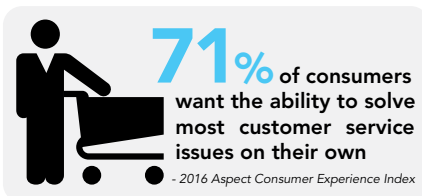


Visual IVR – Redefining Customer Care with On-Demand Customer Self-Service Apps



In today's mobile world, it is clear that a lasting customer relationship is based in large part on an organization's ability to deliver a high quality customer service. An exceptional customer care journey is paramount when it comes to retaining customers and getting repeat business. In addition, consumers across the board are conducting more transactions via their smartphones than ever before, and the way they interact on a consumer-to-business basis is changing as well. While one-on-one interactions between a consumer and a customer care agent remain an important part of the customer care journey, consumers are shifting their preference towards self-care portals because of a desire to solve issues or problems, or gather information, on their own.



In response, many companies are extending their brand to a mobile app in hopes of providing customers with a better user experience and to stay top-of-mind with their customers. However, mobile subscribers are very conservative when it comes to using up their smartphone real estate, and most subscribers download no more than one new app per month. Thus, the chances of getting a foothold on subscribers' smartphones is a challenge.

Companies have to find new ways to gain consumer attention in this increasingly competitive mobile and digital landscape, yet at the same time provide their customers an exceptional user experience. From an enterprise perspective, exceptional customer care needs to be balanced with the costs. Traditionally, Interactive Voice Response (IVR) systems have been the mainstay of enterprise organizations to help customers navigate their way through various engagement options in getting them to the right information or a skilled agent to best help them. However, the cost of interacting with a live customer care agent is significantly higher (\$6 - \$12 US) compared to self-service options, the latter of which can be done for as little as \$0.25 (Forrester Consulting). Many times, the customer's issue or interaction is left unresolved, leaving them more frustrated and stressed as they end up in a customer care "silo." So where does the balance lie for organizations as they try to contain costs, improve customer satisfaction, and better engage customers at all points along the buyers' journey?

Making the Customer Engagement Visual

One approach for enterprise customer care organizations is to make the IVR journey more satisfying to the customer by adding a visual component. A Visual IVR extends the capabilities of a normal IVR by transforming it into a collaborative voice and visual on-demand web-based application for smartphones. Without having to download an application or client, or requiring the user to register in an app store, a customer using a smartphone is offered the option to initiate a Visual IVR session. The Visual IVR approach no longer limits the customer to "dial pad only" interactions with their smartphone screen. It opens up dynamic and



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interactive capabilities of a web-based interface for fast navigation that can leverage location and other contextual information. The Visual IVR session can incorporate audio prompts, text, visual cues, graphics, and simultaneous presentation of options for the customer to select. Interaction is enhanced because the customer is no longer limited to numeric options on a keypad, but can now also use characters and screen-selectable options. For feature phone users, a voice menu is still available that is accessed in the traditional manner.

Benefits of the Visual IVR approach are clear to both the enterprise and the consumer and include:

- Higher selection accuracy – the customer can change entries before making a selection
- No need for the customer to download and install potentially large apps – the Visual IVR is on-demand and web-based
- Customer engagement portals and campaigns can stay fresh – changes to the Visual IVR content can be implemented rapidly because it does not require the customer to update any app
- Lower average holding times – a full menu can be displayed at once, meaning the customer does not have to wait for all of the options to be stated
- Expanded user options – integrate pictures, chat, instructional videos, camera shots, messaging, as well as breakout to a live agent to create an omnichannel user experience



Dialogic® Visual IVR

Dialogic® Visual IVR is a module of the Dialogic® Digital IVR solution that gives application designers in service provider and enterprise organizations access to the complete set of call flows and interactions to fully customize and build an omnichannel experience to better engage customers. Powered by the Dialogic® PowerNova™ Application Server, it allows the synchronization and easy sharing of visual content using HTML5 web pages with IVR work flows during a typical voice call. The PowerNova Service Creation Environment (SCE) provides designers GUI-based access to rapidly create, integrate and modify – all in-house – the customer engagement work flows by using intuitive service creation building blocks that can access various internal databases, along with a rich set of interactive voice, text, and video responses. This allows customer care organizations, marketing, and product groups to keep the application both current and relevant, allowing them to rapidly develop new strategies, campaigns, and promotions to better engage customers.

Dialogic Visual IVR can enhance customer care applications that support activities across multiple verticals including communications, banking, healthcare, insurance, and utilities, and support workflows like:

- Online mobile purchases
- Viewing product instructional videos
- Topping off airtime for prepaid mobile users
- Paying phone bills, utility bills, and checking balances
- Providing information to insurance companies and requesting status of claims
- Service activation involving messaging for unlocking SIMs or retrieving a personal unlocking key (PUK) code to unlock a SIM
- Marketing promotions

The Importance of First Call Resolution

One of the most important key performance indicators (KPIs) when it comes to customer satisfaction is first call resolution (FCR). Surveys done by the Service Quality Measurement Group indicated that for an average contact center, a 1% improvement in FCR performance equals \$286,000 in annual operational savings from the call volume reduction. Solutions developed with the Dialogic Visual IVR provide customers with an experience that is effortless and helps to improve first call self-service resolution

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rates. Adding visual content and the ability to collect alpha-numeric data exponentially minimizes the need for transferring to live agents. This in turn increases live-agent productivity while reducing inbound calls and zero-outs. The enhanced user experience leads to lower interaction abandonment, lower handling times, and higher percentages of completed transactions.

Although its primary purpose is to improve FCR and better enable customer self-service, when a call has to be transferred to a live agent, Dialogic Visual IVR provides the tools to easily and intelligently bridge this gap on the same customer call, making the process seamless from a user experience standpoint. Contextual information can be sent along with the call to provide seamless transaction continuity to improve the overall call handling time and help automate delivery to the right agent with the proper skill set.

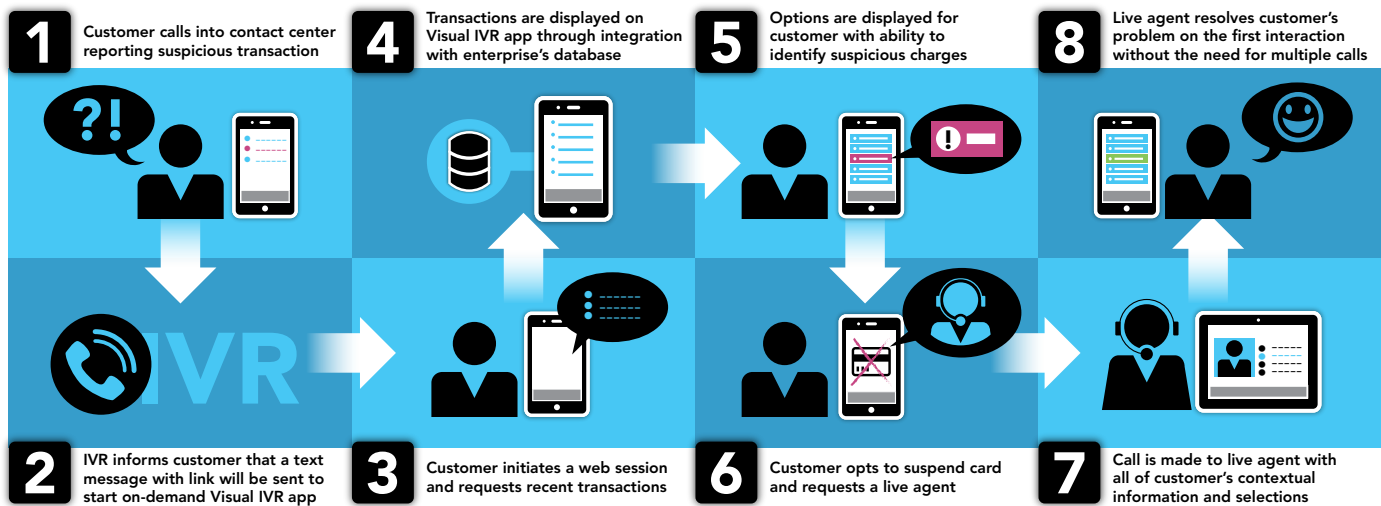
The Dialogic Visual IVR also provides customer care organization management teams with statistics on the application, KPIs, and call processing information. The ability to track and measure performance and usage equips organizations with the intelligence needed to run the business and help ensure that resources are available and properly utilized.

The Omnichannel Experience – Consumer Credit Use Case Example

Financial institutions regularly launch new products and services that have unforeseen fraud risk factors requiring mitigation approaches that are not only quick, but also easy for the consumer to understand. Current methods, such as voice-only interactions, are inflexible and can unintentionally put consumers at a disadvantage when it comes to confirming whether fraud has actually occurred with respect to their account.

Dialogic Visual IVR can enable a credit card company to help customers with a situation where they believe a fraudulent charge has been made, and it can do so without needing to have an app already resident on the phone. Smartphone customers can either receive a call, warning them of a possible fraud situation, or they can initiate a call to their credit card company to report the issue. Once they connect, they'll be notified that a text message has been sent to their smartphone with a secure link to a browser-based portal that starts the Visual IVR session.

Dialogic Visual IVR allows synchronization of the call with pre-established web pages. Since Dialogic Visual IVR can integrate and present information from external databases it can allow the smartphone customer to visually see options such as transaction history and inspect any questionable entries. The customer can see and select further options such as "suspend the card" or "approve the transaction" to make the experience more actionable. An agent can be pulled in to assist in real time with the click of a screen button if necessary to enable the customer to quickly make a well-informed decision, while also shortening the duration of call.



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Summing It All Up

Dialogic’s Visual IVR module extends the capabilities of a traditional voice-only Dialogic Digital IVR solution by transforming it into a collaborative, web-based, voice and visual, smartphone-ready application. It addresses the problem that enterprises face with getting customers to download an app, by making the app experience on-demand and dynamic. Dialogic Visual IVR improves customer self-service and triage activities for customer care and call center organizations by allowing interactive multimedia content to be shared with customers during a voice call. Dialogic Visual IVR is part of a platform targeted for both service providers and enterprises. Service providers can benefit by hosting the application and rapidly delivering omnichannel capabilities to businesses and entrepreneurs to help them better engage their customers. Enterprises can deploy Dialogic Visual IVR to augment their contact centers’ existing call handling and omnichannel engagement capabilities. In either case, the customer engagement is enhanced both visually and audibly for a better user experience and to help improve first-call resolution rates.



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