

## Customer Journey Outcomes Solution Banking

### Benefits at a Glance

- Business intelligence with each transaction
- Digital channel usage for cost savings
- Data persistence from channel to channel for enhanced customer experience
- Seamless integration with existing contact center infrastructure
- Ability to add new technologies as they become available
- PCI compliant

Banking customers are on a journey taken in partnership with their preferred financial services brands, advancing a single step at a time through every interaction between customer and company. While every banking organization wants the customer's journey to be taken with its brand, achieving that goal requires new technologies, new processes, and new ways of thinking about customer care.

### Customer Service on \*My\* Terms

Increasingly, consumers expect an entirely new model of customer care in the banking process: specifically, one that can process interaction context. For example, a bank should be able to detect that a customer needs assistance during the mortgage application process, offer an online chat window that can transition to a shared-screen session, a video chat, or traditional voice support depending on the customer's needs. To date, that's been a challenge for traditional omnichannel care platforms that were built from the contact center outward.

### A New Model for Customer Care

The eLoyalty Customer Journey Outcomes Solution is different. From the information gleaned from journey mapping, we can build the customer experience from the customer inward, with robust mobile application capabilities, seamless transitions from app to email to SMS to voice, and persistent customer data access from channel to channel. Banking customers never need to re-enter information in the process, or re-introduce their reasons for contacting to another channel associate.

### A Customer Journey That's Worth the Trip

eLoyalty's Customer Journey Outcomes Solution is your customer's passport to a smooth journey, undertaken in the channel of customer preference, whether that's a mobile phone application, text, web chat, an email session or a landline voice call. Our software routes the incoming interaction to the most qualified associate to manage the interaction, using real-time and historical contextual data. The journey is fast, smooth, and efficient, increasing customer satisfaction through a personalized experience, lowering your cost to serve, and giving you the business intelligence needed to empower your associates to deliver exceptional service.

### Seamlessly Move Between Channels

We designed the eLoyalty Customer Journey Outcomes Solution to efficiently transfer interactions between channels whenever doing so would enrich the customer experience. As an example, a customer experiencing difficulty completing a home equity line of credit application might initiate a chat session where the associate offers a shared-screen session in which the associate can see and control the customer's screen. Co-browsing capabilities, pushable content libraries, and even on-screen drawing tools can be used to highlight key information or process steps. Similarly, if a customer on a train initiated a voice call to the bank to provide financial information on a mortgage application, the responding associate can offer to take the conversation into SMS, chat, or a mobile app interaction channel to provide greater customer privacy in this public setting.

### Experience and Innovation

With more than three decades of experience in designing and deploying exceptional customer experiences, TeleTech has become the clear choice for customer interaction management by top banking firms. We've designed and deployed the eLoyalty Customer Journey Outcomes Solutions for major banking groups worldwide, and we'd like to build one for you. To learn more about solutions tailored for the banking sector, contact us today at 1.800.TELETECH (+1.303.397.8100 if outside the U.S.).

## KEY FEATURES

Personalized experiences improve customer loyalty and drive sales

**PCI compliance.** eLoyalty's Customer Journey Outcomes Solution offers PCI-DSS compliance within the solution. At the application level, we offer multiple SANs and can encrypt data as required, enabling end-to-end compliance.

**Business intelligence gains with every interaction.** We designed the eLoyalty Customer Journey Outcomes Solution to do more than merely manage interactions across channels. With every interaction, you're gaining valuable insight into customer behavior – and making the customer journey a smoother and more enjoyable one. This allows for next-level tracking for increased business intelligence and personalization.

**Cost efficiency through increased digital channel usage.** Industry research has proven what customer interaction professionals have known for years: digital channels are less expensive, minute for minute, than voice interactions by as much as 40 percent. In addition, customers show an increasing preference for digital channel interactions such as chat, SMS/text and mobile app communications. The eLoyalty Customer Journey Outcomes Solution enables associates and customers to meet in the most cost-efficient environment possible, providing a superior customer experience no matter the channel used.

**Data persistence improves satisfaction for both associate and customer.** In our software environment, the description of the customer's issue, complete with all related interactions from any channel, are instantly available to associates on a single desktop. Customers never need to repeat information, regardless of how many times the interaction changes channels.

Persistence of data from associate to associate and channel to channel means customers never have to re-enter or reiterate their reason for contact

**Seamless integration with existing contact center technologies.** Our Customer Journey Outcomes Solution is optimized to work best with TeleTech's industry-leading suite of premise-based and cloud technologies. It docks seamlessly with existing enterprise Cisco contact center, UC and VoIP assets, too. Legacy self-service applications and technologies connect easily to the Solution with prebuilt bridge software for popular platform elements.

**Future-proof technology components.** We coded our software on long-running technologies including WebRTC and scalable HTTP-SIP that future-proof your customer service platform. Plugin-less Web technology supports VP8 and H.264 standards, while a cross-platform API for JS, iOS, and Android enables consistency of interface. eLoyalty's Customer Journey Outcomes Solution's mobile application can be implemented with just two lines of code. At the enterprise level, HTTP-SIP gateway scales to 4K sessions per server.

**Award-winning technology already serving millions of customers.** eLoyalty's Customer Journey Outcomes Solution technology components took home the 2014 Frost & Sullivan Award for Innovation, Best of Enterprise Connect 2014, and Best of Mobile Banking Summit 2014. Six of the top ten banks and four of the five largest insurance companies already utilize elements of the Solution.

## About eLoyalty

eLoyalty was the first North American partner to achieve Cisco HCS Certification and Contact Center as a Service Designation, has received the Cisco Advanced Technology Partner Certification for Contact Center Enterprise and Customer Voice Portal, and the Cisco Customer Satisfaction Award every year since 2007. Beyond the certifications and endorsements, however, we contend that the satisfaction of one's customers provides the best gauge of a business' effectiveness and worth. With a 95 percent client renewal rate, eLoyalty has proven itself a deserving partner as it helps to chart customer experience technology roadmaps, implementing cloud systems to provide safer, faster, smarter, and more agile service interactions.

## About TeleTech

TeleTech is a leading global provider of customer experience, engagement and growth solutions. Founded in 1982, the Company helps its clients acquire, retain, and grow profitable customer relationships. Using customer-centric strategy, technology, processes, and operations, TeleTech partners with business leadership across marketing, sales, and customer care to design and deliver a simple, more human customer experience across every interaction channel. Servicing over 80 countries, TeleTech's 41,000 employees live by a set of customer-focused values that guide relationships with clients, their customers, and each other. To learn more about how TeleTech is bringing humanity to the customer experience, visit [TeleTech.com](http://TeleTech.com)

Contact TeleTech  
solutions@teletech.com  
1.800.TELETECH  
+1.303.397.8100 (outside the U.S.)  
teletech.com

