrastructure including user interface, data system, network and a server. All this is connected to auxiliary equipment, both in the contact center and at the Customer Hospitality Counters®. On the laptop, the service agent has all the facilities in place to provide the right level of service to the customers : communicating with the customer in video and audio, showing 2D or 3D content over distance, accessing networked PC's, using a distant or local document camera, printing documents and scanning documents, reading identification papers presented by the customer, consulting information in other systems, etc.. The service agent can record (video , audio and text) the conversation with the customers and store it. This can be convenient for security and quality purposes. The contact center agent can decide to create and distribute urgent messages instantly to all or some specific Counters. Rapidly. This can be video, audio and text. The agent can instantly 'preview' who is standing in front of the Kiosk at any time, without actually making a connection. This makes it possible to assess a situation better prior to being exposed to the customer(s).

The system has been designed to engage service agents with an experience that is easy-to-use, convenient, competent and personalized. In the event the service delivery does extend beyond the contact-centers center, all service agents who interact with customers can be empowered with the information, applications and processes needed to accomplish a task. The system improves the service agent's efficiency and effectiveness across with a minimum of training whilst offering full operational management control.

In the contact center the system can be placed in a floor-space-effective manner. This saves space and adds to the ergonomics. The individual transmission booths, have quality lighting and all the necessary equipment is effectively integrated and within reach. Between the booths, audio-insulated muffling panels ensure avoiding ambient noises being picked up by the microphones. The contact center service agent can work efficiently, undisturbed and can focus on the customer.

If one chooses not to supply the back office facilities nor the contact center service agents themselves, it is possible to outsource 'the back office' ; in whole or in part. Another alternative is a mixed model whereby own staff and partly outsourced staff collaborate in a virtual team ; in order to cope with peak moments or off-time occasions. Teleportel works in close partnership with globally organized HR companies to provide this service if required. A third option is to use different people for different functions. For instance external 'outsourced' agents for the administrative, general and reception/hospitality work on one hand and the bank specialist to provide the specific bank expertise on the other hand. The bottom-line is that BaSISS enables you to utilize and leverage your resources in the most effective way because the system makes 'distance' disappear and physical locations of people are no longer a limiting factor in the service delivery process.



The Customer Hospitality Counter®

This is the part that the customers see and liaise with. The state-of-the-art Customer Hospitality Counter® provides high-quality, personal, face-to-face service to the customers. It is based on the advanced 3D TelePresence technology. Major advantage of deploying this advanced communication tool is the customers' acceptance : independent studies have shown that this is as effective and feels as natural and normal as being served by a physically present person. Moreover, deploying the system cuts costs effectively without compromising the quality of service. On the contrary.

A service agent who is located in a remote location -such as a contact center or in different locations – is available at the service of the customers. Instantly. 24/7. Face to face.

The unit can be customized in any colour.

Alternatively, one could choose for a dedicated room where the customer(s) can sit down and have all the other equipment (Internet banking, ATM, printing, scanning, etc..) and bank facilities available within the same service area.

The rooms can be customized and tailor made to reflect the banks brand identity.



The stand-alone Passenger Hospitality Counter®



A complete unmanned bank with all service facilities.



Dedicated rooms. Matching your company image.

The customers' service facilities

The system provides a number of customers' service facilities. Some of them are standard. Others are optional.

- ➡ Self-Service : the customer can select from a list of F.A.Q. (Frequently Asked Questions) in his/her own language ; using an easy-to-use integrated touch screen. A pre-recorded video (or audio only or text only) message, will provide the information instantly. This self-service lets customers handle routine interactions without engaging a live agent.
- ➡ If the customer does choose to talk with a live service agent, it suffices to press one button. Subsequently, the service agent will appear life-sized, in 3D and with aligned eye-contact. It will look and feel as if the service agent is standing behind the counter. Regardless his or her physical location.
- ➡ Thanks to a document camera, the service agent in the contact center, can read documents presented by the customer.
- ➡ The service agent displays information (on a big screen) for the customer and can give directions using a mouse-pointer.
- ➡ A high-quality integrated printer provides hard-copy versions of the information to the customer. The printer can print up to 2.000 pages without paper refill 'and can print up to 16.700 pages without refilling.
- ➡ The customer can select the language of his choice. An on-line, professional language interpreter will be brought into the call, within minutes. There are 150 languages available.

Also accessible from the mobile device.

BaSISS can even do a lot more. The system (and thus the contact center agents) is also accessible from the GSM, laptop, iPad, SmartPhone. The customer has the option to connect by audio (i.e. human voice). In other words, the customer can also talk with the people in the service center to request information. It suffices to dial a local number from the GSM or to connect over the Internet to the network of the bank (by iPad, iPhone, SmartPhone, laptop,..) by clicking an icon on the display of the handheld device. We recommend the customer to download Skype to utilize this service, but other softphones and interconnectivity technologies will also be made available. Upon the customers' request, the service agent from the contact center can download information to the customers' pad, smartphone or laptop. That can be text, pictures, audio or streaming video ; in full HD. It is possible to provide commercial or other messages when the customer is 'surfing' for information. A dedicated server integrated into the banks' network could offer this new service.



Also accessible using portable devices.

AVICCS in the cloud.

One can define *cloud computing* as a pay-per-use model for enabling on-demand access to reliable and configurable resources that can be quickly provisioned and released - with minimal consumer involvement in terms of management.

AVICCS in the clouds is a system whereby the Video Contact Center software services – including the hardware components such as the server – are supplied to you by Teleportel at a fixed monthly fee. You pay only for the resources you use. You need not set up the infrastructure or buy the software. No initial investment required.

The contact center agents simply logs-in on the website. No need to download software. No need for computer power 'on the floor'. No need for back-up procedures and maintenance. All these services are included in the fixed monthly fee.

In general terms, the terms "*cloud computing*" and "*working in the cloud*" refer to performing computer tasks using services delivered entirely over the Internet. Cloud computing is a movement away from applications needing to be installed on an individual's computer towards the applications being hosted online. The advantages of cloud computing include reduced costs, easy maintenance, up-time, backups and re-provisioning of resources, and thereby increased margins and profits. No worries about the ICT management of the system. Moreover, *AVICCS in the cloud* make your contact center operation scalable. It is very easy to add one or more contact center workstations or another customer Kiosk or any other end-point.

In short, you use services that include infrastructure, applications, and/or storage space for a nominal and predictable fee. This includes a small 'general' monthly fee plus a small monthly fee per contact center agent.

Bank Applications

The system can be deployed for different applications where a high-quality contact with the customer is important for the delivery of information or for service and sales purposes.

- Unattended bank locations. No personnel present.
- Information Room within an existing bank location. Specialists appear when needed.
- Kiosks at public locations such as airports, stations, town halls, etc..
- Bank-in-the-shop (in shopping malls or stores)
- Accessible Unmanned Service areas for service outside banking hours.
- Bank Kiosks in hospitals, universities, big factories,..
- Service window integrated in the banks website offering interactive chat service.
- Home service.

The 3D-systems can be used to display pre-recorded 3D content, in applications such as digital signage and narrowcasting. The three dimensional qualities of the in-store displays are extremely effective at catching the attention of prospective customers. Thanks to the interactive capabilities of the 3D TelePresence systems, interested buyers can establish a live conversation with a sales representative. Face-to-face .

Benefits

The benefits of using BaSISS are undisputed.

- Customer service of the highest level.
- Leveraged resources, improved productivity and stronger management control.
- Cost reduction through better utilization of manpower thanks to reduced idle time and being 'omni-present'.
The right service agent at the right time in the right place. And only then.
- Lower dependency on external operations disturbing events (strikes, lock-outs,...)
- Reduced pandemic and personal security risks.
- Increased revenues : higher fair market share and higher sales per customer.

