

## Citizen's employs Inova middleware to integrate multi-vendor, multi-site data and promote real-time awareness.

### Business Profile

#### Citizen's Financial Group

- One of the nation's largest commercial bank holding companies
- Acquisitions included new call centers which created multi-site, multi-vendor environment

#### Industry

- Financial

#### Deployment Summary

- Middleware to integrate data from Rockwell and Avaya ACDs and Intervice IVRs
- High-visibility LED wallboards
- DataLink on agent desktops
- KPIs displayed on lobby monitor

#### Benefits

- Flexible infrastructure easily integrates new systems from acquisitions
- Centralized view of operations enables rapid decision making
- Extending visibility of key statistics to agents increases productivity

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— Gary Houston, VP and Director of Traffic Management and Scheduling

With \$78 billion in assets, 880 branches and over 15,000 employees Citizens Financial Group is one of the nation's 20 largest commercial bank holding companies. The Providence, RI-based financial institution traces its history back to 1828. For the first 150 years of its existence the company was content to maintain its rock-solid position in the tiny state of Rhode Island. But in the 1980's they caught the acquisition bug. Backed by its new alliance with the Royal Bank of Scotland Group plc, one of the world's largest financial institutions, Citizens Financial Group embarked on a rapid string of acquisitions. These acquisitions extended its reach into Pennsylvania, Massachusetts and Connecticut. The largest among these was the \$2.1 billion purchase of retail banking business units of Pittsburgh's Mellon Bank. When the acquisition of Cleveland-based Charter One Financial is completed, Citizens will become one of the ten largest commercial bank holding companies in the United States, with assets of \$128 billion and 24,000 employees. The company's footprint will cover virtually all of the Northeast and Mid-Atlantic regions plus the Mid-Western states of Ohio, Indiana, Michigan and Illinois

#### The Challenge

Each acquired bank had its own call centers, its own procedures, and its own infrastructure. Long distance network carriers, ACD systems, IVR's, and application software were from a number of different vendors. Rapid growth was causing agent stress, as call volume grew to 1 million calls per week. Calls were backing up and agents had insufficient time to "wind down" between calls. This was contributing to unsatisfactory turnover rates and increased training and recruitment costs. Complicating matters, management had no way of knowing in real-time what was happening at the different call centers. Problems like under and over-staffing came to light too late to make timely adjustments.

It was also apparent that real-time information such as critical KPI's and systems status needed to be more visible, so that every staff member, from agents to senior managers could instantly monitor performance and spot problems that needed immediate resolution. It became clear that integrating these diverse technologies into the organization would require a new infrastructure that was flexible in its design and could support rapid growth. Moreover, senior management wanted a consistent high level of quality customer service.

### The Solution

Inova Solutions played a critical role in the solution. One challenge was to centralize data collection and reporting from the automatic call distributors and interactive voice response units, and to integrate with a Cisco Intelligent Call Router. The goal was to assure load balancing and collect real-time information so decisions could be made immediately. In 2002, Gary Houston, the Director and Vice President of the Traffic Management and Scheduling Center, headed up a design team to evaluate this issue. As a result, a central Command Center was established where Inova delivers historical and real-time KPI's for every location, skill group, IVR and ACD in the network.

Inova Solutions' extensive library of integration adapters made the Inova LightLink™ middleware platform the perfect choice for solving the problem of centralized data collection and reporting. Inova LightLink's highly efficient publish/subscribe model assures that only the data necessary to effectively manage operations traverses the network. Historical and real-time performance data generated by ACD's from Rockwell and Avaya and IVR's from Intervoice are captured by Inova LightLink. The data is displayed in graphical form on monitors and readerboards throughout the Command Center. Inova's readerboards are strategically located so that every agent and supervisor can monitor call activity and view important messages in real-time.

Among the many items Gary and his managers look for when they come in the office is agent availability. As the owner of scheduling for agent resources, his team knows the expected amount of agents that should be on the phones or in an available status at any time throughout the day. However, business conditions can change and the pattern of caller behavior can impact call center performance at any time. Having a central view of these resources

allows managers to alter their strategy throughout the day as business conditions warrant. "This allows us to address a problem, before it's too late," says Houston. He continues, "a call center is very dynamic and many times your window of opportunity to address a changing business condition is small. Rapid decision making and deployment of alternate strategies is key. Having the right tools thus becomes mission critical."

As agents login throughout the network their availability is instantly displayed on the monitors and on Inova's highly visible LED wallboards. It's a good sign to know that sufficient agents are logged in to handle the call volume predicted by the workforce management system. Call volume is projected for each 15-minute interval. If something goes awry, managers use Inova's analytical tools to drill down and find the cause. Once the cause is identified, they can take corrective actions. It could be postponing a training session, correcting a problem with the equipment or telco network, routing overflow to alternative call centers, or deploying any of the other options available to them. The important point is they know right away. Colored alerts on the wallboards and PC's signal that something has exceeded acceptable deviations. Gary explained, "Prior to the Command Center and Inova Solutions' real-time displays, we could have a problem in one of our call centers or with one of our IVR's and not even know about it." He added, "The key advantage of the Inova system is the ability to put everything together — to have one centralized view of the entire environment."

The results of these collective actions more than met expectations and helped establish Citizen's as one of the top providers of quality customer service in the financial services industry. Leveraging the flexibility of Inova's real-time display technology, Gary and his team even placed a monitor in the lobby of the Command Center, proudly displaying real-time KPI's for any and all to see. Real-time performance data is also posted on the corporate Intranet. Gary remarked, "Our report card goes out every single day for all the world to see. It's a reflection of our company commitment to our customers, our colleagues, and our community." Now that's confidence!