



Enhancing the Customer Interaction

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Cisco Systems



- **DJIA, June 8 2009**
- **#5 FinTech with \$ 5.3bn or 14% of Cisco's Revenue**
- **\$ ~5.2bn R&D (12% of Revenue)**
- **TechExperts 20,000 (800,000)**
- **Partners 37,000 (3,000)**
- **FTE 67,000 (2/3 in tech & sales)**
- **#1 Voice, 29% market share, 14m shipped**

Agenda

- Challenges
- **Unified Contact Center**
- **Empowered Branch & NICE Voice Recording**

Customer wants from Retail Banks

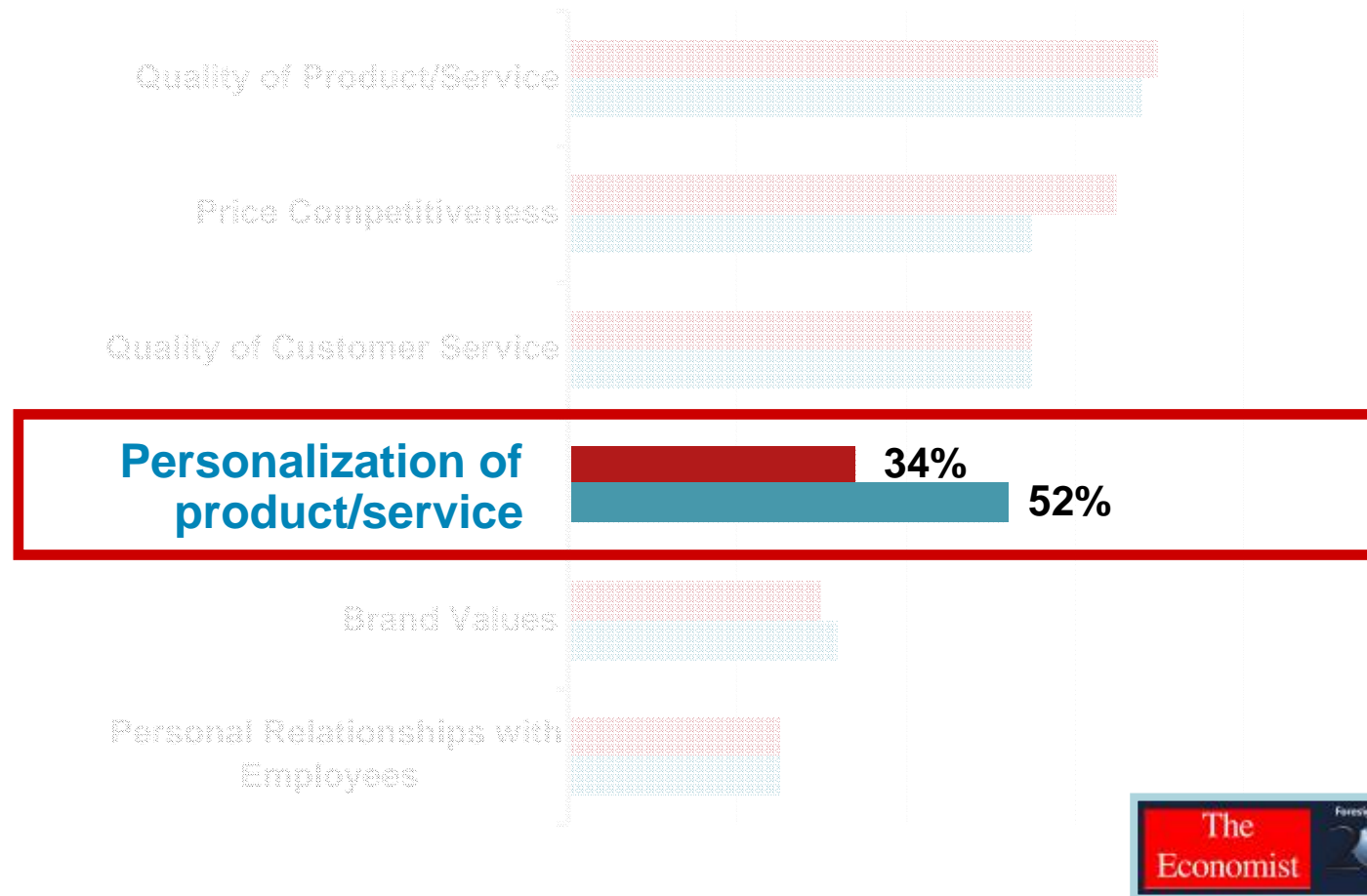
- Convenience and choice of the Web (65%), **but integrated**
- face-to-face contact in **high street** branches (53%) still very popular
- CC 43%
- Mobile Services 5%

TNS Study (onbehave of FS) 2007 at 2,500 Finance Customers out of W-EU: UK, DE, NL, F, E, S

What Trends Are We Seeing?

Change in Customer Priorities

Customer Priorities: Now and in the Year 2020



Add Video, to personal touch

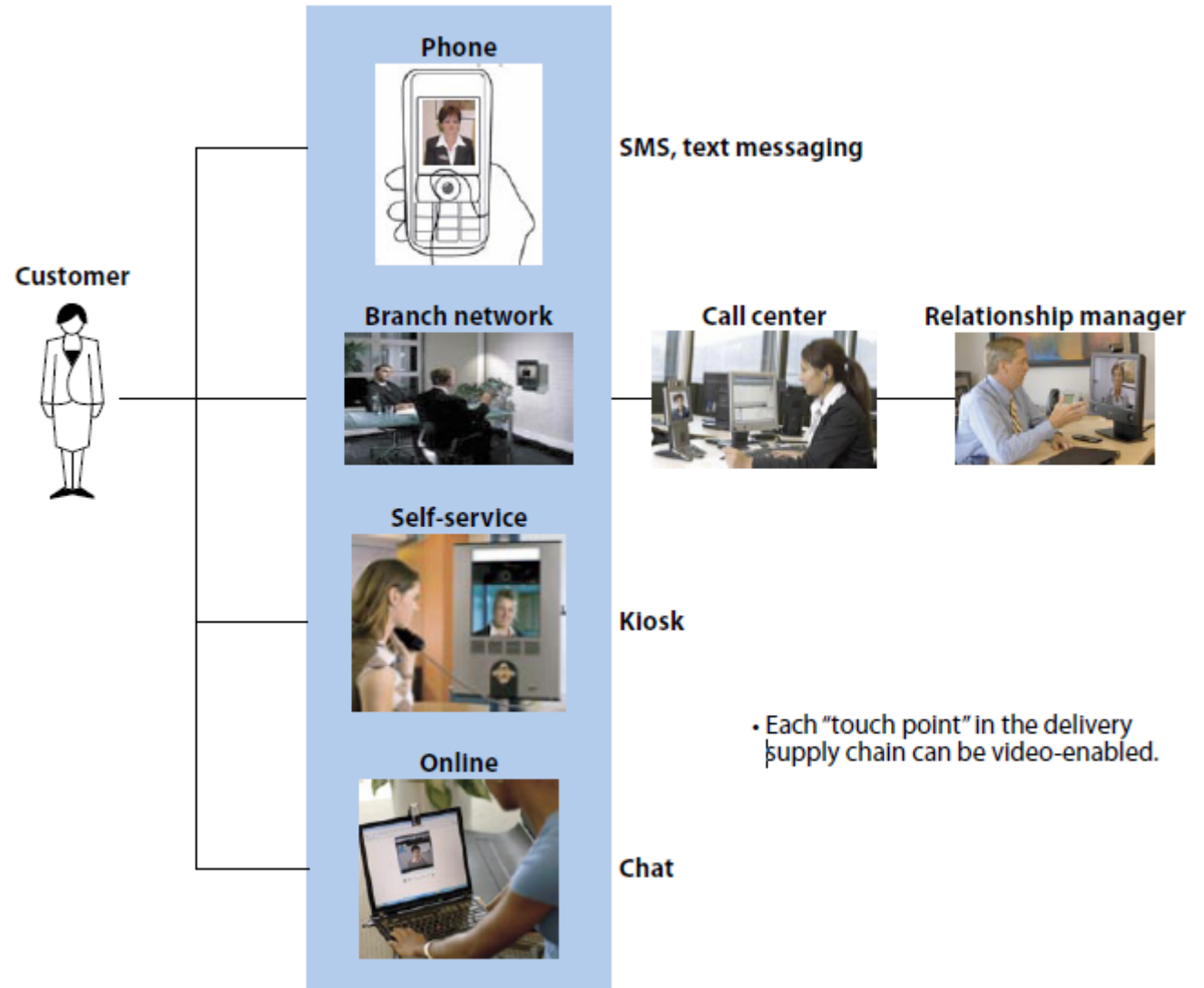
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New Channel

- Ease of use
- Improved Tech advances, standards
- Many VC choices
- Telepresence

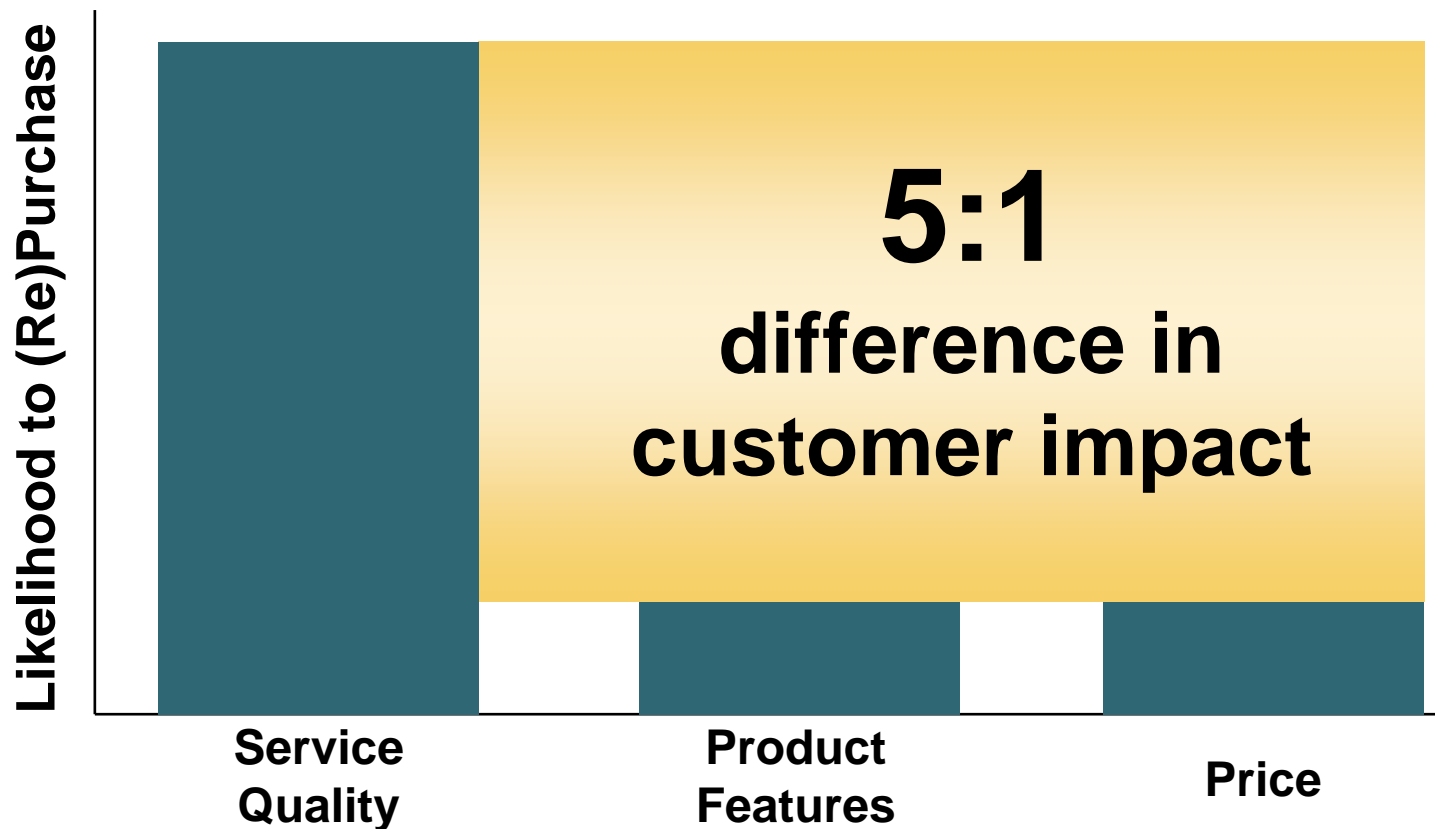
Why ?

- Compete
- Web 2.0 generation
- Service rural areas
- VC generates \$
- Mix face-2-face and eChannels



Service Quality Key to Customer Loyalty

As products commoditize, *service quality* has the highest impact on customers' decisions to leave or stay.

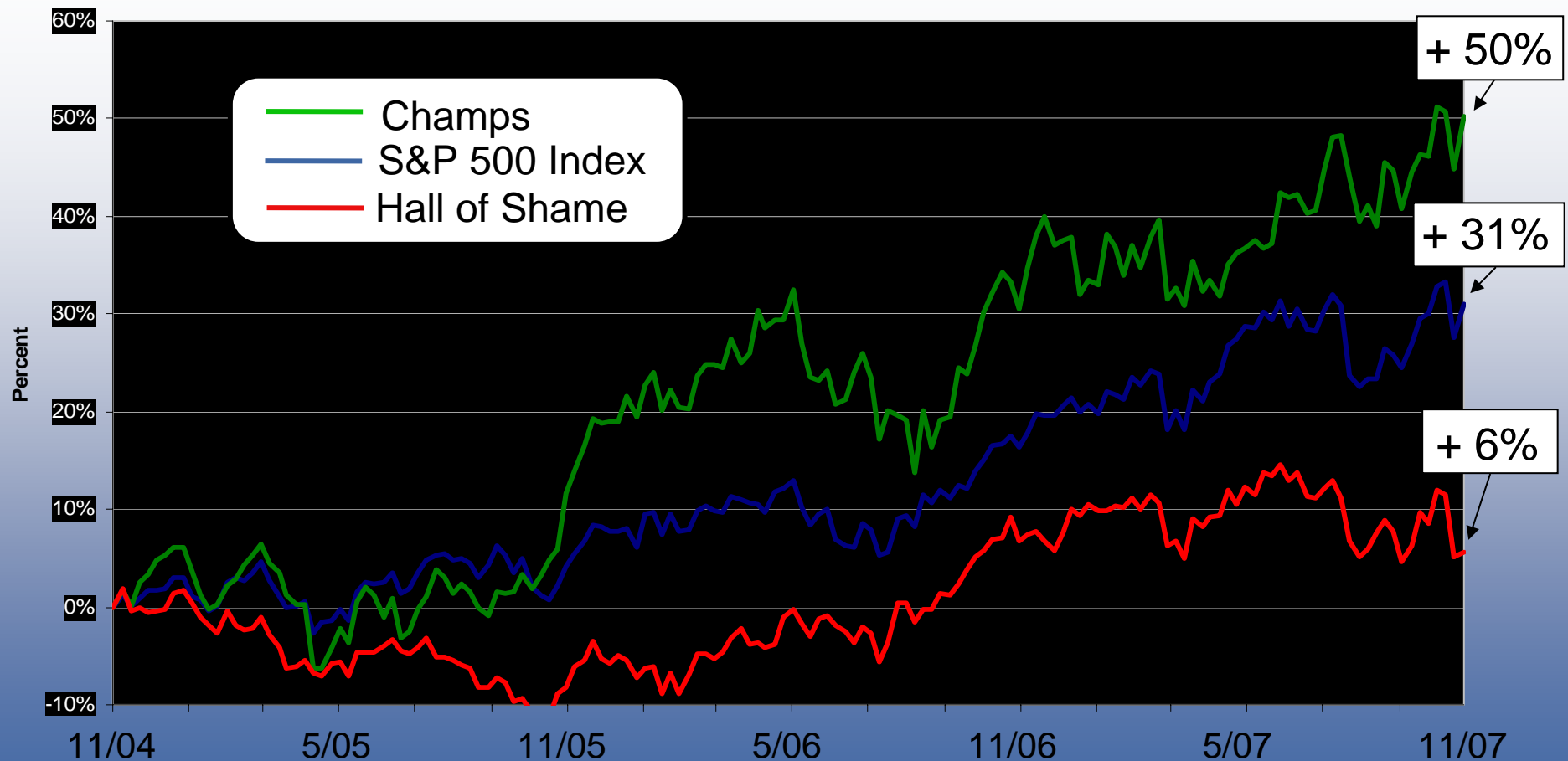


Source: Harvard Business Review, 2004; Monitor Group (Rayport, Jaworski)

Why does my business need a contact center?

Because customer service correlates with stock performance

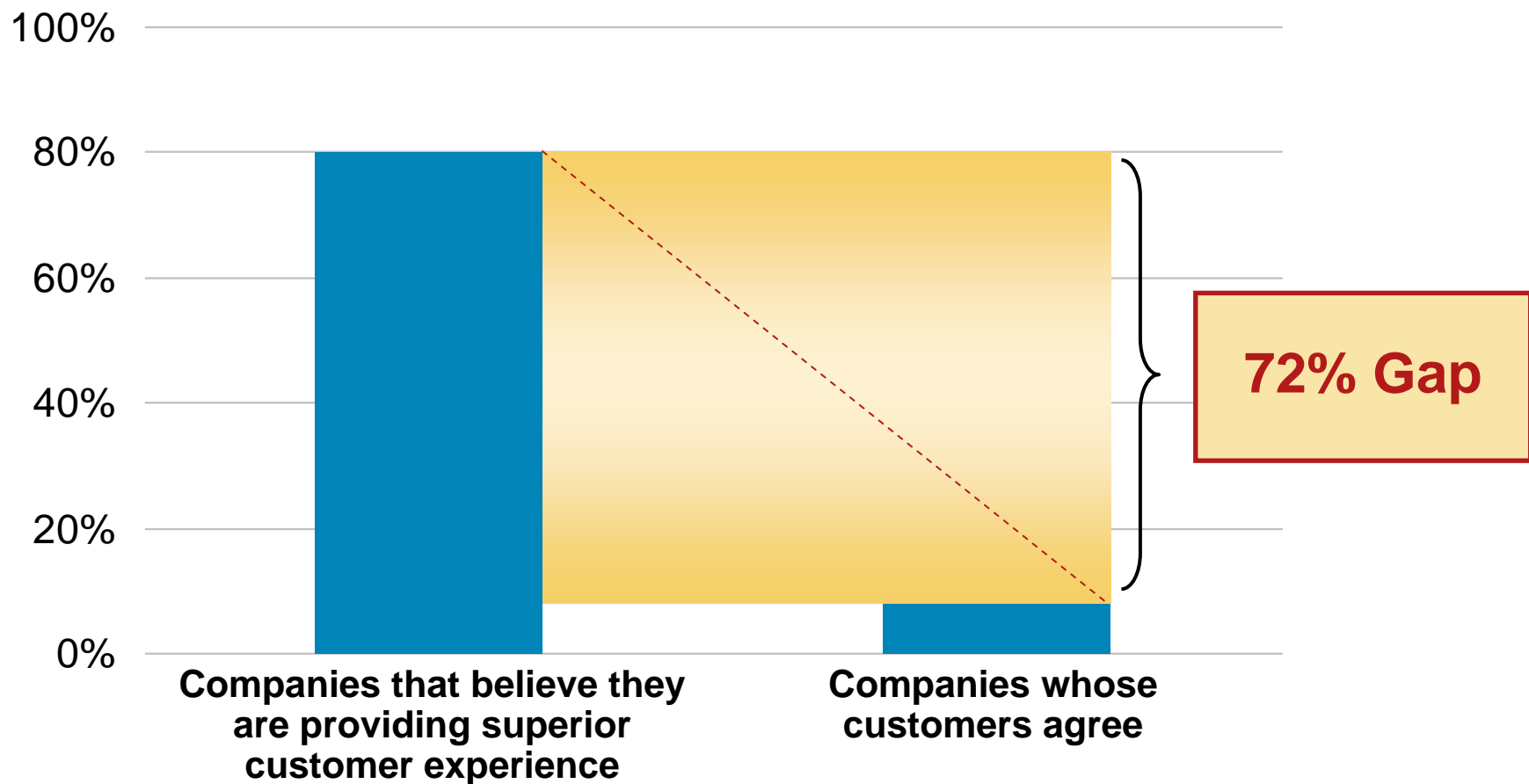
- Business Week customer service Champs versus the "Hall of Shame" -
Nov 1, 2004 to Oct 31, 2007 Percent Growth



Source: Cisco analysis

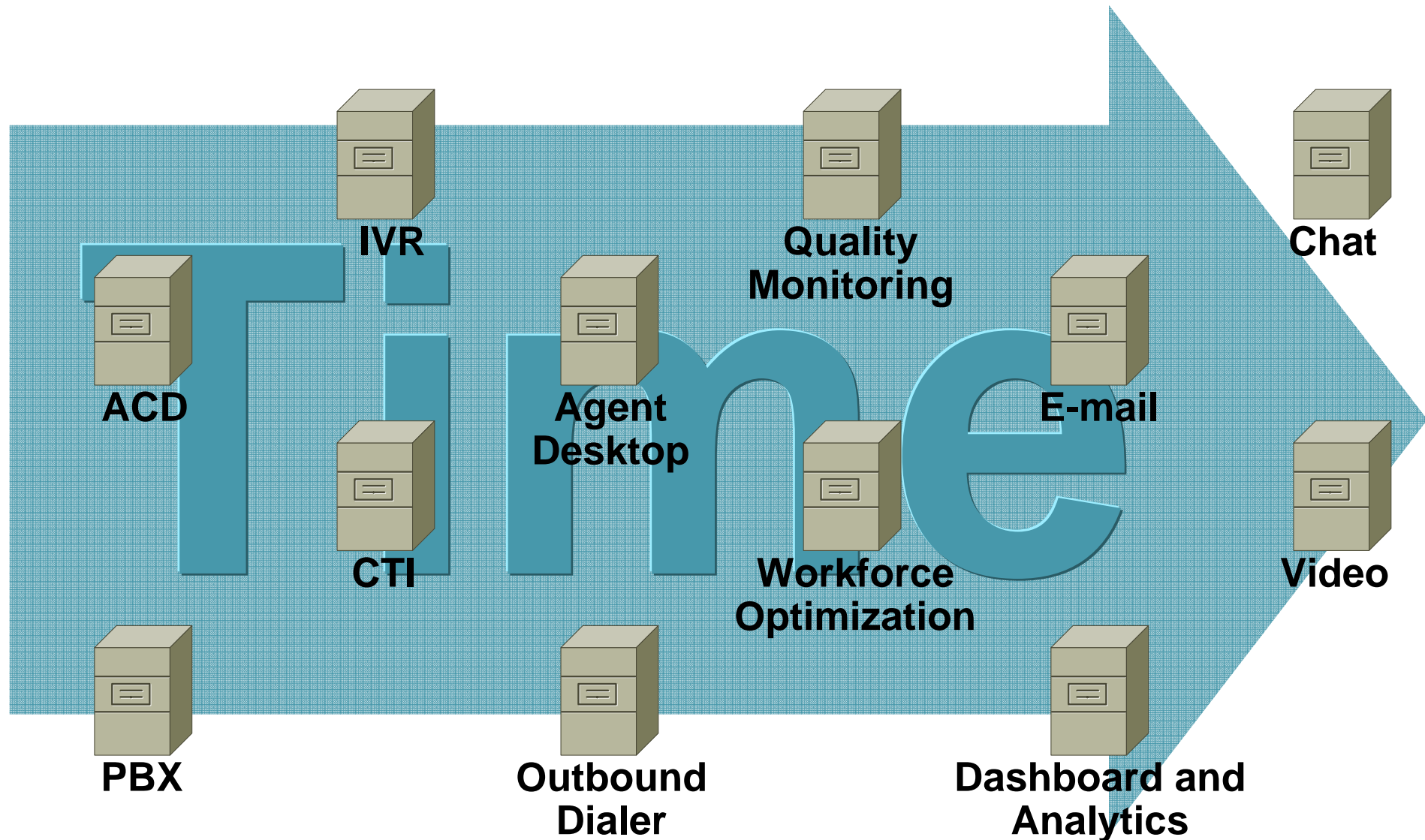
Most Don't Know the Damage They're Doing

There is a wide gap between *what companies think* they are delivering and *what customers think* they are getting.

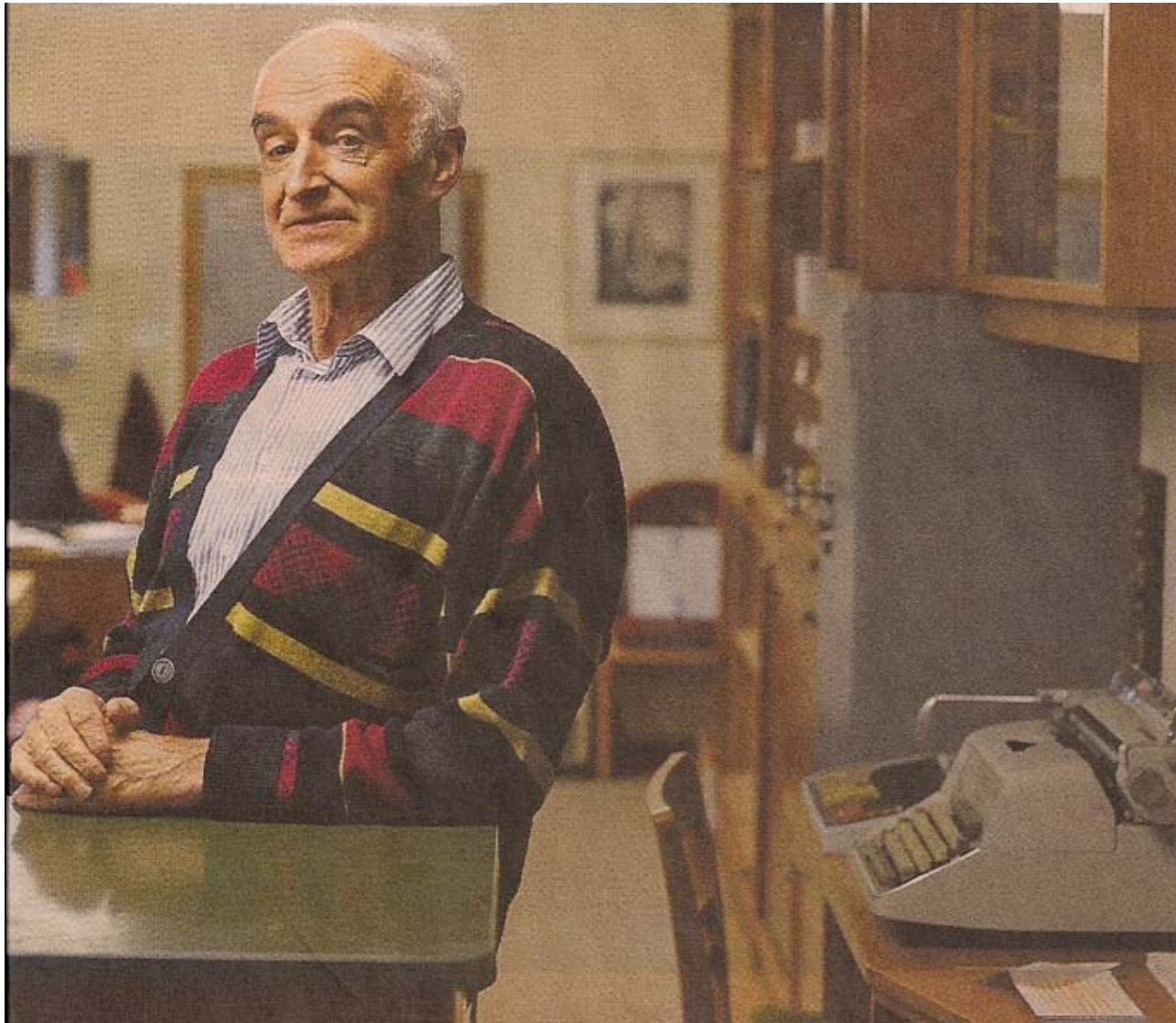


Source: James Allen, Bain & Company, October 2005

Culprit: Silos in the Contact Center



Culprit: A Personal Branch Experience

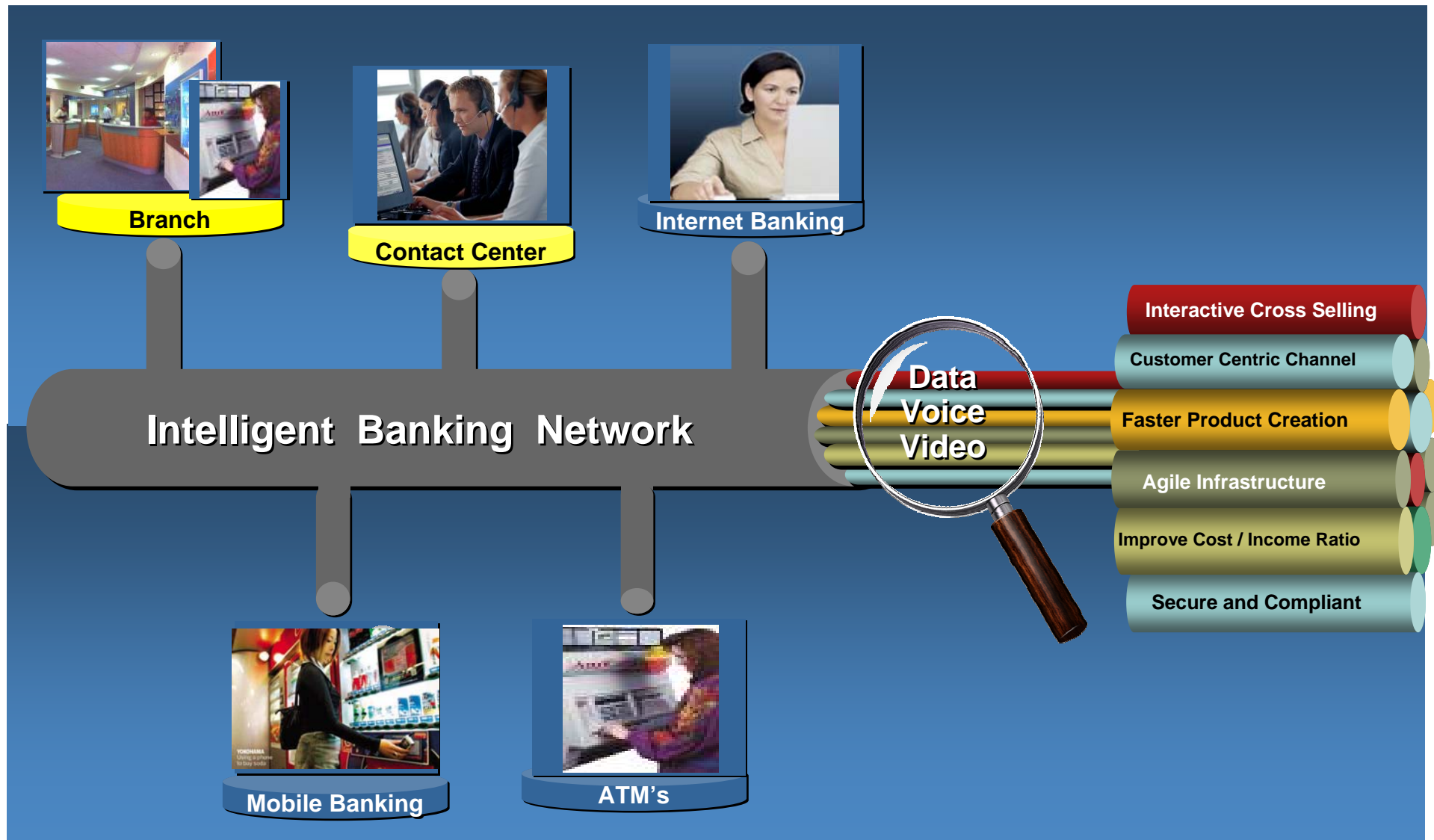


**27 qm
1 Manager
3 products
since 1890**

Adler U 40

**No fees
Profitable
Cash by call**

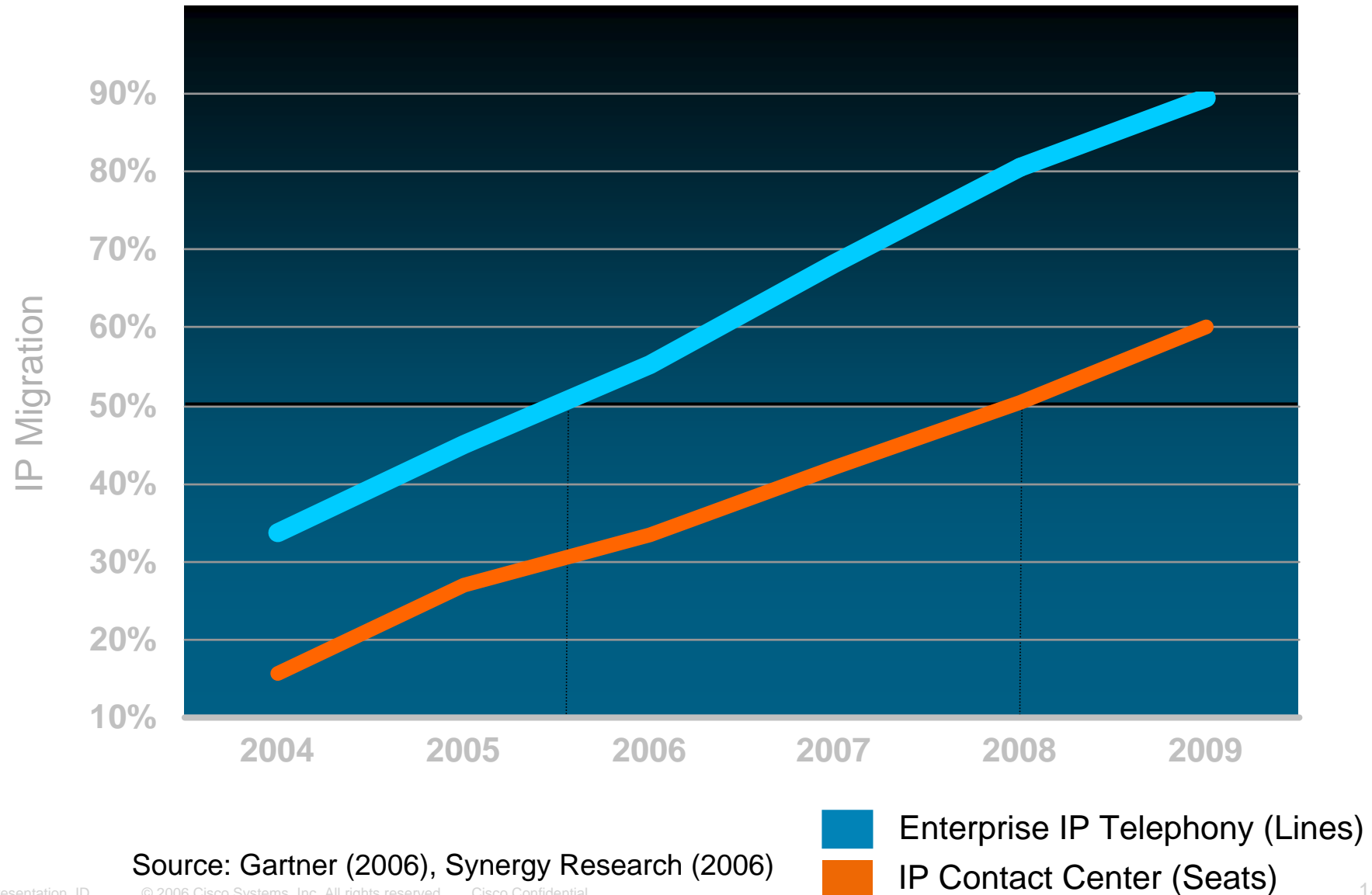
Culprit: low Multi Channel Integration



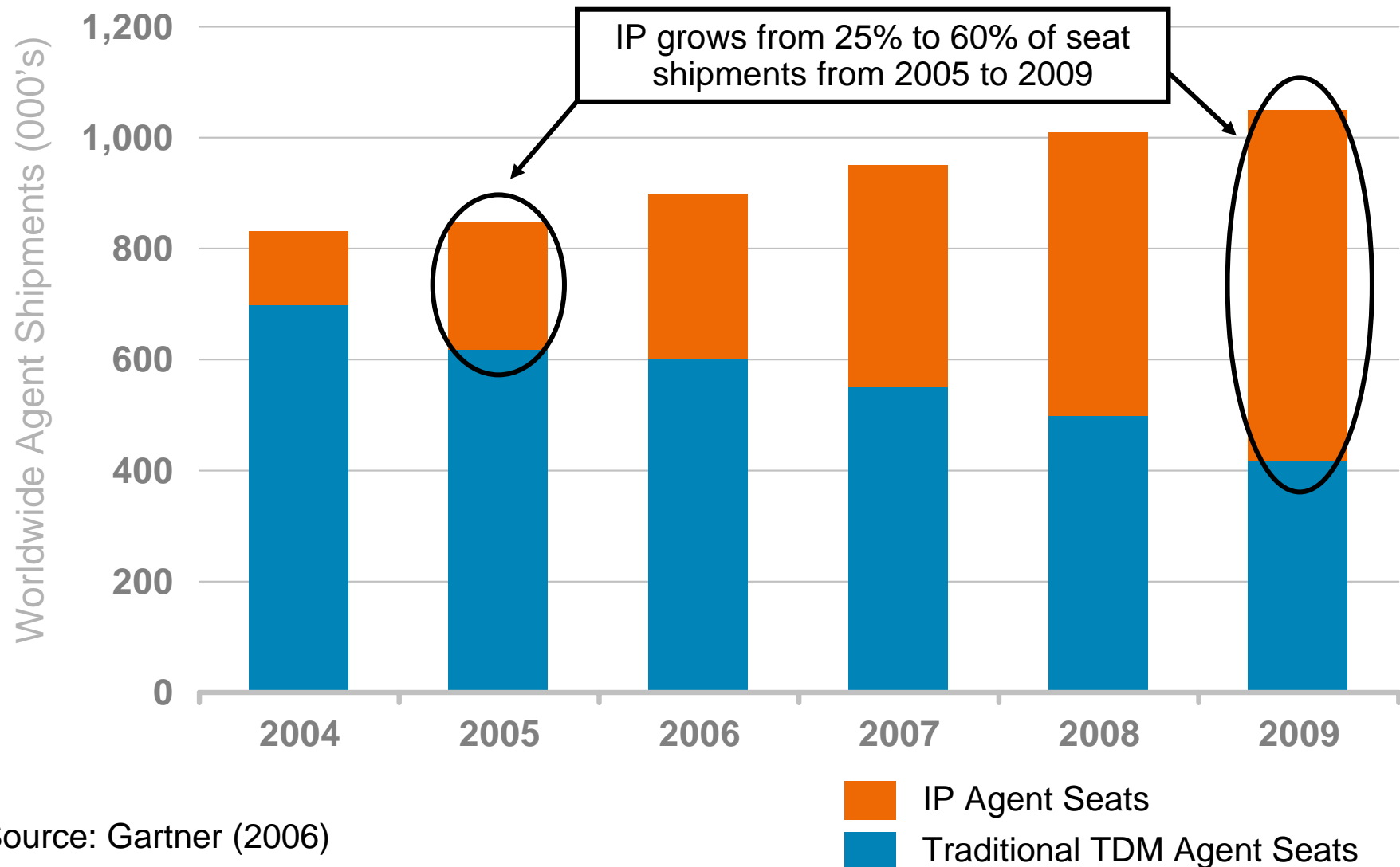
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IP Past the Tipping Point for Enterprise



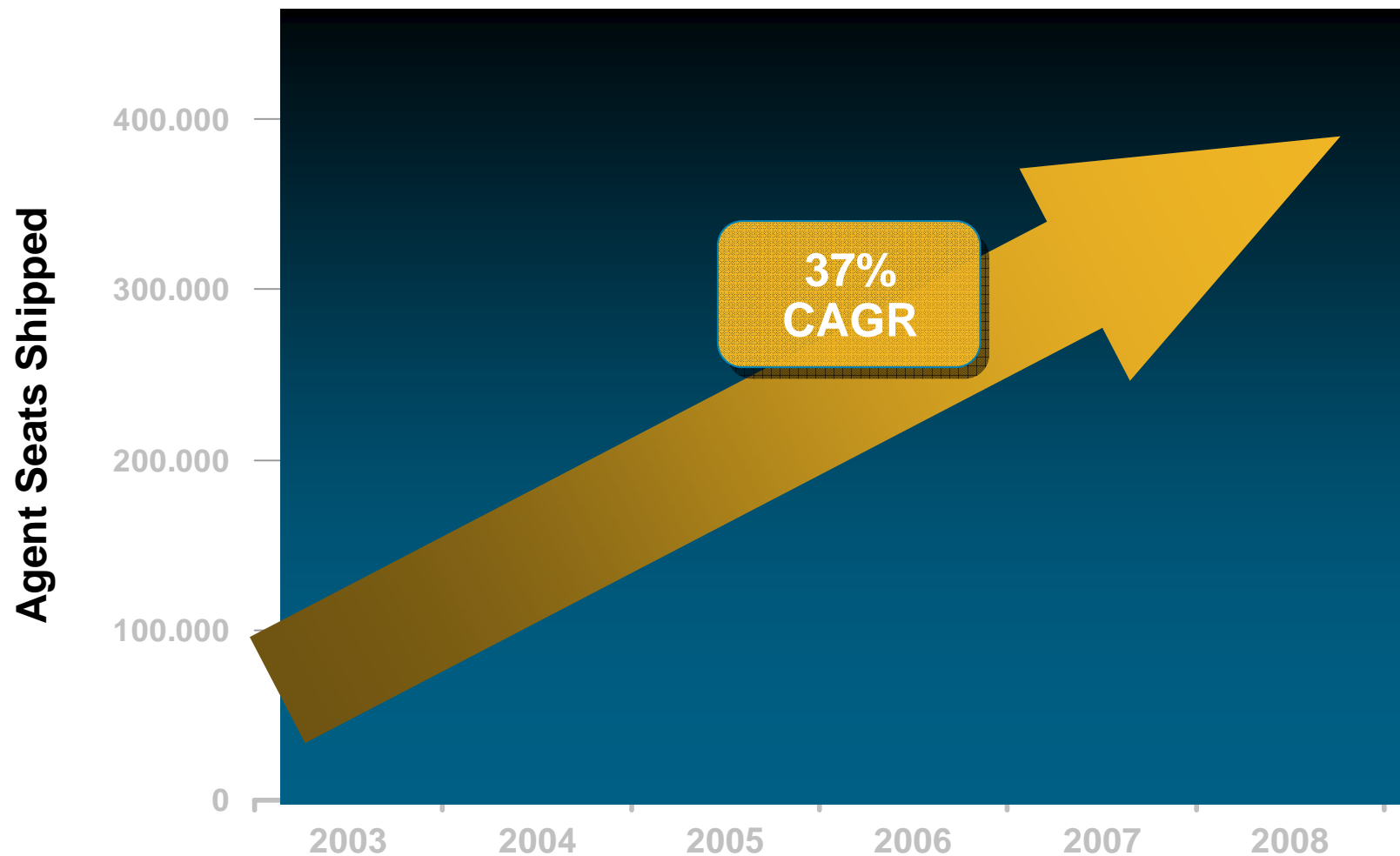
Contact Center: Steady Transition to IP



Source: Gartner (2006)

Cisco's Market Position Accelerating

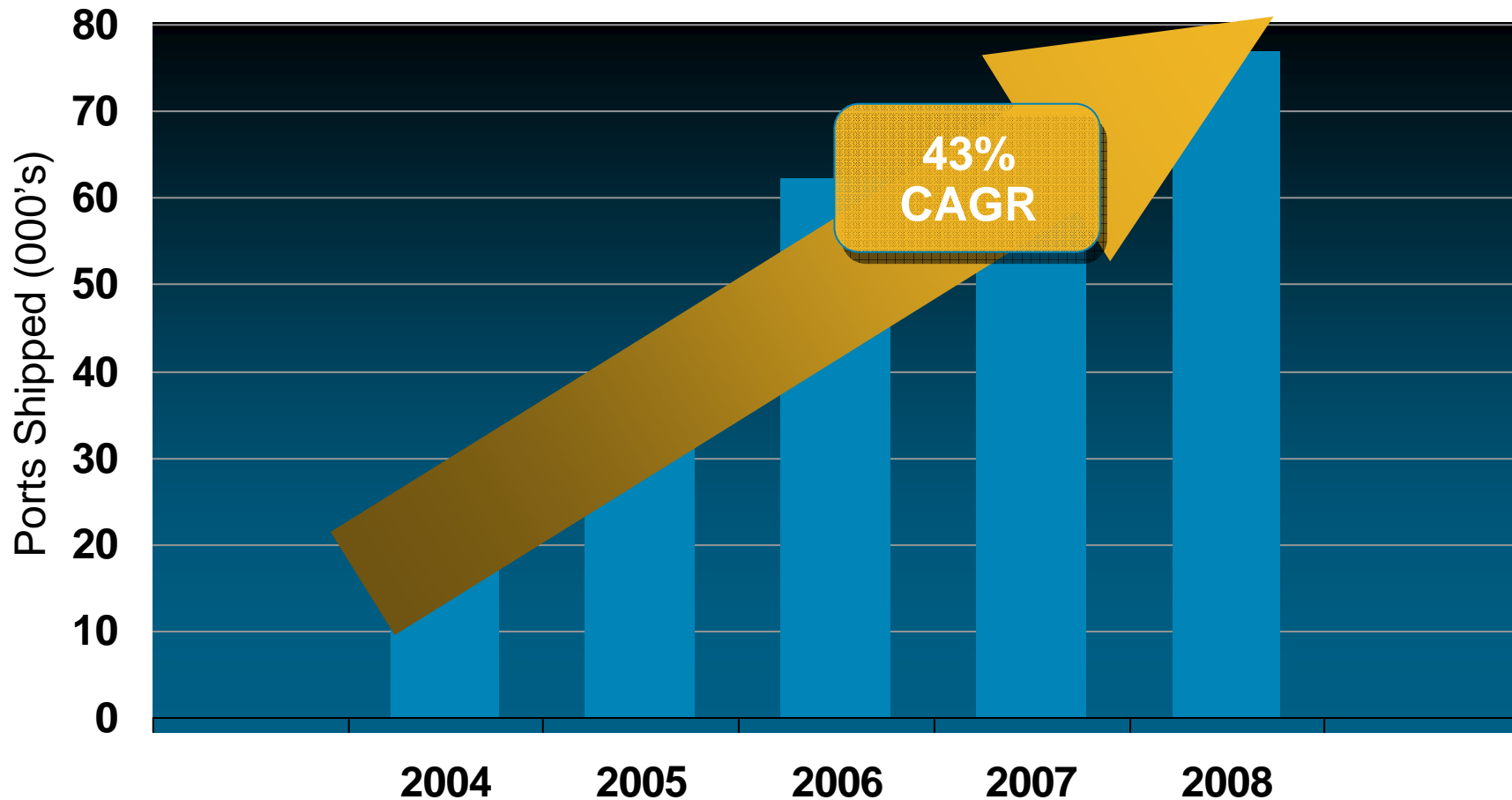
1.5+ Million Agents in 6,000+ IPCC deployments



Source: Cisco analysis

Cisco's growth is **outpacing** the market

#2 IVR vendor (+21% Y/Y vs. +1% industry)



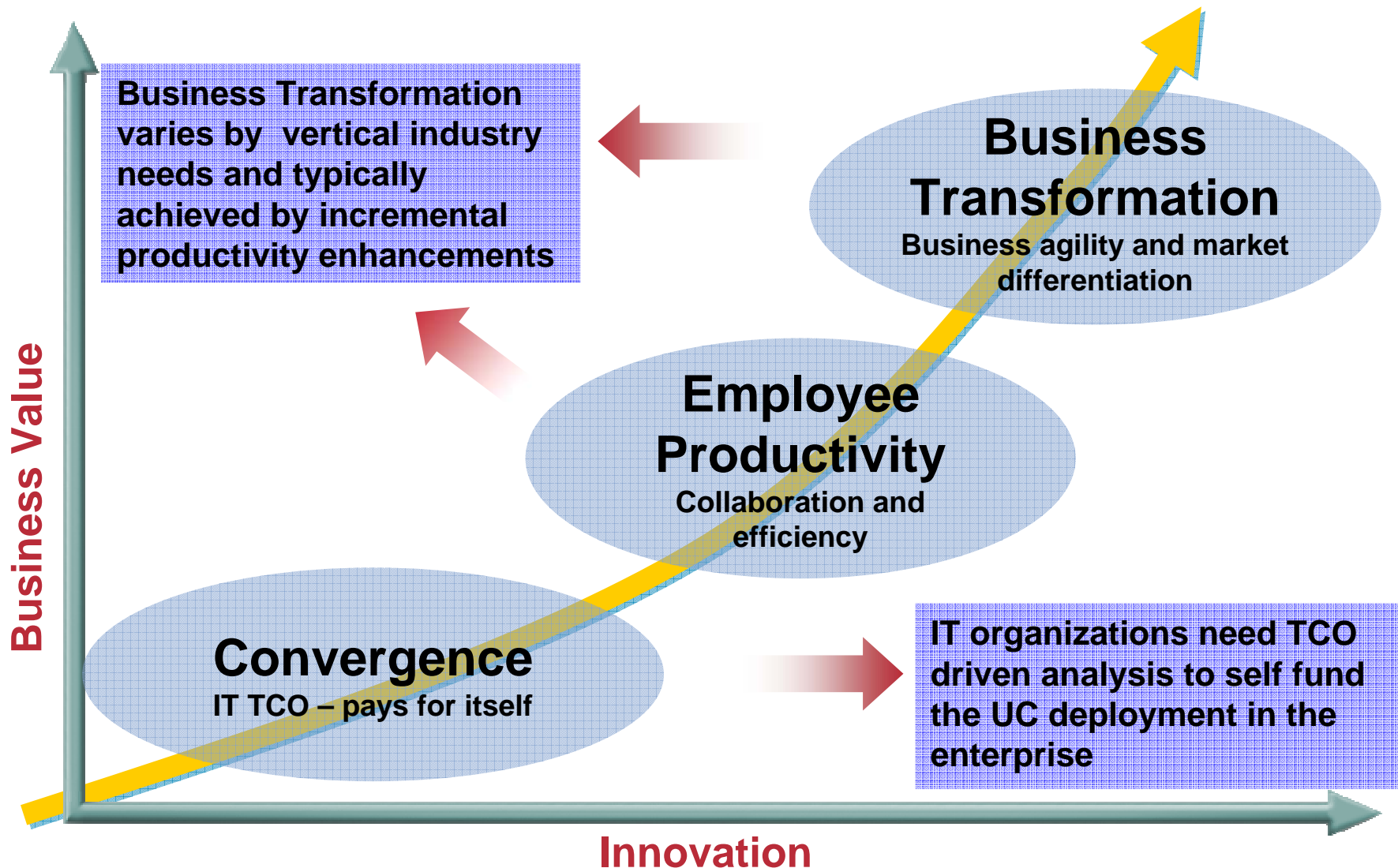
Source: Cisco analysis

Architectural Revolution (not Evolution)

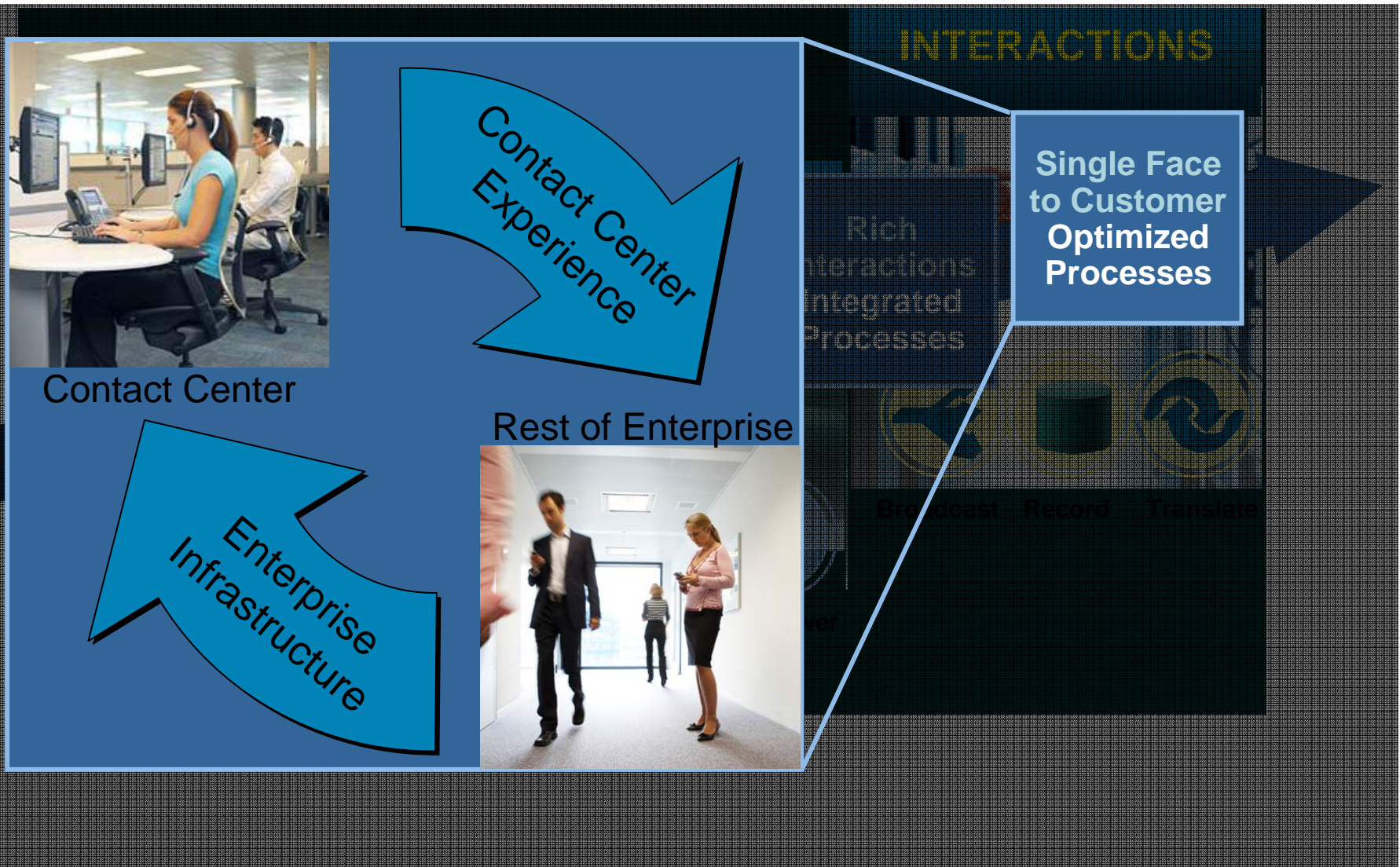
The contact center will look very different in a few years.

Function	Contact Center Architecture	
	Current	Emerging
Scripting	Proprietary	VXML, CCXML
Call Control	ACD, PBX	CCXML, SIP
“Agent” Availability	ACD	Presence Server
Voice / Data Alignment	CTI	VoIP (SIP)
Routing Logic	Proprietary	SOA-based business rules
“Agent” Desktop	Proprietary, fat client	IM, Any IP end point
Reporting	Proprietary	Enterprise BI suites

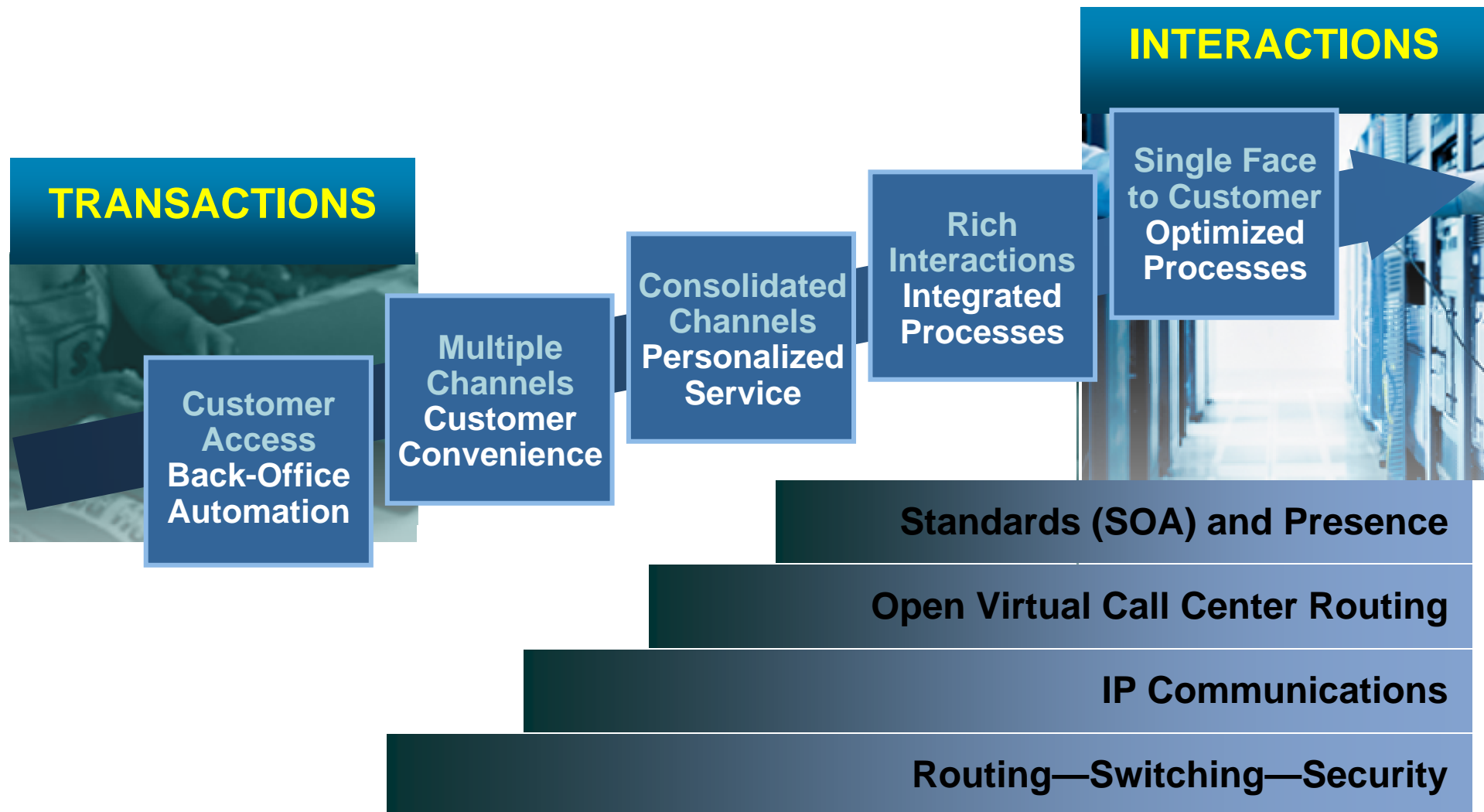
From Cost to Business Transformation



Market Transitions in Customer Care



Building the Foundation for Interactions



Why Choose Cisco for my Contact Center?

Cisco is committed to this space



Why Choose **Cisco** for my Contact Center?

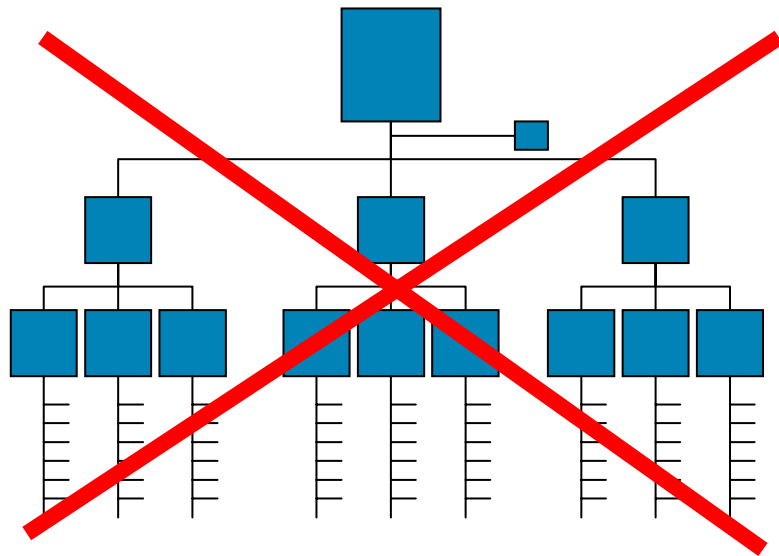
Top industry talent moves to Cisco

- **Barry O'Sullivan** – SVP, Voice Technology Group
- **John Hernandez** – Co-GM, Customer Contact Business Unit
- **Murali Sitaram** – Co-GM, Customer Contact Business Unit
- **Rick Moran** – VP, Marketing
- **Roxann Swanson** – AVP, Customer Contact Application Sales
- **Laurent Philonenko** – VP/GM, Unified Communications Business Unit
- **Richard McLeod** – Director, Sales Business Development
- **Joseph Khouri** – Director, Engineering
- **Steven Vaughan** – Director, Advanced Services

The Nortel logo, featuring the word "NORTEL" in a blue, sans-serif font with a stylized circular graphic element to the left.The Genesys logo, featuring a red stylized 'S' icon followed by the word "GENESYS" in a black, sans-serif font.The Avaya logo, featuring the word "AVAYA" in a red, stylized, sans-serif font.The Nortel logo, featuring the word "NORTEL" in a blue, sans-serif font with a stylized circular graphic element to the left.The Nortel logo, featuring the word "NORTEL" in a blue, sans-serif font with a stylized circular graphic element to the left.The Genesys logo, featuring a red stylized 'S' icon followed by the word "GENESYS" in a black, sans-serif font.The Avaya logo, featuring the word "AVAYA" in a red, stylized, sans-serif font.The Aspect logo, featuring a blue stylized 'A' icon followed by the word "Aspect" in a blue, sans-serif font.The Genesys logo, featuring a red stylized 'S' icon followed by the word "GENESYS" in a black, sans-serif font.

“The whole Enterprise becomes Contact Center utilizing all media”

“Past”



“Today”



Source: Key Success Points for Enterprise Contact Centers, 2007, Gartner

Allianz – improved business model

STATUS

- No unified customer database existed
- costs 25% above competition
- ~60% caller reached their intended recipients in first try
- both customers and agents suffers significant service issues

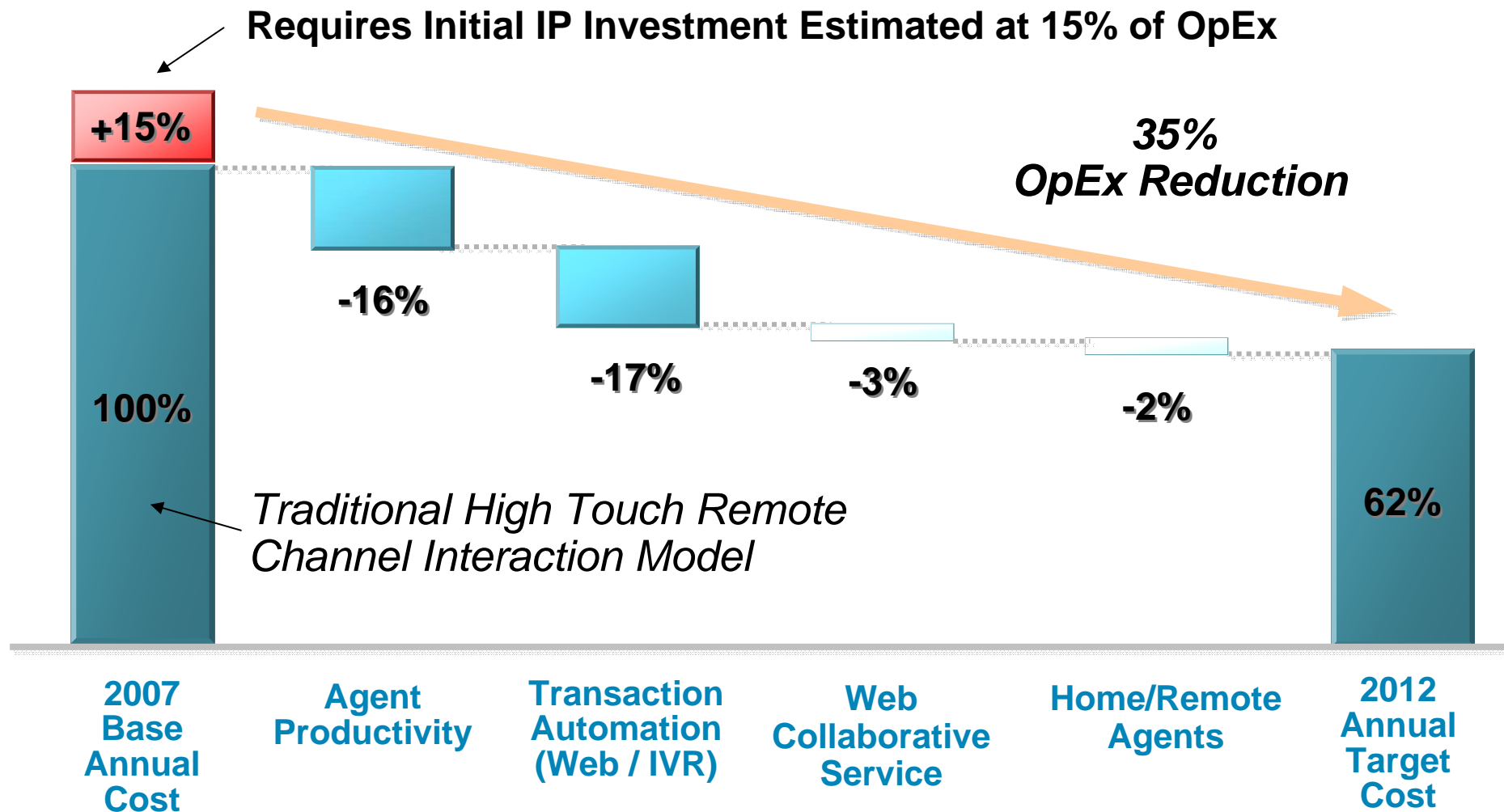
CHALLENGES

- Provide seamless, one-touch customer service via telephone
- Enable “one company across product lines” experience for agents and end customers
- Meet stringent efficiency and cost targets of Allianz Deutschland AG

SOLUTION

- Develop a top-down process model (target operating model)
- Implement an integrated customer view across all offered insurance products
- Implement a multi channel virtual contact center connecting agents and customers with the back office
 - 30% transaction cost base (€50m p.a.)
- Contact center call success rate increased from 60% to 90%
- Greatly improved customer experience
- Strengthened management capabilities due to improved reporting
 - 9,000 agents handle 100,000 calls/day
 - Next remote experts integration (+30k)

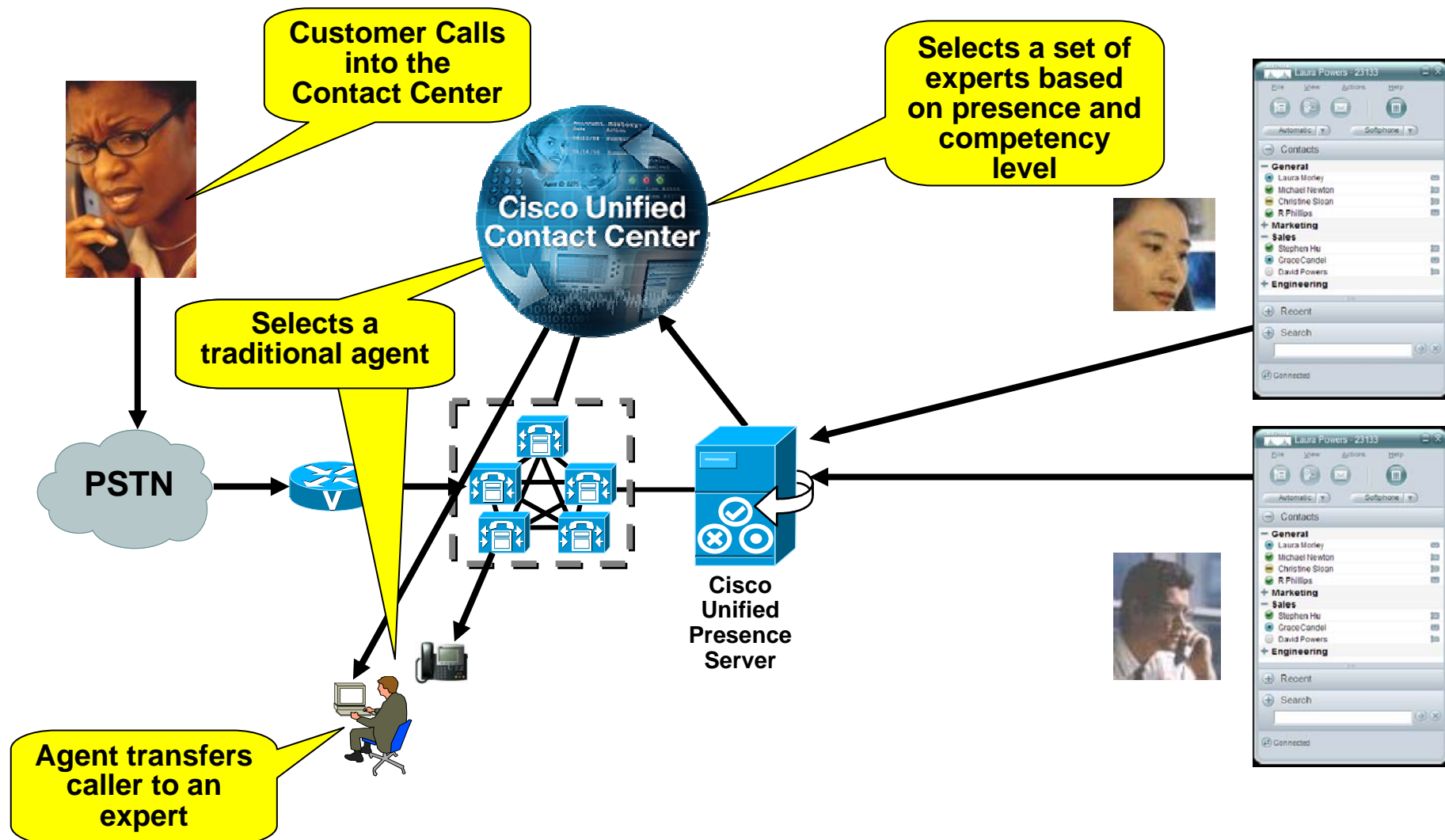
Clear ROI for Care Transformation



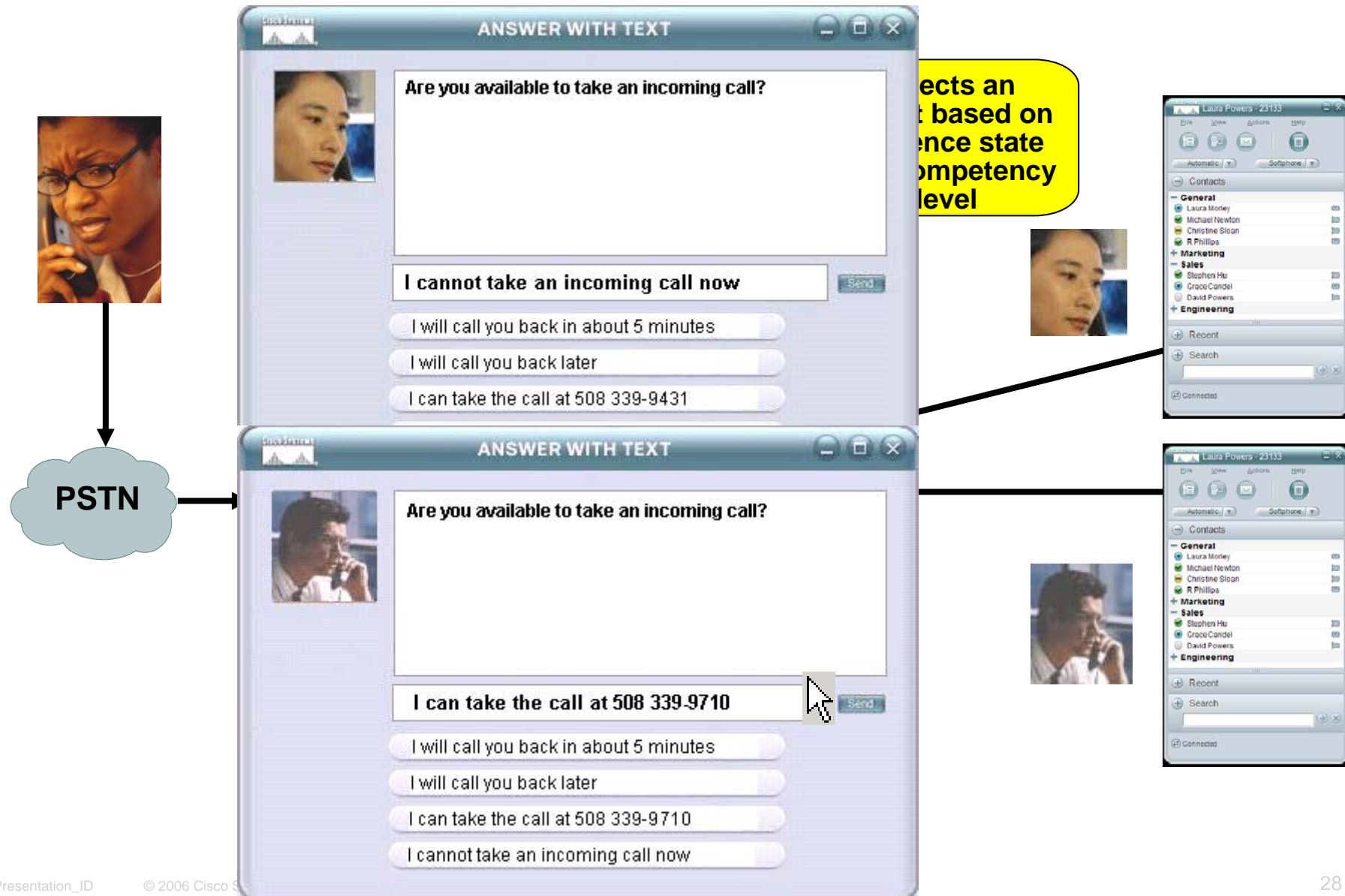
Source: Cisco analysis

Cisco Unified Expert Advisor

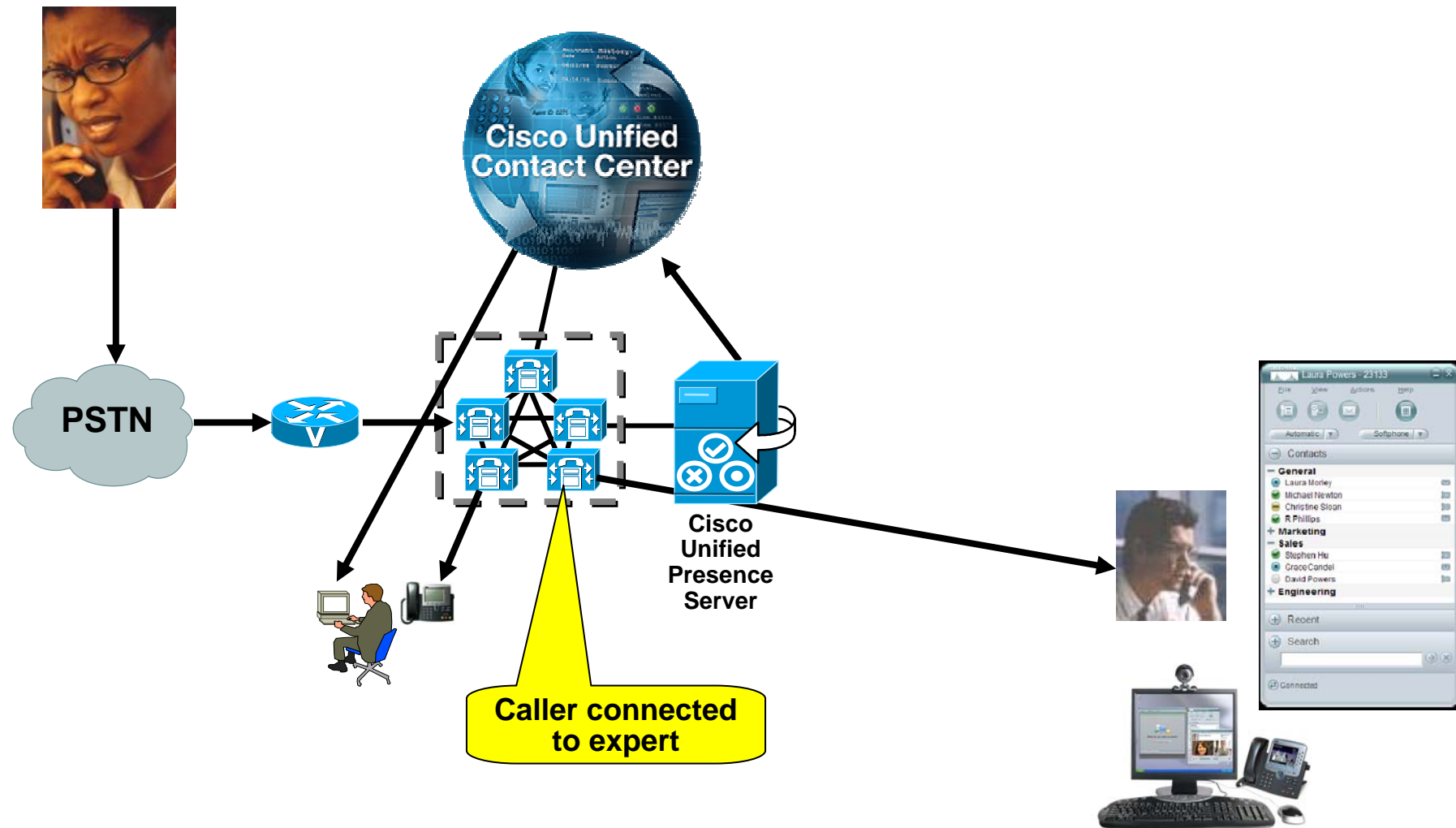
Call Flow



Cisco Unified Expert Advisor Call Flow



Cisco Unified Expert Advisor Call Flow



Virtual SMEs

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Who ?

- 2 US banks pilot remote experts
- Rabobank Service Points (malls...)
- Danish Bank with Unified Communications (presence management): 15k new customers (12 months), next Video to branches



Store 1:
Office for CSR and customers



Location 1:
Licensed broker

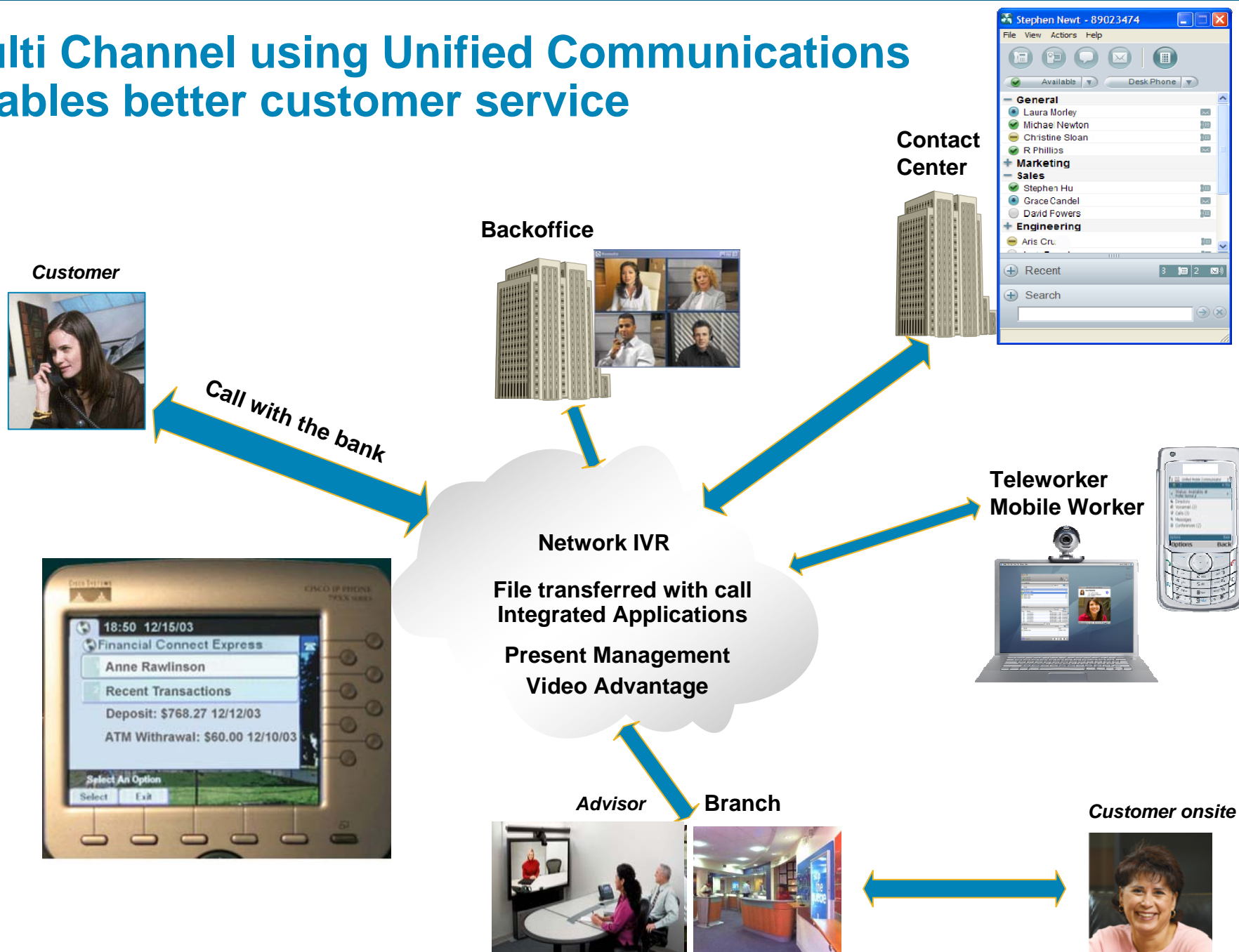


Location 2:
Certified financial planner



Location 3:
Mortgage experts

Multi Channel using Unified Communications enables better customer service



Agenda

- **Challenges**
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- **Empowered Branch & NICE Voice Recording**

Collaboration

WebEx Event Manager - Solutions-led Selling - Architectures

File Edit View Communicate Participant Event Help

Info Slide Deck for SL...
09: How does Archi



A cartoon illustration of a bank robbery. A man in a suit and a woman are walking towards a bank. A man in a suit is holding a gun and demanding cash. A speech bubble from the man with the gun says "QUICK! GIMME THE CASH!". The word "BANK" is written on the building. The cartoon is signed "CHAPPATTE" in the bottom left corner.

Participants

Name	Tools
Panelists: 9	
Audrey Baruch	
Charlotte Knight	
Cisco Producer (Host)	
David Bevilacqua	
Paula Dowdy	
Per and Frida Stockholm	
Steve Symonds	
Webex Recorder2	

Raise Hand Unmute Ask for Mic

Chat Q&A Video

Send Video Options

Wendy Mars

The next generation



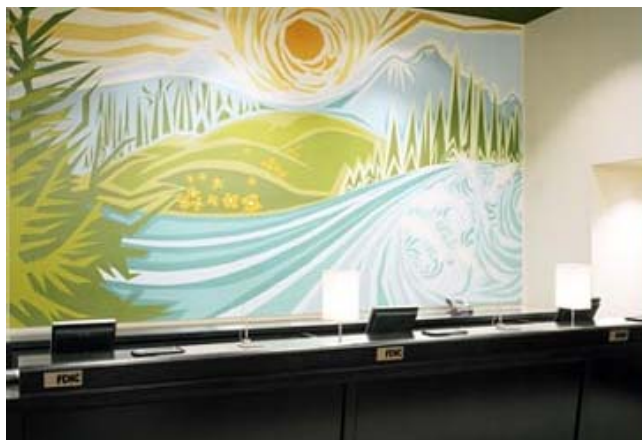
Umpqua Bank – not a bank

surf, sip, read, shop and bank



achieved
\$ 50m
deposits
inside 9
months

.. Beside
selling
gifts,
visits..

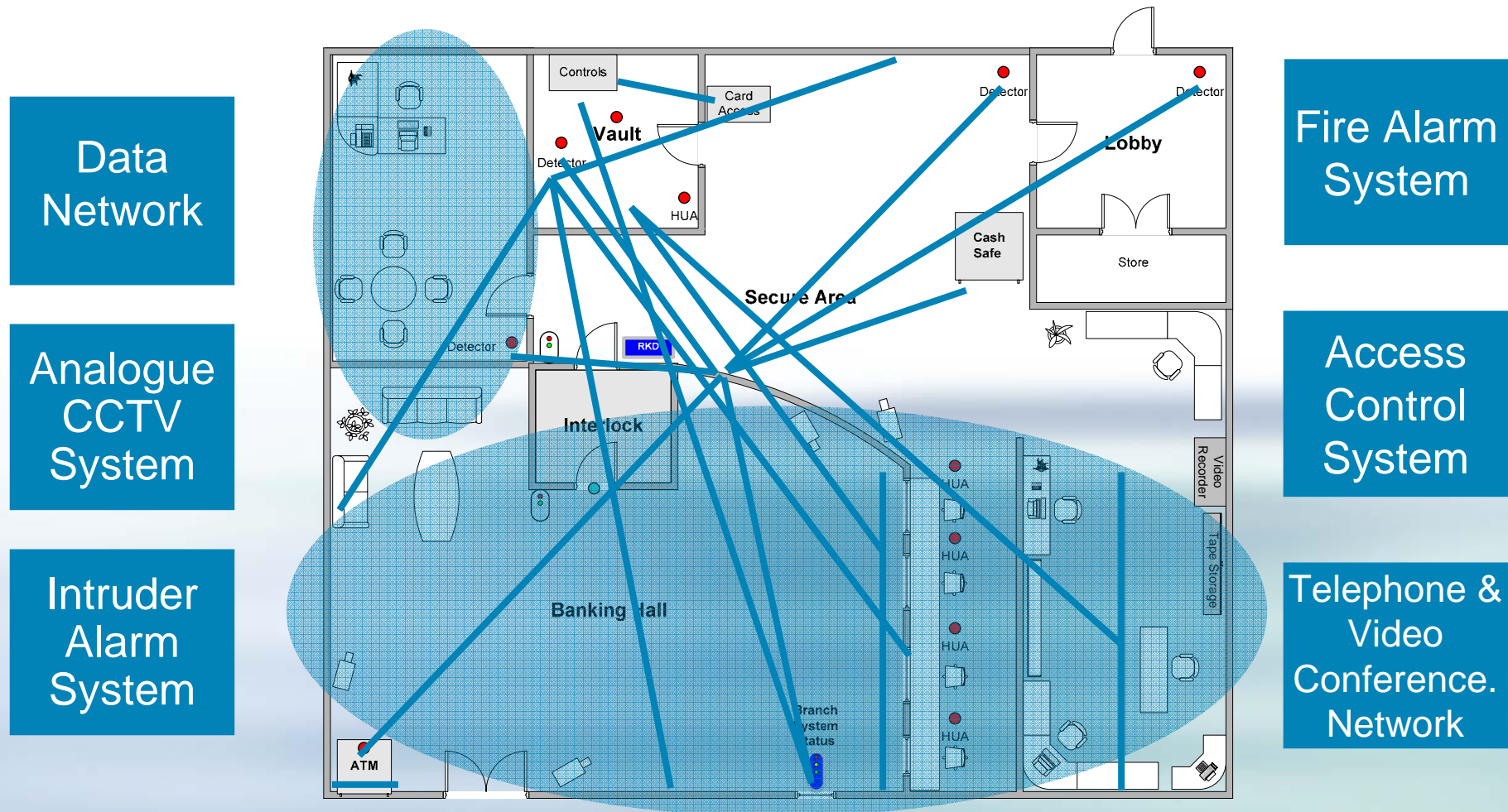


'Eden' – a Czech branch pilot



A Converged Banking Network: Estimated Potential Opex savings > 30%

Converged Branch Layout

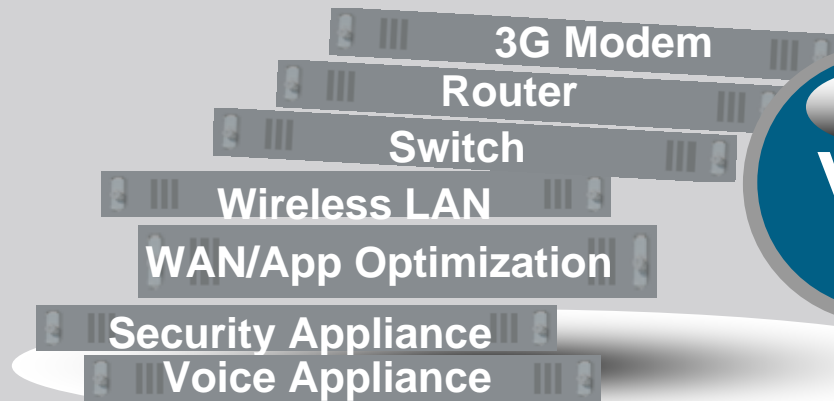


Plan Courtesy of ADT

Presentation_ID

Market acceptance of Integrated Services

Overlay Appliances



VS.

Integrated Services Router

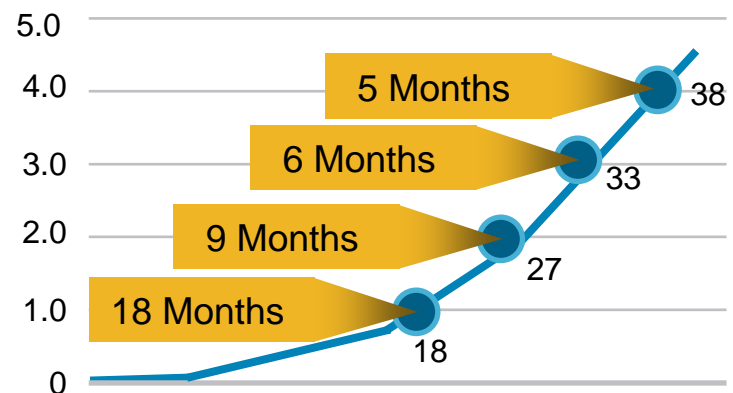


Cisco ISR 3845

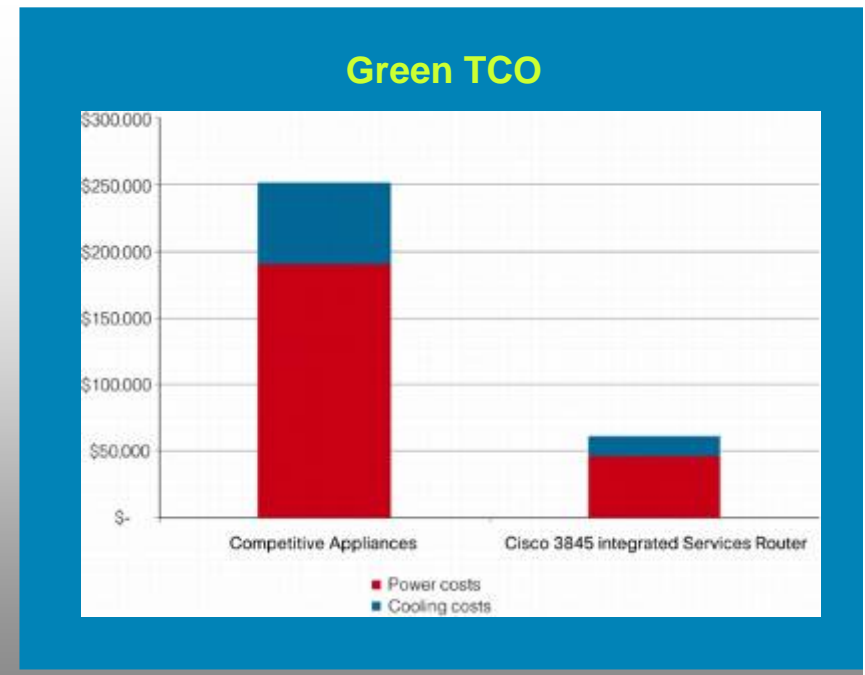
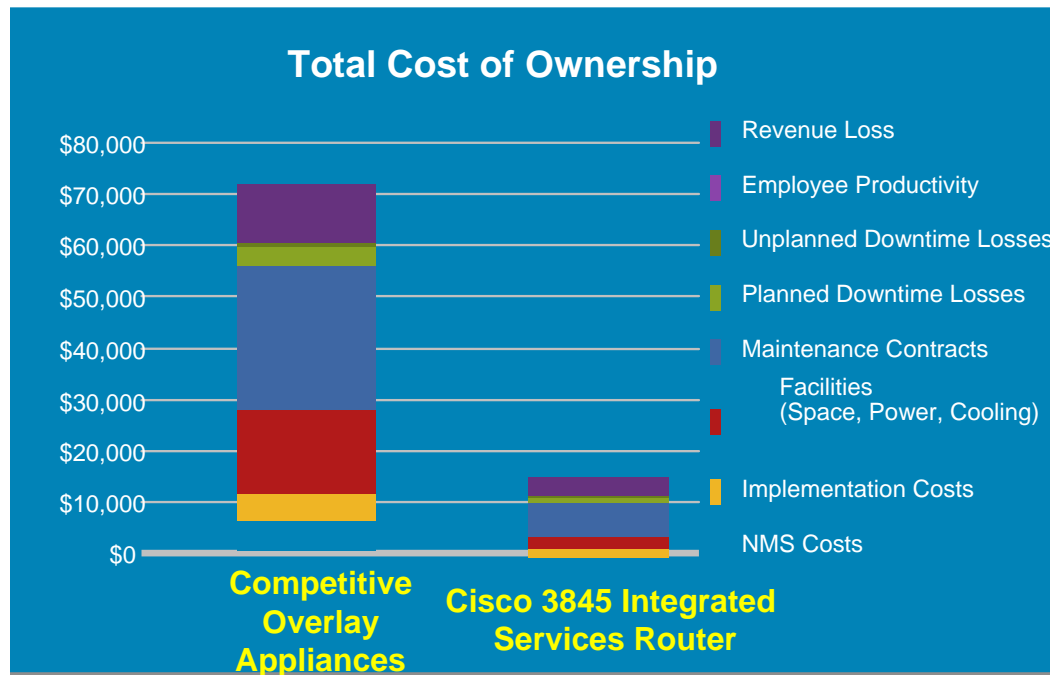
**With Voice, Wireless, Video,
WAN Optimization, Switch**

- Operational efficiency (70% lower Opex)
- Services consistency (branch ↔ HQ)
- Guaranteed interoperability
- Investment protection

Millions of Routers Sold



Lowering TCO and Green initiative



www.cisco.com/go/isr
www.srgresearch.com/store/cisco-isr.htm

Empowered Branch Architecture: Multiple Services – One Cisco ISR Platform

Routing

Switching

Wireless

**NICE AxP Module
Remote Voice Recording**

Network Monitoring

Digital Media Systems



Empowered Branch

Simplified, integrated solution, with latest security, voice, video, data technologies

WAN flexibility, complete WAN optimization solution

Critical Assets Centralized. Guaranteed Performance, Simplified Operations

Pervasive security, integrated VPN, firewall, IPS, NAC, more

Seamless Wireless-Wireline Integration

Branch blueprint, consistent branch-HQ services features and performance

Integrated Application Performance

Optimize UC Within the Network

NICE

Problem

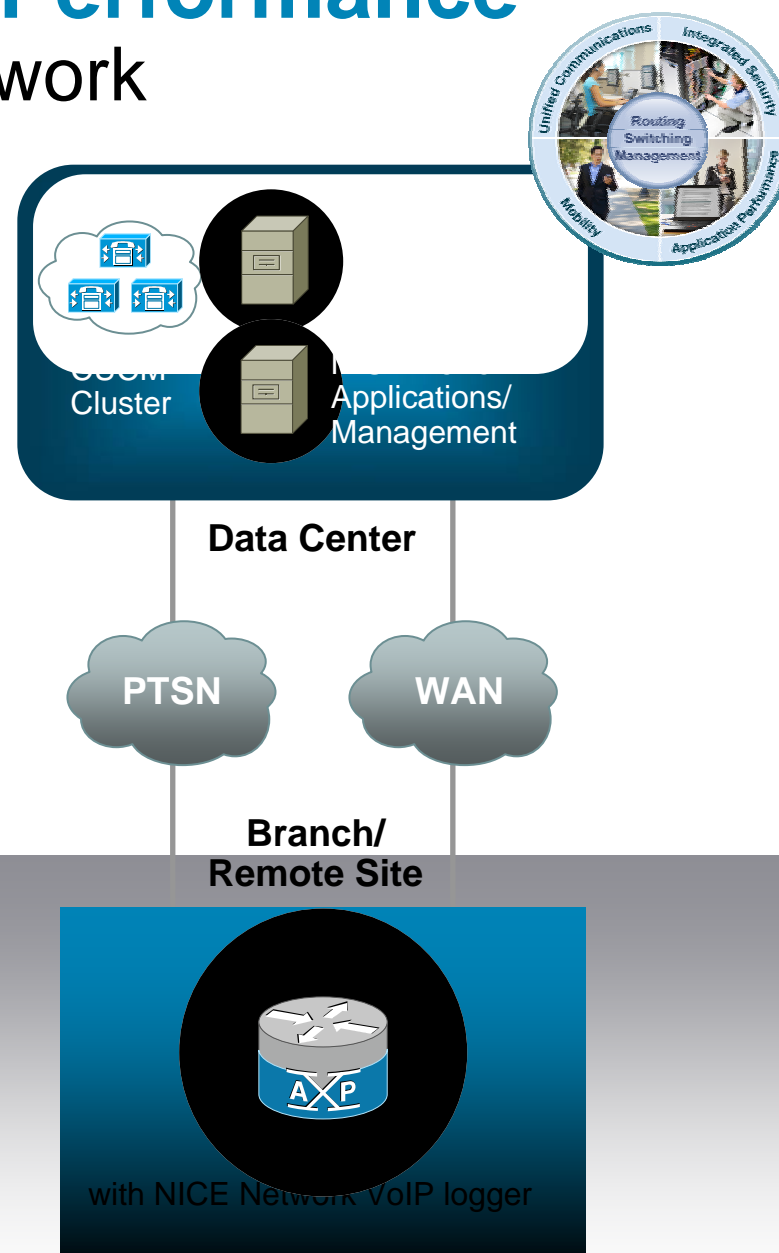
- Recording and storage servers in bank branches increase cost and complexity
- Compliance and training require voice recording of 100% calls—WAN dependencies must be mitigated

Solution

- NICE Network Embedded VoIP logger
- Captures voice packets traversing ISR; Supports SRST; Local audio storage with offsite archiving

Benefits

- Compliance to Base II (US), MiFiD (Europe), JSOX (Japan) etc.
- Optimizes network utilization; eliminates recording servers ensures application survivability





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for the Global Financial Services Industry