



Interactive Video Banking Web and 3G Mobile

Interpersonal Communications Means Business

Today's capital and financial institutions are looking for ways to streamline their operation, minimize their costs and optimize their resources. Organisations are also looking towards increasing the "personal touch" whilst also increasing their expertise in order to allow customers to make smarter decisions.

GoliveBanking enriches financial organizations by providing bankers with the ability to add interpersonal communications to the services they offer and in doing so enhance customer relationships.

GoliveBanking enables bank representatives to interact with customers directly through the bank's website using a variety of communication mechanisms, such as audio, video and text chat, or via 3G mobile handsets. Intelligent QoS mechanisms ensure that banker and customer that such calls are always conducted at the highest quality possible.

Multimedia Interactive Communication

GoliveBanking is more than just an audio and video communications interface, providing bankers with the ability to remotely interact with customers in a variety of ways. Even within an established voice/video call **GoliveBanking**, enables bank agents to stream information and video clips directly to a customer via their web browser. They can also share documents and online forms from their PC display directly to the customer's interface.

In addition to audio and video, **GoliveBanking** offers a text chat interface, enabling customer to interact with bank agents discreetly or when internet QoS limits the availability of voice or video communications. Callers can also utilize text chat to record notes for agents while they wait for their calls to be answered.



Call Management and Distribution

GoliveBanking offers a complete, interactive video interaction center environment supporting hundreds of bankers. The system supports 3 modes of operation: "inbound" (customer calls to banker) with an "invite" option, where the banker can send the customer a link that allows them to call-in whenever they are ready.. "Outbound" (banker calls to customer with "consent" option) and "internal" (banker-banker, with or without a customer).

The system can be implemented as a stand-alone video interaction center or integrated with existing contact center ACD and CRM systems. When used stand-alone, the system's built-in Video ACD and soft-switch provides complete caller queue control, call waiting, as well as profile, skills-based and banker initiated call routing.

All callers to the **GoliveBanking** system automatically enter a call queue and receive a video greeting, which can be customized based on the customer's profile. Callers are also provided with the option to view various streamed video clips while they wait. Once in a call with a banker, callers can be routed to other bankers, placed into a conference with multiple bankers, or transferred to external numbers.

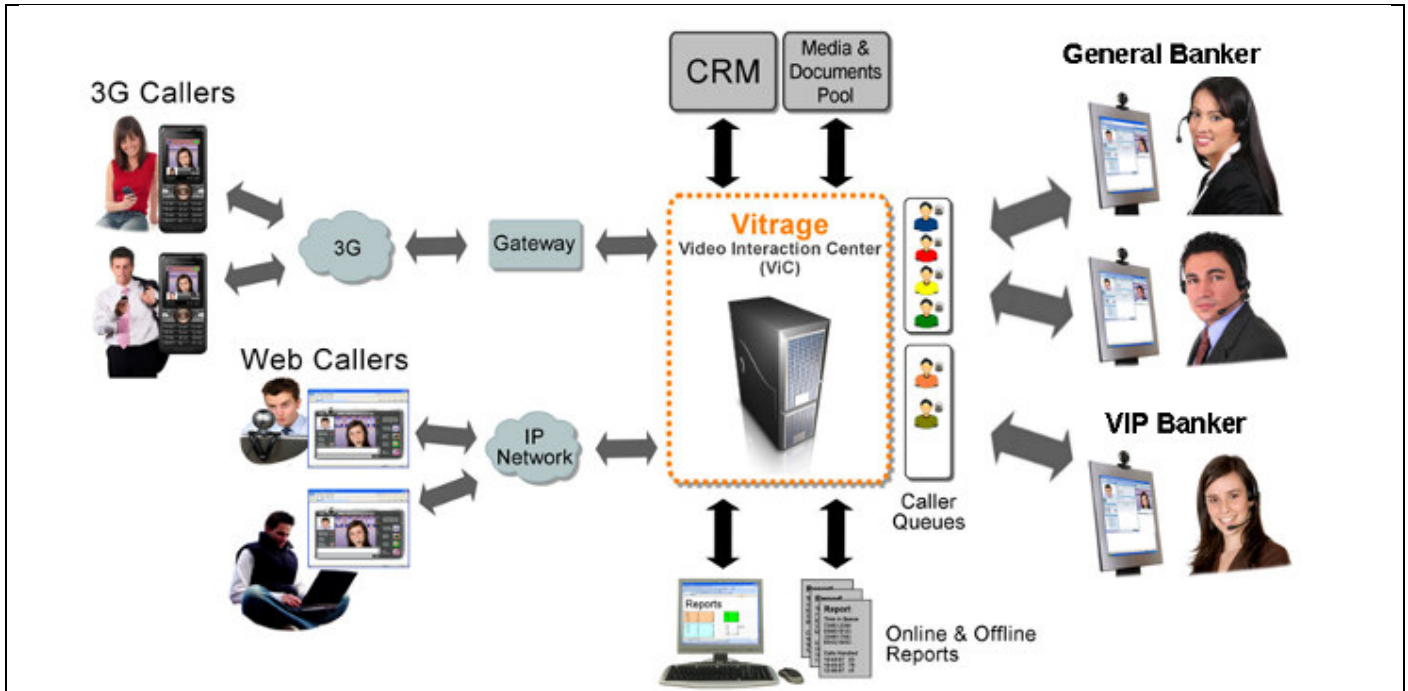
Caller Reports and Recording

GoliveBanking offers comprehensive call logging and reporting, essential for use in dispute resolution, quality monitoring, banker training, as well as meeting legal obligations. The system is able to record all audio, video and text chat sessions, for both caller and banker.

GoliveBanking also provides a wide range of call reports and real time monitoring. Reports can be viewed on-line or exported to standard spreadsheet applications.



GOliveBanking – 3G & Web Interactive Video-Banking



System Functionality

Call Handling

- Customer to Banker inbound calling
- Banker initiated "invited inbound" calling
- Banker initiated outbound calling
- Video Call queuing
- Intelligent call routing based on time of day, banker skill level, caller priority, caller identification (ANI, DNIS), caller inputs,
- Call transfer to other bankers/3-way conference
- Call waiting/caller on-hold

Caller Management

- Caller information display
- Automatic caller identification via ANI, DNIS
- Built-in database (MS SQL)
- External CRM system interface

Customer-Banker Interactions

- Audio, video and text chat
- Streamed video content
- Dynamic info sharing

Supervision

- Supervisor monitoring (audio)
- Dynamic assignments/priorities
- Dynamic queue management (assignments, priorities)
- Dynamic Banker group management and administration (group assignments, skill assignments)
- Group and banker scheduler (shifts)

Reporting

- Graphical, numerical and historical reports
- Real-time display status (bankers, groups, current calls)
- Bankers statistics
- Data exportable to external spreadsheets

Deployment

- Stand-alone at customer-site
- Internal/external CRM
- Hosted/managed service



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