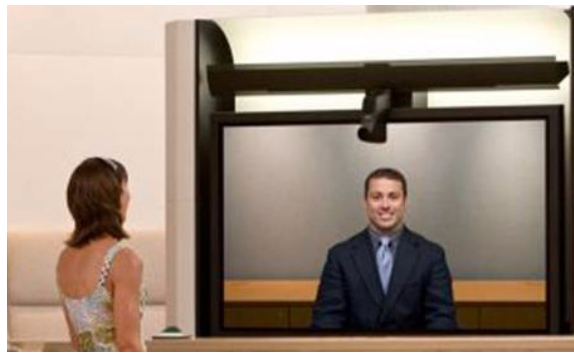




CHAPTER 2

Solution Requirements and Process Flow

Scope

The Cisco Virtual Expert Management solution is a powerful, flexible communication solution that addresses a variety of technical, business, and associated service preferences. Deployment of the Virtual Expert Management solution is customized to suit the specialized services, expertise, and in house applications of a particular financial institution. Lab validation testing is used to demonstrate how the components that comprise the solution may be integrated to address the business issues that were identified in [Chapter 1, “Financial Services Business Challenges.”](#) The scope of this document is restricted to specific products and use cases. However, the reader is encouraged to consider that certain products may already exist in a retail banking environment that may be integrated into the solution to provide similar functionality. Other products and services could be integrated into the solution beyond the scope of this document that may offer significant business value. In addition, the testing that was completed to document the solution was restricted to branch-to-branch/other location and branch-to-contact center communication. Home-to-branch and home-to-contact center were outside the scope of the testing completed for this document but are potential use cases for this solution. A complete list of components that were validated and tested within the scope of this document is available in [Chapter 3, “Solution Details.”](#)

Solution Capabilities

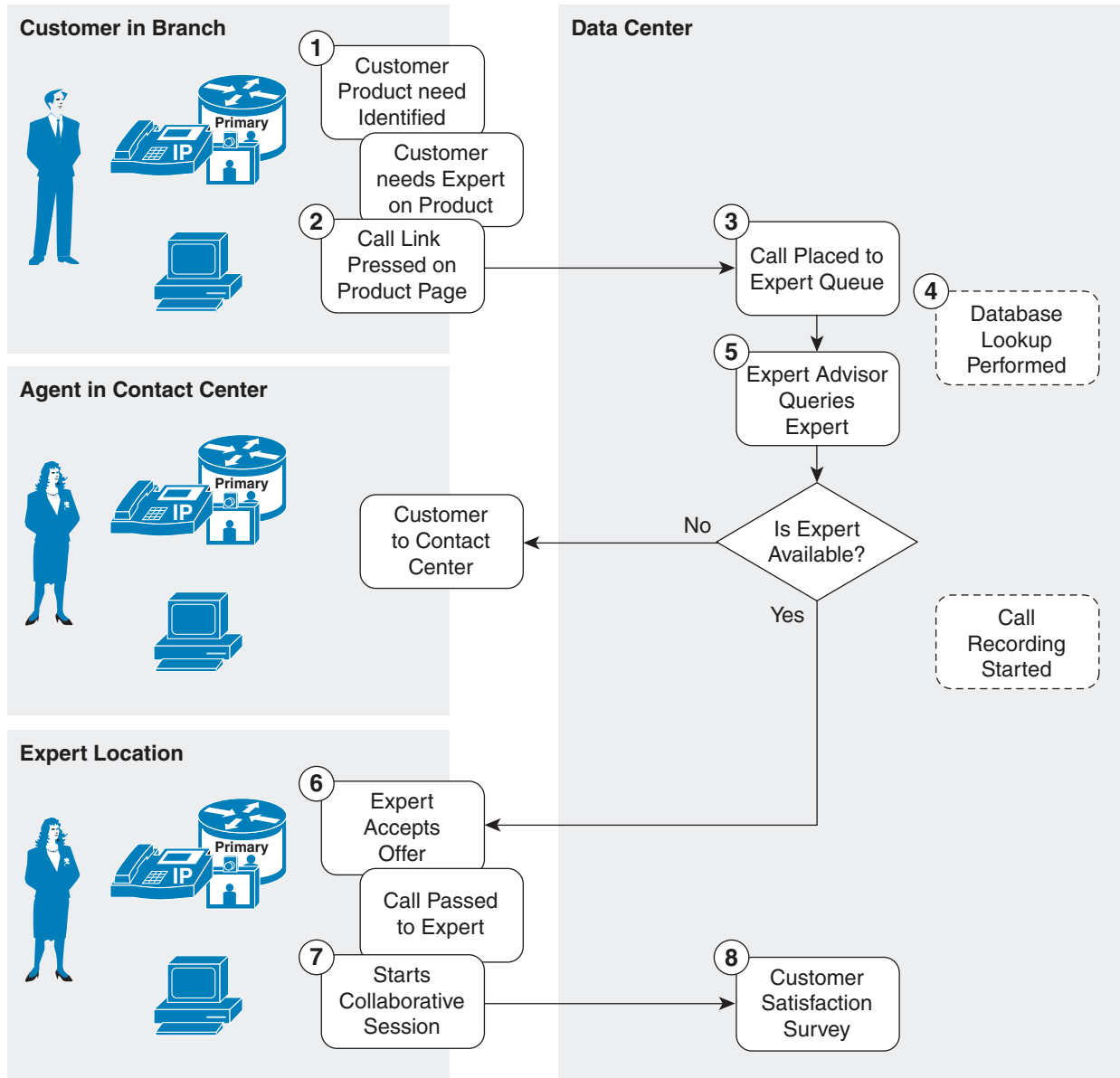
Specific solution capabilities are addressed within the scope of the Virtual Expert Management solution:

- *Audio and Video Conferencing between the Customer and Expert*—Provides several options to enable audio and video consultation between the customer and the expert. The quality of video and associated products are flexible and adapted to the needs of the financial institution and allows for the capability of the solution to grow as the needs of the institution increases.
- *Ability to define and search for multiple types of expertise*—Intelligently and automatically search for any administratively predefined range of expertise.
- *Rich Collaboration*—Bidirectional document sharing allows either the customer or the expert to input information into relevant documents, web pages, or customer-related material.
- *Peripheral Device Sharing*—Provides the option to print shared documents or collateral locally or at another location within the institution's enterprise.
- *Multimedia Playback*—provides the ability for the expert to play multimedia content (instructional videos, pre-recorded material) for the customer.

- *Survey*—enables an institution to offer a customer an optional, customized survey at the end of a session by directing them to an appropriate URL.
- *Security*—secure interactions between a customer and expert include many options for session encryption and privacy settings. These designs build on best practices for secure enterprise architectures.

Solution Use Case Walk-Through

The customer enters the financial institution featuring the Cisco Virtual Expert Management solution and is led to the Virtual Expert station by a branch associate under an unattended scenario, or the area where the Virtual Expert station is operated by the greeter in an attended scenario. [Figure 2-1](#) shows the process flow of providing expert assistance to a customer.

Figure 2-1 Process Flow of Customer Connecting to an Expert**Note**

Dotted process steps are optional based on deployment scenarios and implemented solution components.

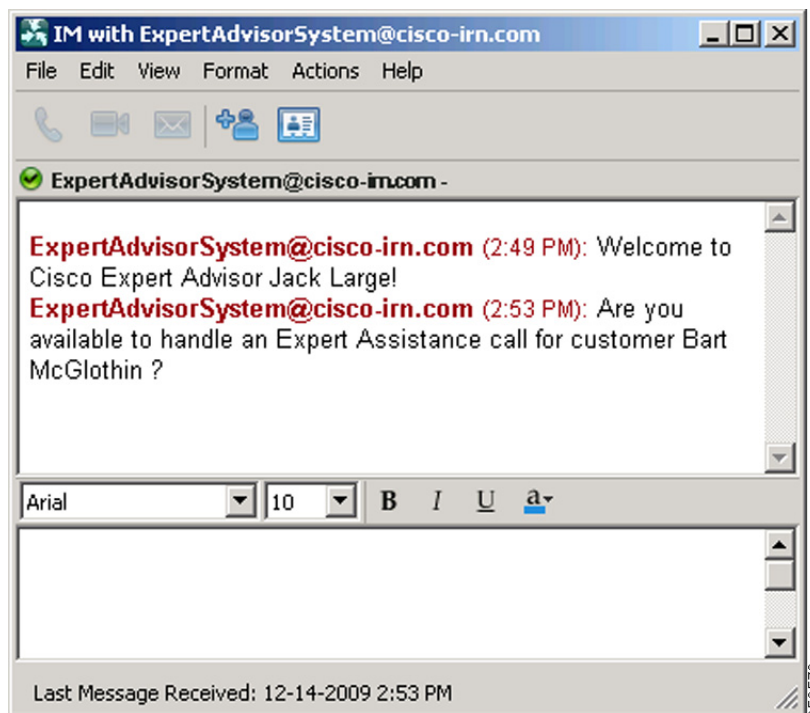
The following steps describe the flow in [Figure 2-1](#):

- Step 1** Using the virtual expert station, the customer (unattended scenario) or branch associate (attended scenario) searches for a product of interest. This web portal would typically be the financial institution's specialized portal listing their products and services.
- Step 2** Once the product of interest is identified, it is determined whether the need can be fulfilled with local resources or whether a remote expert is required.

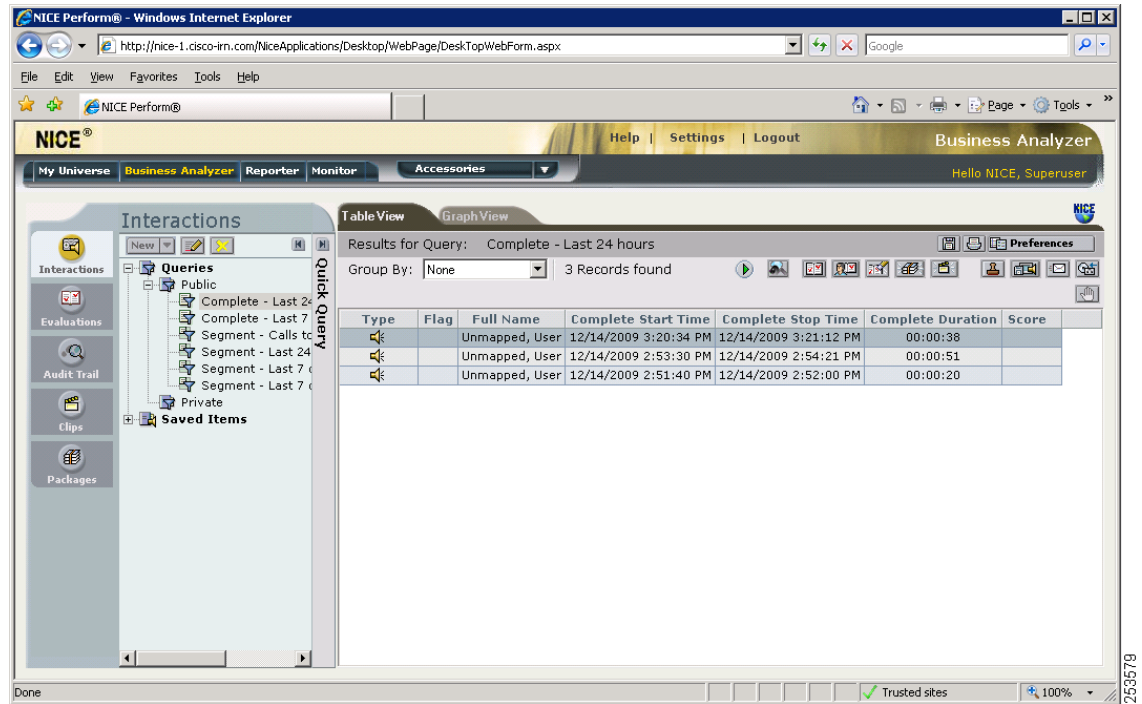
- Step 3** After determining that a remote expert is required, the **Talk to Expert** button is clicked, at which point the web portal server accesses the Cisco WebDialer WSDL service to place a call to the appropriate expert queue.
- Step 4** Optionally, the financial institution may integrate a database lookup to access the Customer Information System (CIS) or Customer Relationship Management (CRM) System for additional customer information. Once the connection to the expert queue is established, a script could be configured to request additional information from the customer before processing the call, such as data required to validate the customer's identification. After identification is determined, the system may be able to retrieve customer profile information based on the customer key. In addition, the location of the customer can be determined by the phone number of the customer station and referenced in a database that includes all VEM stations. This information is used to customize messages subsequently sent to the experts.
- Step 5** The expert advisor locator service sends out instant messages to one or many experts soliciting their assistance with the customer. If a database lookup was performed, this solicitation could include information such as the customer's name, balances, last transaction, or customer ID for combined customer profile lookup. Expert selection is determined based on the financial institutions' business process and associated queuing method (longest available agent, most skilled, or least skilled) or spatiality (closest match among numeric attributes).

If an expert is not available, queue scripting would typically include forwarding the call to a Contact Center agent or answering service, based on the institutions defined business process. See [Figure 2-2](#).

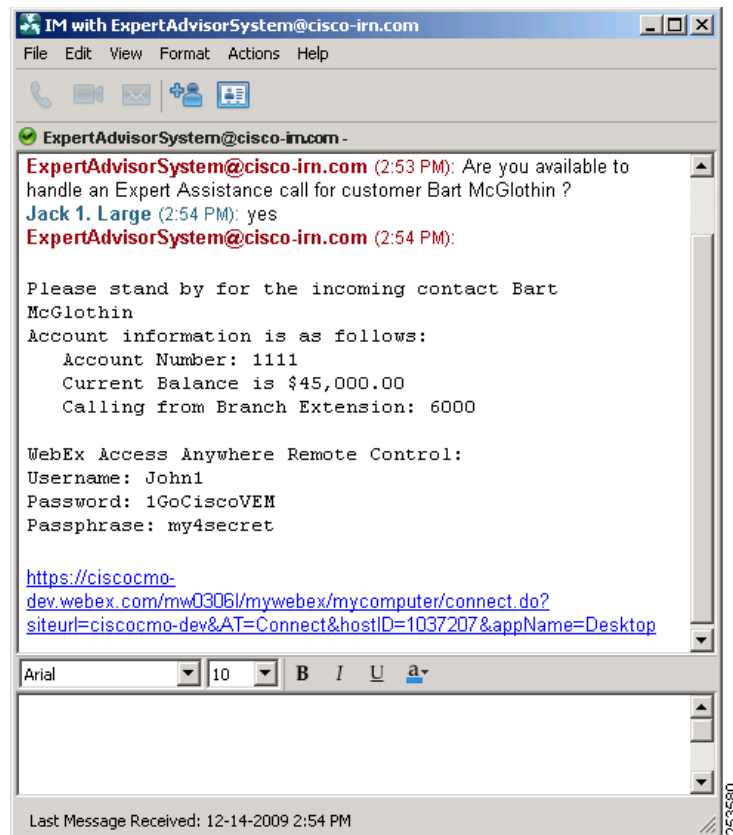
Figure 2-2 Expert Instant Messaging with Customer



An optional solution component is customer interaction recording to enhance customer service and/or meet regulatory requirements. The audio session between the customer and expert can be recorded in several deployment scenarios. The scope of this document and associated testing did not address recording of video streams, desktop collaboration and TelePresence calls. Recordings using NICE are logged and stored for reporting and audits. See [Figure 2-3](#).

Figure 2-3 NICE Reporting

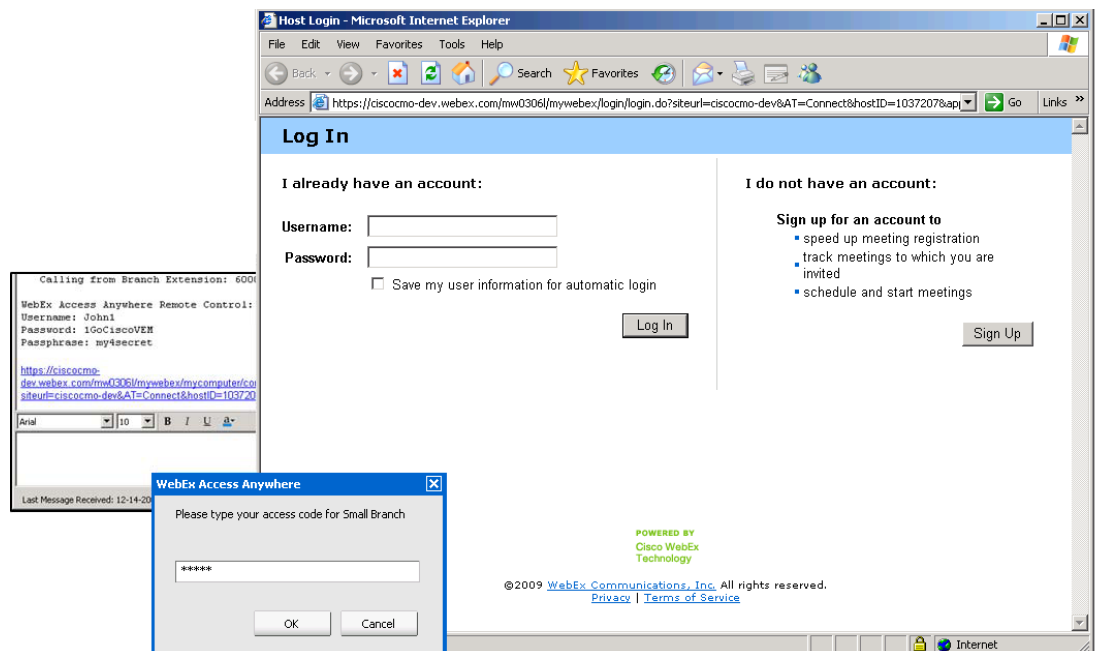
Step 6 When an expert accepts a contact request, the requests to the other experts are revoked. If a database lookup was performed, additional information could then be provided in the subsequent messages. See [Figure 2-4](#).

Figure 2-4 Customer Accepting Contact Offer

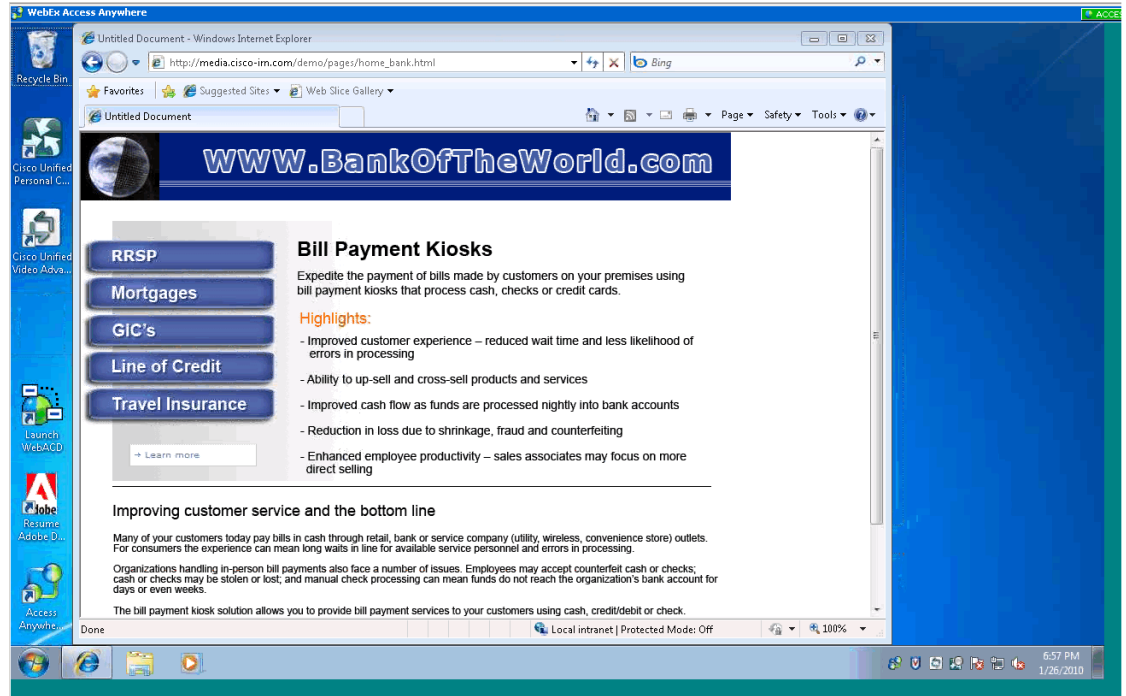
The expert advisor locator system then connects the expert and customer with voice and video. When additional collaboration is needed, a desktop sharing session can be started. Desktop sharing is available via several products. In this example, the expert is able to remotely control the customers desktop using WebEx Access Anywhere. See [Figure 2-5](#).

Figure 2-5 *The Advisory Experience*

The link for the session is provided in the acknowledgement message along with the necessary credentials. See [Figure 2-6](#).

Figure 2-6 *Expert Accessing the Customer Desktop*

Step 7 Once connected, both the customer and the expert are able to collaboratively control the virtual expert station desktop. The expert can direct the customers browsing experience, help complete complex application and investment web forms, and provide the expert services that the customer needs. See [Figure 2-7](#).

Figure 2-7 *Customer and Expert Interacting*

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Step 8 Once the conversation is complete, the expert optionally may direct the browser to a customer satisfaction survey site.