



INTERACTIVE INTELLIGENCE
Deliberately Innovative

Case Study

Contact Center Automation

- Multimedia Recording & Quality Monitoring
- Customer Feedback Management
- Outbound/Blended Dialing & Campaign Management
- Network-based Pre/Post-Call Routing
- Web Self-Service & Knowledge Management
- Workforce Management

Enterprise IP Telephony

Enterprise Messaging

Summary

Customer: Irwin Mortgage



Headquarters: Fishers, IN

Industry: Mortgage lending

Challenge: Replace existing Avaya PBX, Conversant IVR, Melita dialer, proprietary CTI, and standalone voice mail system with a solution that would offer options to gain more control over system administration, maintenance, customization, as well as incorporate IP into the infrastructure.

Solution: *Customer Interaction Center*[®] (CIC) is an all-in-one communications software suite that provides multi-channel contact center automation and enterprise IP telephony functionality for mid-size to large customer-focused and interaction-intensive organizations.

Interaction Dialer[®] is an outbound/blended dialing and campaign management add-on application to CIC.

Benefits:

- Increased penetration rates from 5% to 60%
- Reduced average wait time from 3 minutes to 20 seconds
- Reduced abandonment rate from 20% to between 2% and 5%

Irwin Mortgage Enjoys Maximum Rate of Return from Combined Cisco/Interactive Intelligence Solution

About Irwin Mortgage

Irwin Mortgage Corp., a division of Irwin Financial Corp., is one of America's top mortgage lenders with more than 150 offices nationwide, servicing more than \$22.5 billion in residential loans. The company was founded in 1944 as Inland Mortgage Company, Inc. In 1981, Inland Mortgage was purchased by Irwin Financial Corp. (NYSE: IFC), and in 1998 Inland Mortgage changed its name to Irwin Mortgage. The company is headquartered in Fishers, Indiana and employs approximately 800 people.

www.irwinmortgage.com

The Challenge

In 2000 Irwin Mortgage began researching replacement options for its existing Avaya PBX. The company had been leasing the PBX, which meant a pricey per month fee and frequent vendor intervention.

"We began exploring replacement options in order to gain more control over system administration, maintenance, and customization," said information systems manager for Irwin Mortgage, Jason Perry. "We also wanted to incorporate IP into our infrastructure to take advantage of cost savings associated with a converged network."

In addition to its Avaya PBX, Irwin Mortgage was also looking to replace its Conversant IVR, a proprietary computer telephony integration system, a standalone voice mail system, and its Melita dialer. The new system, therefore, had to provide a wide range of functionality, with the capacity to support a workforce distributed among multiple branch offices.

The Solution

Irwin Mortgage reviewed products from Cisco, Inter-Tel, NEC and Nortel. It also considered purchasing a new system from Avaya. After an extensive "request-for-proposal" review, the company narrowed its decision to two vendors: Avaya, based on the least amount of impact it would have on the company's infrastructure, and Cisco, based on the company's reputation for IP-based networking solutions.

Although Cisco was in the lead, after receiving a price quote on its IPCC contact center product, Irwin Mortgage felt that it was cost-prohibitive. That's when converged communications solutions provider, G3 Technology Partners (www.g3tp.com), proposed an alternative solution that combined Cisco's CallManager with an all-in-one IP communications software suite from Interactive Intelligence called *Customer Interaction Center*[®] (CIC).

"We selected the CallManager/CIC combination because it offered us the best in IP, along with sophisticated applications at a turn-key system cost," Perry said. Irwin Mortgage also purchased *Interaction Dialer*[®], a CIC add-on product for campaign management and inbound/outbound blended dialing. Interaction Dialer replaced the mortgage company's old Melita dialer.

In addition, the company selected Interactive Intelligence's *Interaction Marquee*[™], a statistics engine used to display information from CIC—such as the longest call waiting,

number of available agents, etc.—onto wallboards, desktop “dashboards,” IP telephones, and other devices.

"[CIC] has helped us reduce average wait time, from nearly three minutes to about 20 seconds, and our abandonment rate has gone down, from a high of about 20%, to between 2% and 5%."

In 2002, CIC was installed as a pilot for the mortgage company's 40-agent customer service department. Upon completion of the company's new headquarters building in early 2003, Irwin had rolled out CIC to its information technology and help desk departments. Interaction Dialer was used to support the company's collections department, using the product's session initiation protocol (SIP) option to enable it to communicate with CallManager.

Today, CIC and Interaction Dialer support more than 800 Irwin Mortgage employees. The company is using CIC's automatic call distribution, interactive voice response, unified messaging, presence management, fax-on-demand, and reporting features.

The Benefits

Since installing the new solution, Irwin Mortgage has reported benefits ranging from increased productivity and improved customer service, to reduced costs.

"CIC's GUI-based customization tool has enabled us to create a host of features in-house, whereas before we were either severely limited to what we could customize, or we had to pay a lot of money for third-party assistance," Perry said. "For instance, we've used CIC to offer callers an in-queue callback request so they don't have to wait on the phone during long hold times."

Perry cited other benefits that have helped customers and agents alike. "Our agents have an Assistance button embedded into the CIC desktop softphone, so if they have a question during a call, they simply click on it to initiate an internal chat with a supervisor," he explained. "Before, agents had to put callers on hold and get up to locate a supervisor for help. The Assistance feature has enabled us to respond faster to customers, while also increasing agent productivity."

According to Irwin Mortgage, perhaps an even greater benefit of CIC is its IVR feature. The company's old IVR offered limited customization options, so it was used to request information from customers, rather than push the information to them. This led to low rates of use—referred to as low penetration rates—which put a heavier burden on live agents.

"We used CIC's customization tool to re-write call flows and IVR menus so we could intelligently route calls based on mortgage information pulled from our AS400," Perry said. "For instance, today, if the information pulled indicates that a customer is in default on a loan, the call is automatically sent to our collections department. We've written a variety of other scripts using 'if/then' criteria, which, together, have helped us increase our penetration rates from about 5%, to 60%. This has also helped us reduce average wait time, from nearly three minutes to about 20 seconds, and our abandonment rate has gone down, from a high of about 20%, to between 2% and 5%."

Perry added that the company's successful use of CIC's IVR has also helped it save money by reducing long-distance charges associated with callbacks.

Another productivity-enhancing feature has been Interaction Dialer. According to Perry, its blended capability has increased productivity, because the company no longer has to manually log agents in and out of inbound queues. He also stated that the administrator feature has helped the company to more quickly and easily manage campaigns.

"With its easy-to-use customization tool, and centralized, web-based system administration interface, CIC has given us the control we wanted in order to more quickly and cost-effectively respond to customer needs," Perry said. "Plus, we didn't have to go out and buy a bunch of separate systems to provide both contact center and business user features. All of this, along with the benefits of a converged network, have significantly contributed to our ability to succeed in the dynamic and highly competitive mortgage industry."

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INTERACTIVE INTELLIGENCE™

Interactive Intelligence Inc. (Nasdaq: ININ) is a global provider of unified business communications solutions for contact center automation, enterprise IP telephony, and enterprise messaging. The company's innovative standards-based, all-in-one communications software suite was designed to eliminate the cost and complexity introduced by multi-point vendors. Founded in 1994 and backed by more than 3,000 customers worldwide, Interactive Intelligence is an experienced leader delivering maximum customer value through its comprehensive solution-set comprised of premise-based and hosted offerings, including software, hardware, consulting, support, education and implementation.

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