



Interactive Intelligence Inc.®
Powering the World of Business Interaction



FOR CREDIT UNION ORGANIZATIONS THAT WANT MORE THAN JUST DIAL TONE FROM THEIR CURRENT PBX. CREDIT UNION INTERACTION CENTER (CUIC) IS THE TOTAL IP TELEPHONY SOLUTION DESIGNED TO IMPROVE BUSINESS COMMUNICATIONS WITH YOUR MEMBER BASE. UNLIKE THE PROPRIETARY PHONE SYSTEMS FROM OTHER PBX VENDORS... CUIC IS THE OPEN SYSTEM THAT DELIVERS ALL CREDIT UNION COMMUNICATIONS REQUIREMENTS.

SOLUTION BLUEPRINT

Total Business Communications for Credit Unions

CREDIT UNION INTERACTION CENTER.
One Complete System for Dispersed Credit Unions.



Credit Union Interaction Center's Bottom Line

Offer superior service that attracts and retains credit union members, and that creates new revenue opportunities

Maximize employee productivity from HQ and each branch service center all the way to contact center agents and remote and mobile employees

Improve communications control across a dispersed credit union organization

Reduce total cost of ownership of your overall communications system and associated phones and equipment



Overview

People helping people is leading to growing memberships for credit unions everywhere—and to more branch service centers, more employees, more remote workers, expanded call center operations and more convenient member self-service options. The same credit unions are simply hoping their communications systems can keep up.

"All Members Credit Union" isn't just a credit union. AMCU is credit unions everywhere, of every asset size in virtually any community...experiencing the same growth and communications system overload.

The Challenge

"We've always been open to exploring new communications solutions, especially when they can improve our operations and member services. But the bottom line is, we need a system that does more than just 'keep up.'"

For All Members Credit Union, their communications challenge was four-fold:

Improve service, and member services

- Enhance current service offerings
- Be able to support new "self-service" initiatives
- Make service faster and more attentive organization-wide

Increase productivity by increasing efficiency

- For remote agents/ employees and mobile workers
- For business users at the main office and each branch
- For agents and supervisors in the call center

Improve communications control and business continuity

- Move from individual communications systems at dispersed branches to a single "global" system and central administration for all AMCU departments and branch locations
- Streamline communications between the main office, the call center, branch service centers, remote employees and, of course, members
- Align the new communications system with a future-proof strategy for Internet-based voice over IP (VoIP) and SIP

Lower the total cost of system ownership

- Identify a clear return on investment up front
- Reduce system implementation, administration, maintenance and IT costs
- Lower the cost of phone devices and other system components

The Solution

Credit Union Interaction Center from Interactive Intelligence gives All Members Credit Union a complete solution for every communications and member services challenge the AMCU organization identified, even on a day when snow has closed many other businesses in the community AMCU serves.

Just ask Mary Chandler, AMCU senior auto loan representative.

Business continuity...even from home

Most days I'm in AMCU's main office by 9:00 a.m. Or on occasions when it's more convenient for a member, I'll meet them at one of AMCU's branch service centers. Today, however, eight inches of snow has made me a work-at-home employee—yet fully accessible on a day when loans for 4-wheel drives promise to be a popular service.

With the Credit Union Interaction Center (CUIC), I just pull up a Web browser on my PC at home, access the CUIC system and log in to my remote “corporate extension.”

Totally connected and available

First thing in the CUIC communications manager interface on my desktop, I set my presence management status to “Available, WAH.” In real-time, all other AMCU employees instantly know I'm working at home, but that I'm connected to the office via the CUIC system so they can still contact me. Members can still contact me, too.

The phone or the Web?

In the office or working remotely, Credit Union Interaction Center lets me take and make phone calls, transfer calls, record calls, conference up to 30 callers, conduct text chats, and respond to callback requests submitted online. And I do it all using the efficient point & click controls in CUIC's desktop communications manager. I can even orchestrate Web collaborations to steer online visitors through the AMCU site or to other Web sites, say one for a dealership that has a bunch of 4-wheel drives waiting to play in the snow.

E-mails, voicemails and faxes too

Along with calls and Web interactions, the CUIC system gives me unified messaging and one inbox for e-mails, faxes and voicemails so they're easier to manage and respond to. This morning, for instance, I have an e-mail outlining AMCU's new auto loan rates, a voicemail from my boss, and an incoming fax from a local auto dealer announcing upcoming buyer incentives.

The e-mail is easy enough to open and read—as is the fax. CUIC's built-in fax viewer puts the fax right on my PC screen and gives me options to route it to my co-workers' mailboxes or forward it to an alternate fax number. For the voicemail, CUIC pops a player onto my screen so I can listen to the reminder call from my boss that the new auto loan rates take effect today.

Multimedia for everyone—choices, choices

Of course, anyone contacting All Members Credit Union gets the same interaction options: phone, Web, e-mail or fax. The options are what on-the-go people want, and Credit Union Interaction Center lets us give them what they ask for. Choices, and more choices.

Getting interactions where they need to go

The automatic call distributor (ACD) and multimedia queuing in Credit Union Interaction Center routes calls and Web contacts throughout the All Members Credit Union organization—whether it's AMCU's main office and operations center, a branch service center, the AMCU call center, a departmental workgroup or employees and call center agents working at home. Better yet, CUIC eliminates the organizational maze that calls and interactions often get lost in.

Follow-Me anywhere

Credit Union Interaction Center keeps me connected from wherever I'm working and sends me the calls and interactions I'm supposed to get. But I can also set my status to “Available, Follow-Me” in the CUIC desktop communications manager and the CUIC system forwards incoming calls and messages to my cell phone. AMCU members and other people who contact me don't call it “anywhere availability and responsiveness,” however. They simply say I'm always easy to reach.

Online member services

One other new e-mail in my inbox tells me a member has recently checked the All Members Credit Union Web site for new car loan rates. Good news for me as AMCU's senior auto loan representative, although I didn't have to do much to respond. The Credit Union Interaction Center system automatically tracked the member's online activity and issued a pre-populated e-mail response for me: “We see you've been checking our low interest auto loan rates. My name is Mary Chandler, and I'll be glad to answer any questions you have.”

Should a new loan be in order, I'll just have the member fill out and submit the application online. He can even make her payments via the AMCU Web site if he wants.



Working at home doesn't mean being disconnected from work. The Credit Union Interaction Center keeps remote employees and call center agents totally connected to handle calls, Web contacts, e-mails and faxes. CUIC's real-time presence management also tells co-workers, members and other callers when you're “Available” or unavailable. Unfortunately, it tells the boss too.



Press 1 for ...

"Welcome to the All Members Credit Union auto loan service. Press 1 to hear our low-interest auto loan rates, press 2 to access your current loan account information, or press 3 and one of our loan representatives will be with you shortly. If you are not currently a member, press 4 for membership enrollment information."

Interactive voice response (IVR) and automated attendant menus easily created and updated in the Credit Union Interaction Center system let callers check auto loan rates, mortgage rates, account balances, branch location hours—whatever you want them to check. Callers on hold for a few seconds? Let them hear recorded promotional messages to help up-sell and cross-sell services. The automated processes also free up AMCU reps like me to serve more members more quickly.

Member data, the key to superior service

"People helping people" still applies even though I'm working from home, and the Credit Union Interaction Center cooperates nicely with its data processing and member relationship management capabilities. Like the agents in AMCU's call center and member service representatives at each branch location, I get member account data routed to me whenever I take a call from a member. Right to the desktop, courtesy of CTI screen pop and the data processor of your choice, including Sycitar or Ultra Data.

While members expect the prompt, informed service we provide them, however, they're still a little amazed we know everything about their account before they can ask a question.

Business continuity part II, timely presence management

Funny what a few inches of snow can do for new auto loans. Just like clock work, the member who'd been checking our loan rates on the AMCU Web site gives me a call from a local dealership. He has his eye on a new 4-wheel drive truck, likes the deal he's been offered, and wants to drive the truck home today. His application is already submitted (online!), and all I need now is get final authorization from my boss. Easy.

I find his name in the company directory in my CUIC desktop communications manager, click on it, and his presence management status appears: "Available, Follow-Me." I think that's actually his permanent status, since my boss is the most traveled executive at All Member's Credit Union in making rounds to all the AMCU branch service centers. Apparently even in the snow. Easy again. I just click on his extension in my desktop communications manager. "Hi Mary. What's up?"

"Hi Bob. I need your authorization on a new loan for a member. His application is good, his credit and account are good, and he'd like to drive his new truck home today. He's at the dealership now and just waiting to hear back from me."

Seamless process. I give my boss the member's account number, he pulls up the same member account data I have in front of me on my PC, looks it over and gives his blessing. "Tell Mr. Morris to enjoy his new truck."

Another satisfied member

Quick call back to the dealership's Finance Department, our member gets his new truck, and I get to work on his payment schedule. Best payment method? At All Members Credit Union, he can make the payments for his new truck via the AMCU Web site and a secured, permissive online transaction. Or he can stop by a convenient branch service center or the main office, since the Credit Union Interaction Center system lets them share his account data between locations.

And me? It's only 10:00, it's snowing again, and by the number of calls I'm getting, something tells me I'll be processing a ton of auto loan requests. Even working at home.



"I can do all this online?" Most credit union Web sites let members check loan rates and other services. Credit Union Interaction Center lets them also fill out credit applications, enter personal account info, get automatic responses to inquiries, and make secure, permissive transactions and payments. All whenever they want.



The Benefits

Improve service and member services

- **Enhance current service offerings** with things like on-hold promotional messages for callers, outbound campaigns, and multimedia interaction options that allow members to call, fax, send an e-mail or come in over the Internet.
- **Support “self-service” processes** such as automated call menus and member account access over the phone, permissive online transactions, online loan applications, and automatic e-mail responses to Web-based inquires.
- **Speed calls and interactions** with the Credit Union Interaction Center’s multimedia queuing, automatic call distributor (ACD) and intelligent routing, and with real-time presence management and Follow-Me call and message forwarding to ensure that employees and agents are always available.
- **Integrate data processing**, interaction tracking and service modules into the CUIC environment to maximize analytics and “screen pop” member data to the desktop.

Increase productivity by increasing efficiency

- **Enable remote agents, work-at-home employees** and mobile workers with the Credit Union Interaction Center’s remote connectivity and browser-based access.
- **Equip employees with unified messaging** that puts e-mails, voicemails and faxes in their e-mail inbox to simplify message management and speed responses.
- **Put users in complete interaction control from the desktop**—call center agents, supervisors, business users and even remote employees—with the Credit Union Interaction Center’s communications manager interface to:
 - Manage calls, Web interactions, recording and conferencing with point & click efficiency.
 - Instantly locate other users via real-time presence management status settings. The desktop communications manager also includes user as well as workgroup company directories for speed dialing and faster call transfers.

Improve communications control and business continuity

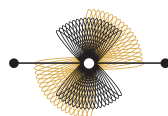
- **Get a single “global” system** for your main office, dispersed branch locations, call center and departmental operations with the Credit Union Interaction Center’s single communications platform and bundled applications suite.
 - Open new offices or branches by simply plugging in a CUIC server at each one and connecting to a WAN.
- **Centralize administration for all branch locations**, offices, departments, users and call center operations in a single administrative interface.
- **“Future proof” your communications technology** with the CUIC system’s open software architecture and telephony user interface and built-in capabilities for voice over IP (VoIP) and SIP.

Lower the total cost of system ownership

- **Identify a clear and immediate return on investment** through lower system implementation costs, and by integrating CUIC to existing IT infrastructures and applications to maximize investment protection.
- **Lower the cost of phones** with standards-based analog phone devices and SIP soft phones, which are significantly cheaper than the “lock in” end-user devices from proprietary vendors.
- **Reduce system administration and IT expenses** by administering a single network-based CUIC server rather than multiple proprietary communications systems at several different branch service centers.
 - Lower ongoing costs for adds, moves and changes by performing them in-house from the same central administration interface for all locations.
- **Add business applications and communications functionality** with CUIC licensing—not more hardware and administration interfaces from proprietary vendors.



“Welcome to All Members Credit Union. Press 1 to hear about our new free checking account options, press 2 to access your current account information, or press 3 and one of our member service representatives will be with you shortly.” Credit Union Interaction Center gives members any information and promotional messages you want them to have. Your call, along with theirs.



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Interactive Intelligence Inc. (Nasdaq: ININ) was formed in 1994 and today is a leading developer of software for the enterprise, IP telephony, contact center automation and unified communications. The company is headquartered in Indianapolis, Indiana, and maintains offices throughout North America, Europe and the Asia-Pacific with more than 1,000 customers globally.

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