Cisco IP Communications Solutions Enable a Smooth Migration for Amerix

When consumers find themselves overburdened by unsecured debt—credit card bills, medical bills, legal debts—they can enroll in a debt-management program to help them negotiate lower rates and enable them to make a single payment, which is then disbursed to their creditors. The debt-management process helps consumers pay their debts faster and avoid personal bankruptcy, and it helps creditors recover money owed them. The nonprofit groups that handle debt-management programs—Credit Counseling Agencies (CCAs)—are essential to the process, but they often need technical assistance in providing debt-management support services to consumers and creditors.

Amerix Corporation, based in Columbia, MD, is a leading debt-management service provider that offers back-office services and support to four of the country's CCAs, which in turn service nearly 25 percent of the total number of individuals currently on debt-management programs in the United States. To provide high-value, low-cost solutions to their CCAs, Amerix relies on the sophistication of computer-integrated telephony, the cost-efficiencies of Internet Protocol (IP)-enabled contact centers, and the speed and power of the Internet—all provided by Cisco Systems.

Streamlining Customer Service

Founded in 1997, Amerix's goal is to improve the servicing of consumer debt-management programs through technology. Amerix established 24 x 7 call centers to accelerate the consumer's ability to join a debt-management process and to replace a paper-intensive process with automation to reduce costs. In 1999 the company invested in the Cisco Intelligent Contact Management (ICM) software solution, which intelligently routes contact requests originating from the Internet or Public Switched Telephone Network (PSTN) to the best enterprise resource. Cisco ICM enables organizations to optimize service levels, provides a consistent customer experience across all communication channels, and improves overall contact-center efficiency. Moreover, this solution enables companies to implement a single set of business rules that uniformly addresses customer needs across all contact channels and multiple, geographically dispersed contact centers.

Amerix realized immediate benefits from its Cisco ICM deployment, because the software eliminated dependence on expensive network prompting to route calls between the company's two call centers. Although the expense reductions resulted in an almost immediate return on investment (ROI), what Amerix didn't know at the time was that its investment in Cisco ICM for its time-division multiplexing (TDM) environment put the company in an excellent position for future deployment of next-generation IP contact-center technologies.

Taking Advantage of E-Mail and the Internet

In early 2000, Amerix expanded the contact channels available to its customers to include Web and e-mail interactions—in addition to phone call and automated voice response—by deploying Cisco Collaboration Server, Cisco Media Blender, and Cisco E-Mail Manager. A live help button—which initiates a Web callback from an agent, an Internet text chat session, or an e-mail message—was placed on each Web page, giving customers a more private way to interact with credit counselors. In addition, integration of Cisco Collaboration Server into the Cisco ICM software platform gave intelligence to the distribution of Web interactions, so that agents busy with phone calls don't receive text chat sessions until they have time available to respond.

Amerix also deployed an end-to-end Cisco network infrastructure for Internet connectivity, including Cisco 3600 and 2600 routers, redundant Cisco Catalyst® 6500 switches in the core, Cisco Catalyst 5500 switches in the wiring closets, and Cisco Catalyst 3000 switches at the remote agencies. Cisco Systems infrastructure solutions and productivity applications are enabled by Cisco AVVID (Architecture for Voice, Video and Integrated Data), the only industry-wide open, standards-based architecture that allows for open interfaces and protocols that reduce costs and foster innovation, so companies have increased choice and flexibility to meet their business needs.

Perhaps the most strategic benefit—beyond seamless integration, single source for support, and voice packet prioritization—is the realization of a fully IP-enabled desktop environment. "We've been able to establish a cost-effective contact-center network that is highly distributed yet very manageable," says Bob Riess, chief information officer at Amerix. "With 8-to-1 voice compression, we can contain and control communications costs while maintaining quality—a very effective solution for our nonprofit agency customers." Moving to a converged network can substantially reduce an organization's total cost of ownership and reduce the ongoing cost of maintaining and upgrading networks. Converged IP-based applications can also increase personal productivity by allowing employees to focus on activities that generate revenue and cut costs. Enterprises can improve customer responsiveness and increase loyalty among their existing and prospective customer base by using intelligent, converged IP-based solutions.

A True Migration Platform

Until June 2001, Amerix provided complete call-center services on an outsourced basis to its CCA customers, taking all customer-service and account-origination calls in their two large call centers. Responding to industry needs, Amerix supported the transition of all counseling and account-origination consumer contacts to the CCA's accredited counselors. To accomplish this transition without putting undue burden on the nonprofit CCAs—who didn't have the funds available to invest in expensive traditional call-center infrastructures—Amerix took advantage of its existing Cisco ICM platform to create a solution that works well and is cost-effective for both Amerix and its customers.

As the foundation for the Cisco IP Contact Center (IPCC) solution, Cisco ICM software enables companies like Amerix with an existing legacy call-center infrastructure (in this case Aspect automatic call distributors [ACDs], an Intervoice interactive voice response [IVR] system, and analog phones) to easily convert to a mixed TDM/IP environment, and eventually to a full IP environment. They simply add IP telephony components, including Cisco CallManager and Cisco 7960 IP phones.

"We wanted to give our CCA customers the advantage of our call-processing capabilities—including routing, workforce management, and reporting. We needed to take in the calls centrally, determine the nature of the call, and be prepared to handle customer-service calls in our own call center, but then route counseling and origination calls out to the CCAs located around the country," says Riess. "When we looked at the technologies available to do that, we found that the only viable solution was a data-centric, packet-switched voice-over-IP (VoIP) solution, where many of our variable call costs would become fixed. This relieves much of the capital burden on our client agencies. The only hardware they now need to receive a call, besides the telephone itself, is a router and a switch, which they need anyway to maintain an Internet connection or corporate e-mail."

By moving counseling and origination calls to their client CCA facilities that are treated as remote-agent locations from a call routing perspective, Amerix has been able to scale back from two large call centers to one "hub" call center. Amerix is well along the way to its objective of handling only customer-service calls (for example, requests for account information, payment dates, changing payment amounts) and overflow calls from the agencies when volumes are high.

Amerix's proprietary technology enables the agencies it serves to handle approximately 50,000 prospective account calls per month and more than 100,000 service-related calls. The voice response system or agents in the hub call center handle most customer-service calls. IP-enabled CCA agent locations receive the remaining calls.

"We act as a central call-processing facility for our CCA customers—all calls come into our central location in Columbia first," says Riess. "Under the overall control of the Cisco ICM system, incoming calls are pre-routed, customers are prompted for touch-tone identifying information and calls are routed to agents or counselors based on DNIS (Dialed Number Identification Service—the number the customer called), caller input and database lookup.

In our CTI (computer telephony integration) environment we identify a new caller, a returning caller and the particular agency called. We deliver the call to a counselor or to a customer service representative accompanied by a screen-pop on their computer showing information about the caller. We also provide self-servicing for existing consumer clients of the CCAs through voice response or the Internet."

Consolidated Reporting

Deployment of Cisco's ICM solution and migration to the Cisco IPCC provides Amerix with a consolidated, consistent view across its contact-center network. In the past, call-center reports traditionally came from the Aspect ACD, but when the remote IP-enabled locations were deployed, relying on the Aspect limited Amerix to a view of only the TDM agents at the Columbia hub. "Over the last six to eight months, we've migrated out of the Aspect reporting environment, and we now take all of our contact-center data from the Cisco ICM platform," says Riess. "This gives us a broad view across all agents, sites, and contact channels. We get a consistent picture of contact-center performance, business-event information from our CTI data, and details on Web and e-mail transactions as well. The same level of reporting is available to us for both the TDM and IP-enabled locations we serve—something we would not have been able to get if we relied solely on data from the legacy ACD. This allows us to provide another value-added service to our clients without adding to their operational costs and complexities—making us a more strategic service provider."

Moving Forward with IP

Amerix continues to expand its contact-center and service platform with IP solutions from Cisco. "We added the Cisco Unity™ unified messaging software to provide IP-based voice mail to the CCA counselors about two months ago, and that's been working very successfully," says Riess. "We recently added the Cisco IP IVR, giving us the ability to queue calls. This gives the CCAs greater flexibility in managing counselors' time, and reduces the need to process origination calls on an overflow basis at the hub."

In the coming months, Amerix expects to see its CCA customers continue to grow and develop their counseling and origination capability. Amerix is preparing for significant growth in its processing business by signing up more counseling agencies. Longer-term plans include migrating the current hybrid TDM/IP environment to a fully IP-enabled contact center.

> "We are pushing the envelope in terms of implementing an IP-enabled contact center. We are integrating all of Cisco's customer-contact components to build a sophisticated ACD environment with reporting, call routing, agent queuing, voice response, and voice mail along with Web collaboration and e-mail management. We've been able to complete the integration in our legacy call-center environment quickly and economically and in a manner that is compatible with the budget constraints of the nonprofit agencies we serve."
>
> *Bob Riess*
> *Chief Information Officer*
> *Amerix Corporation*

Customer Satisfaction and Ease of Training

Amerix has found that training contact-center agents in an IP environment is simple and streamlined. "The Cisco IP phones are easy to use and training is a breeze," says Riess. "In addition, agent trainers accustomed to working with new TDM agents have adapted easily to the IP environment and can now train in both environments, further increasing staffing efficiencies."

In the area of customer satisfaction—for agents, CCA customers, and Amerix—no news is good news. "We've had our share of growing pains, but overall, reliability and quality are high, and we have had no major issues, expressed either as customer satisfaction problems or reports to the agencies," states Riess. "I am happy to say that the agents are starting to take the IP environment for granted, which is exactly what I want them to do."

A Beneficial Solution

With the Cisco solution, Amerix has achieved its overall goal as a service provider—to provide CCA customers with a reliable contact-center environment at minimum cost and with high availability. "The capital investment required of the agencies has been well within their reach, and as a result of our ability to manage costs, the recurring pass-through costs to the agencies are very manageable for them," says Riess. "This permits them to focus on consumer needs while we tend to the technology."

> "We're able to deliver a wide range of value-added contact-center capabilities at a fraction of what it would cost our customers to build their own call centers from the ground up."
>
> *Bob Riess*
> *Chief Information Officer*
> *Amerix Corporation*

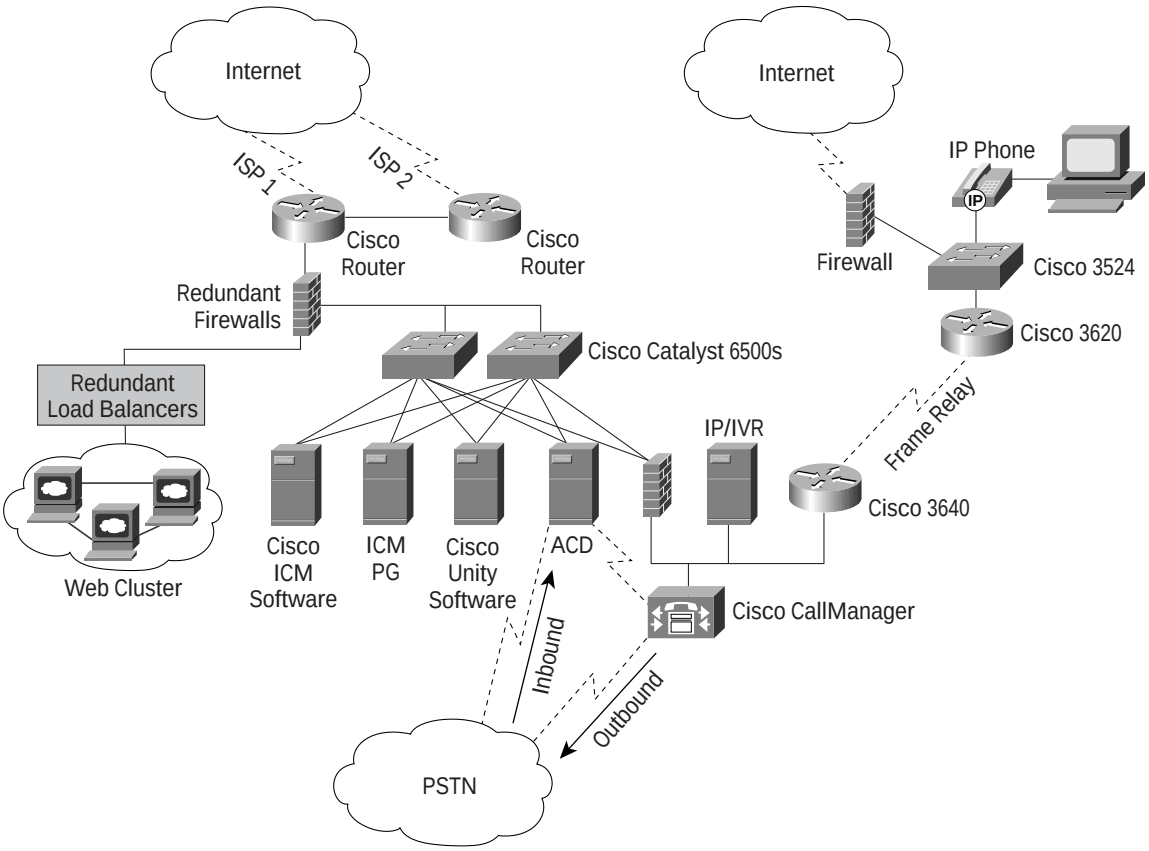
Amerix's needs are being met as well. "We see an advantage in dealing with one company for all of these components," says Riess. "Developing the solution with Cisco Systems has been beneficial for us. As for return on investment, we are still gathering all the statistics needed to create a concrete ROI picture for the entire end-to-end Cisco solution; however, I can tell you intuitively after doing this for a long time, we are hitting right on the mark."

Under the Hood: The IP Communications Platform at Amerix

- *Cisco Intelligent Contact Management software/Cisco IP Contact Center software*—Provides ACD functionality, CTI, and skills-based routing within the contact-center infrastructure; Amerix configured the Cisco ICM/IPCC application to support its unique business rules, call flows, exception criteria, and routing rules
- *Cisco CallManager*—The highly scalable software-based call-processing component of the Cisco enterprise IP telephony solution; it extends enterprise telephony features and capabilities to network devices such as contact centers, and allows for the setup and control of IP call flow within contact centers to interact with the IP telephony solution through Cisco CallManager open telephony application programming interfaces (APIs)
- *Cisco IP IVR*—For call queuing and IVR functions; this enables the Cisco IPCC solution to provide a host of options if an appropriate agent is not available when an inquiry is received
- *Cisco CTI Server*—Delivers business intelligence to the agent desktop and customer relationship management (CRM) applications
- *Cisco Catalyst 6500 Series switches*—Provide central data and network management functions, allowing voice and other mission-critical traffic to be prioritized at the network edge
- *Cisco 6608 voice modules*—Provide digital signal processors (DSPs) for transcoding and conference bridging, and T-1 ports for integration with legacy switch and the PSTN
- *Cisco 7940 IP Phones*—A dynamic, standards-based intelligent communications device designed to grow with system capabilities; the phone provides several different accessibility methods, according to user preference; it provides high-quality voice and data using IP transport technology, allowing for the convergence of voice and data on a single network infrastructure
- *Cisco Collaboration Server and Cisco Media Blender*—Deliver integrated Web collaboration and chat services, enabling Amerix to combine the personal value of human interaction with the informational value of the Web
- *Cisco E-Mail Manager*—A comprehensive, enterprise-class solution for managing high volumes of customer inquiries submitted to Amerix's company mailboxes or Web site
- *Cisco Unity software*—Provides Amerix with an IP-based voice-mail solution

Legacy TDM call-center components include:

- Aspect ACD
- Intervoice IVR
- Witness call-recording solution



All calls—regardless of whether a customer is calling one of Amerix's CCA customers or its client service line—are received by an Aspect ACD under control of Cisco ICM at Amerix's hub contact center in Columbia, Maryland. The ACD prompts first-time callers for some basic information. These callers, along with other callers requiring a counselor, are then routed to the appropriate CCA representative. Customer-service calls are processed by an Intervoice IVR system providing voice-response self-servicing along with an option to be connected to an Amerix customer-service representative.

Existing Customers (Customer Service)

Customer-service calls are handled by Amerix as an outsource provider of this service to the CCAs. Callers are prompted in the IVR to enter their social security number using the touch-tone keypad. A database lookup is performed matching the caller's social security number with a record in the database of consumer clients of Amerix's CCA customers. If the caller's needs can be met in the Intervoice IVR (account-balance requests, next-payment-date requests, and so on), the call terminates there. Otherwise, the customer information, along with the DNIS value associated with the call, are sent to the agent's screen, allowing the agent to greet the customer by name as a representative of the particular CCA.

New Customers (Counseling and Account Origination)

Based on DNIS associations with the CCAs served by Amerix, first-time calls and customer call-backs and referrals are routed by the ACD under control of Cisco ICM to the appropriate agency's skill group. Calls for the CCAs are queued in Cisco IP IVR if all agents are occupied. Voice-mail services are provided through Cisco Unity software. When a CCA representative is available to take a call, Cisco ICM instructs the ACD to present the call to its interface with Cisco 6608 voice modules in the core Catalyst 6600 Switch for conversion from circuit-switched to packet-switched voice. A Cisco 3640 Router on the Amerix end sends the call to a Cisco 2650 Router at the CCA in the form of quality of service (QoS)-configured high-priority data packets holding the voice content. CCA representatives receive the call on Cisco 7960 IP phones and CTI data (screen-pop) is delivered to their desktop workstations through local LAN facilities.

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