



Web and 3G Mobile Interactive Video Banking Call Center

Internet banking services have become increasingly popular, enabling customers to conduct financial transactions without having to call or visit their financial institution. While the independence and 24-hour nature of banking websites offer many benefits, there are times when customers require immediate assistance or wish to consult with a live bank representative.

GOliveBanking enriches financial websites by providing customers with instant access to live video enabled bank agents. As a fully interactive video call center, GOliveBanking enables customers to interact with call center agents directly from the bank's website in audio, video and text chat, or via their 3G mobile phones. Integrated bandwidth detectors ensure that customer-agent calls are always conducted at the highest quality possible.

Multimedia Interactive Communication

GOliveBanking is more than just an audio and video communications interface, providing bank agents with the ability to remotely interact with customers in a variety of ways. With GOliveBanking, bank agents can stream information and video clips directly to a customer's web browser while in a call. 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 utilize when they have low-bandwidth internet connections. 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 call center environment supporting hundreds of agents. The system can be implemented as a stand-alone video contact 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 provide complete caller queue control, call waiting, as well as profile, skills-based and agent 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 a stored customer profile. Callers are also provided the option to view various streamed video clips while they wait. Once in a call with an agent, callers can be routed to other agents, conferenced with multiple agents, or transferred to external numbers.

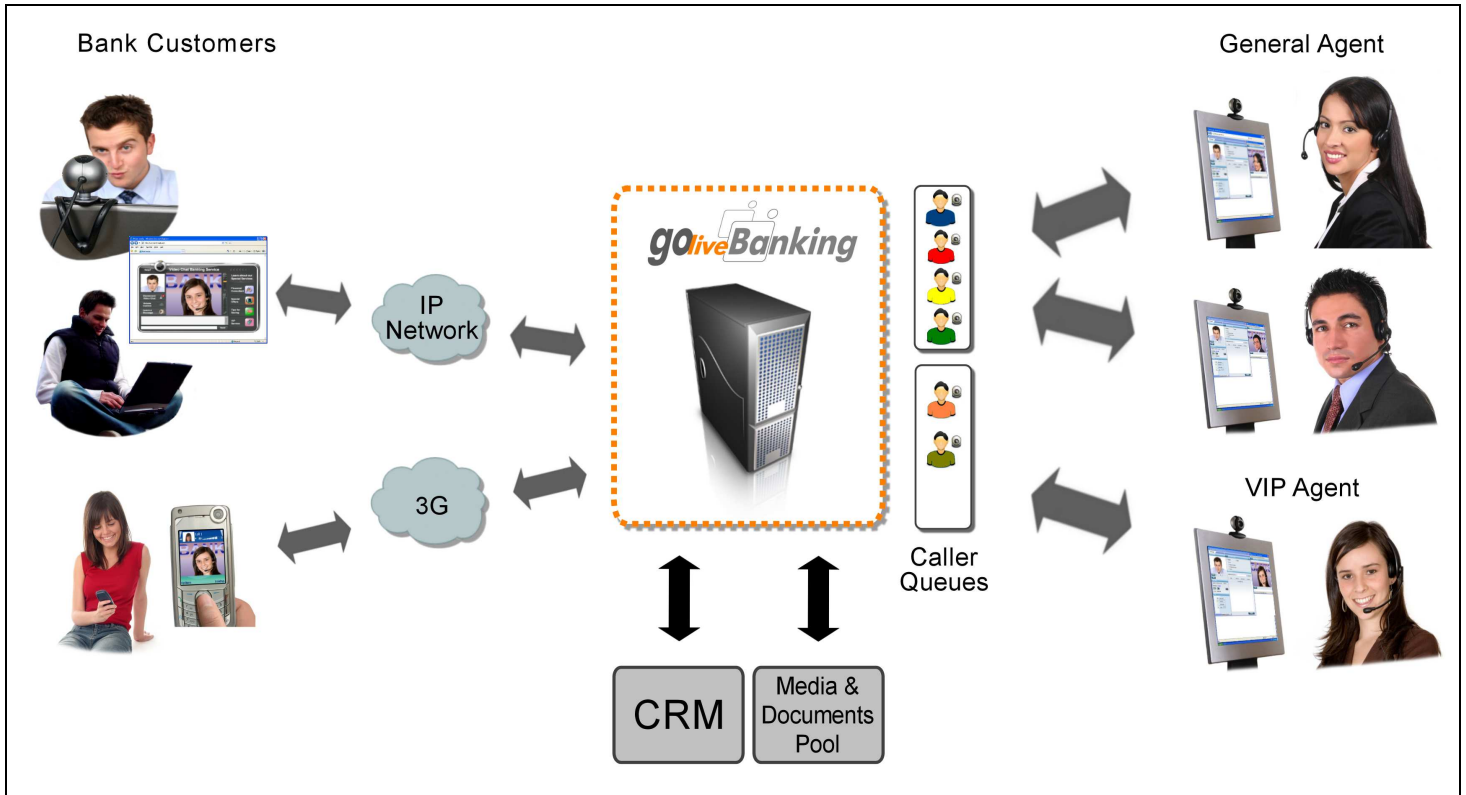
Caller Reports and Recording

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

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

- Video Call queuing
- Intelligent call routing based on time of day, agent skill level, caller priority, caller identification (ANI, DNIS), caller inputs,
- Call transfer to other agents/3-way conference
- Agent-assisted outbound dialing
- 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

Caller-Agent 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 agent group management and administration (group assignments, skill assignments)
- Group and agent scheduler (shifts)

Reporting

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

Deployment

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