



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**



# CAPITAL Card Services Improves Contact Center Agent Performance with All-in-One IP Communications Software Suite

## About CAPITAL Card Services

CAPITAL Card Services, Inc. is a leading servicer of MasterCard and Visa accounts for financial and non-financial institutions nationwide. The company serves approximately 500,000 cardholders and manages more than \$145 million in outstanding card receivables for its clients. CAPITAL provides turnkey account acquisition services, underwriting strategies, marketing, customer service, collections, and portfolio management services. It was established in 1998 and is headquartered in Sioux Falls, South Dakota.

[www.capitalcardservices.com](http://www.capitalcardservices.com)

## Summary

**Customer:** CAPITAL Card Services



**Headquarters:** Sioux Falls, SD

**Industry:** Financial Services

**Challenge:** Replace multiple telephony products with a single solution that would add quality monitoring and multichannel capabilities, along with simplified expansion.

**Solution:** *Customer Interaction Center*<sup>®</sup> (CIC) is an all-in-one communications software suite that provides multichannel contact center automation and enterprise IP telephony functionality for mid-size to large organizations.

**Vendors Replaced:** Mitel, Avaya, Active Voice, TASKE

**Benefits:**

- Coaching and training improves
- Company can more easily expand
- Addition of new contact center features is fast and painless

## The Challenge

As a servicer of credit card accounts, CAPITAL required a reliable, flexible and full-featured contact center telephony system – not only for its own business, but for the financial institutions that are accustomed to the high level of service provided to their cardholders. While CAPITAL was delivering quality service, managers recognized the opportunity to enhance the company’s contact center systems to enable future growth and the addition of contact channels (e.g., email and Web chat).

CAPITAL’s 200 contact center agents at its two South Dakota sites – Sioux Falls and Brookings – were receiving a total of about 500,000 inbound calls each month. Customers were getting their questions answered using self-service features through the interactive voice response (IVR) or by talking with a contact center agent. In addition, some agents were assigned to make outbound collection calls. To manage its contact centers, the company was using different telephony systems, making it a challenge to upgrade or expand, and to get detailed reports on agent performance.

“We had a telephony solution in place, but we wanted one that was fully integrated instead of several separate products,” said Jill Point, senior vice president of Card Services at CAPITAL Card Services. “Separate products required more effort to get them working together. It was also a challenge to pull data and reports.”

Doug Scheid, senior director of IT for CAPITAL, explained that having different telephony products made it difficult to bring in agents to address future growth, or open an additional contact center should that be needed. “To expand we needed an easier way to manage our contact center operations,” Scheid said. “We had separate products for every function, and we needed to consolidate them.”

The company’s existing PBX system came from Mitel, and CAPITAL’s IT team had developed its own solution for IVR. Also in place were solutions from Avaya, Active Voice, and TASKE.

Besides needing an integrated contact center solution, the company also required certain telephony features that Mitel and other vendors could not provide on a single platform. “We did not have call recording technology and we needed this capability for enhanced agent coaching and training,” Point said. “The old system also made it difficult to listen in on calls, and prospective clients increasingly required recording capability for validation purposes.”



According to Scheid, the Mitel solution had limited call routing functionality, so the system would not keep pace with growth if the company decided to eventually add a third contact center. "We knew that down the road we'd want to route not just calls, but emails and Web chats," Scheid said. "We needed a future-proof platform."

## The Solution

On Scheid and Point's wish list for a new contact center solution were a VoIP platform; multichannel routing and queuing; IVR functionality; auto-attendant; recording and monitoring capabilities; sophisticated reporting features; and an outbound dialer system. Scheid and Point considered solutions from Mitel, Avaya, Aspect, Nortel and Cisco. They also reviewed the Interactive Intelligence *Customer Interaction Center*<sup>®</sup> (CIC), a standards-based, all-in-one IP communications software suite. Scheid was familiar with CIC from a previous position.

"From a coaching perspective, the ability to record and monitor calls has been a tremendous benefit. Since CIC is so easy to use, line supervisors can spend more time working with the agents and giving performance feedback."

It became clear that, with the exception of Interactive Intelligence, these vendors could not offer an IP-based contact center solution running on a single platform and with all the features CAPITAL needed. CIC, however, offered a truly "unified" solution with its single-platform software architecture. This gave CAPITAL the benefits of interoperability with third-party systems and flexible growth options for expansion of both agents and functionality. CIC also offered the additional features the company needed to stay competitive, such as multichannel recording and quality monitoring.

"In addition to having everything on our list of requirements, CIC was the most cost-effective solution," Scheid said. "The Interactive Intelligence contract included upgrades to the solution, which is something most companies didn't want to include."

In addition to CIC, CAPITAL purchased several Interactive Intelligence gateway appliances, and the following add-on applications: *Interaction Director*<sup>®</sup>, *Interaction Dialer*<sup>®</sup>, and *Interaction Recorder*<sup>®</sup>.

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## The Benefits

All 200 CAPITAL agents use CIC, in addition to 100 other employees. "From a coaching perspective, the ability to record and monitor calls has been a tremendous benefit," Point said. "Since CIC is so easy to use, line supervisors can spend more time working with the agents and giving performance feedback. By enabling line supervisors to listen to more calls, we've further improved training." The recording capability has also enabled CAPITAL to more effectively demonstrate its exemplary service to clients. "Our clients like to hear how agents are interacting with customers," Scheid said. "They realize they're getting great service from us; it gives us a lot of credibility."

Thanks to CIC's reporting features, supervisors can also more easily identify ways to improve performance. "CIC's reporting functionality enables us to see activity in Sioux Falls only, or in Brookings only, or the system as a whole," Point said.

With a single solution for all its contact center needs, CAPITAL can continue to roll out new capabilities to both contact centers without worrying about integration or hardware headaches. "From an infrastructure perspective, CIC is very configurable and meets all our business needs," Point said.

"With its unique centralized 'event-processing engine,' CIC makes it easy for us to migrate to new functionality, whatever the communications channel," Scheid said. "The bonus is that unlike some of the really large vendors, Interactive Intelligence has been totally responsive to our needs. It's nice to work with a company that delivers on innovative technology, but also listens to and incorporates customer feedback."

## 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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