



Delivering Consistent Multichannel Access

Avaya-enabled solutions for the financial services industry

Once it was simply enough to establish a Web site. Now, you need to link that Web access to your contact center and incorporate live online calling capabilities. And as the list of access options continues to grow — branch office, kiosk, telephone, cell phone, pager, voice messaging, interactive voice response, fax, email, Web site, IP telephone — so does the need for integration. To truly benefit, your financial services firm needs to seamlessly link these myriad of channels together for consistent multichannel access across your enterprise

In today's market, challenges abound as deregulation and globalization expand traditional boundaries, while eBusinesses and Web-enabled technologies open the competitive field to emerging industry players. To succeed in this volatile climate, financial services firms like yours must adopt a multichannel "clicks and mortar" strategy that effectively embraces both the traditional and the new, innovative ways of doing business while providing seamless access over all.

With "clicks and mortar" integration, you can offer customers flexible, multichannel access to a wide range of financial services capabilities for consistent, enterprise-wide handling. For example, with this level of integration, your customers involved in online banking transactions could contact agents via IP telephony for the information necessary to complete their transactions. By blending the strengths of your existing channels, such as personalized agent contact, with the convenience of





virtual electronic access, you can transform your contact center for model efficiency. And integrating access channels helps your financial services firm respond to customers' needs with consistency, speed, and intelligence.

At Avaya, we offer you a portfolio of innovative Customer Relationship Management, Converged Voice and Data Networks, and Unified Communication Solutions that address the challenges of merging traditional call center operations with new electronic channels. With these solutions, you get complete multichannel access with personalized responsiveness at Internet speed.

How effective are your communications?

Ask yourself—does your financial services firm support effective customer communications that:

- Offer customers options to communicate in their choice of channels
- Deliver consistent, satisfying customer experiences across multichannel access points
- Respond quickly to customer queries no matter what the communications mode

- Direct customers to the skilled resources best equipped to provide assistance
- Offer customers fast, anytime, anywhere access to your information and resources

Customers want your financial services firm to keep all lines of communication open — from the one-click virtual convenience of Web portals to the bricks and mortar familiarity of personal contact and physical locations. Avaya can help you blend these divergent means of communication to pave the way for “clicks and mortar” integration with effective multichannel access.

Building on a strong foundation

The good news is that Avaya offers a complete portfolio of Customer Relationship Management (CRM) Solutions to help financial services firms like yours deliver a consistent image to customers across your enterprise. Avaya also provides comprehensive Converged Voice and Data Networks and Unified Communication solutions that can support your infrastructure needs.

And we can assist you every step of the way with the Avaya Professional Services extensive portfolio of expert CRM capabilities that offer human factors and customer care consulting and evaluate the effectiveness of customer interactions.

Let Avaya help you deliver consistent multichannel access

Challenge: How can your financial services firm effectively integrate Web-based capabilities into typical call center operations?



Solution: Avaya Interaction Center and Interaction Management Solutions

Avaya Interaction Center and Interaction Management Solutions let you expand multichannel communications by incorporating the benefits of Internet and eBusiness capabilities into your current call center environment. These solutions help enhance information flow and customer service with consistent interactions across all communication channels, including Web, fax, email, regular mail, and advanced telephony systems.

And these solutions let you monitor and assist customers on your corporate Web site. By using Interaction Center and Interaction Management Solutions, you can leverage current call center investments to meet your customers' growing needs for anytime, anywhere multichannel access both now and into the future.

Challenge: How do you expand agent capabilities to support your multichannel communications objectives?

Solution: Avaya DEFINITY® IP Solutions and Avaya IP Agent applications

Avaya DEFINITY® IP Solutions and Avaya IP Agent applications give you the flexibility to expand agent-staffing options beyond your physical call center site. This PC-based solution combines the clarity of PSTN voice calls with IP speed to enable efficient handling of multichannel communications, anywhere. With this solution, you can streamline agent management by extending advanced capabilities across your entire agent pool, whether on or off your premises.



Challenge: How can you efficiently manage multichannel communications across contact centers and remote locations?

Solution: Avaya Commitment Management Solutions

Avaya Commitment Management Solutions let you combine intelligent work management processes with multichannel communications controls to support seamless customer experiences. This solutions portfolio features the **Avaya Enterprise Manager application**, which provides consistent, intelligent management of all work related to multichannel requests—via phone, email, fax, Web form, online chat, or voice-over-IP—across your organization. For unparalleled work efficiency, this application enables you to designate business rules that determine the staff members who can best serve specific customers. Our solutions portfolio also includes a **Business Intelligence suite** that gives you end-to-end quality control tracking of every customer/staff interaction to verify that service requests are completed in a timely manner.



Avaya can help you deliver consistent multichannel access

Whether in cyberspace or downtown, when customers visit your financial services sites, Avaya solutions can help:

- Attract and retain customers by offering consistent access in their channels of choice
- Integrate your Web, email, advanced IP telephony, and other access channels for enterprise-level consistency across multiple channels and locations
- Boost agent productivity with sophisticated end-to-end tracking of multichannel interactions
- Improve contact center efficiency with intelligent management of multichannel requests
- Enable flexible contact center staffing through robust multimedia agent capabilities anywhere in your enterprise
- Reduce potential costs through efficient integration and streamlined processes

Avaya Solutions can make a difference to your financial services firm

Whatever your financial services firm—insurance, banking, investments—Avaya provides solutions for your success in:

- **Marketing:** Help link quick-hitting marketing activities with multimedia contact center fulfillment and reporting for efficient multichannel access. For example, customers travel from your Web loan banner to a “Talk To Me” page, chat with your contact center, receive forms via the Web, and fax back completed forms while your center moves forward with credit requests and loan approval activities.
- **Sales:** Connect disparate finance forms, such as loan applications, with multichannel contacts, such as phone calls, faxes, and emails to create a single, intelligent folder for use by anyone in your firm. This information can also help you cross-sell and upsell additional services such as insurance for a home equity loan customer.
- **Customer service:** Gives your contact center the ability to track, escalate, and resolve customer issues before they affect your service or business.
- **Operations:** Enables you to tap into a broader pool of agent resources using IP capabilities and multimedia communication skills without expanding your bricks and mortar operations.

Learn More

Avaya is a world leader in providing communications solutions and services that cater to the unique needs of leading financial institutions. With unparalleled experience and expertise, Avaya serves nearly one million customers in more than 90 countries, including more than 75 percent of the Fortune 500. From banks and lending institutions

to insurance firms, Avaya delivers the proven solutions to help financial services players excel in today’s Customer Economy. To learn more about Avaya’s award-winning solutions for the financial services industry, contact your Avaya Client Executive or authorized Avaya BusinessPartner. Also, visit our Web site avaya.com