VoiceObjects
simplifying voice technologies

Highest Quality at the Postbank Voice Portal

Postbank sets new standards in automated voice processing thanks to personalization and an innovative voice user interface design.

At a Glance

Customer
Postbank AG

Implementation
Ports: 720
IVR System: IBM WebSphere Voice Response
Voice Application Management System: VoiceObjects Factory

Benefits
Time to market: The state of the art telephone banking system at Postbank was deployed from start to finish in just a few weeks.

High acceptance: Initial surveys of Postbank customers showed that 78 percent were "pleased" or "very pleased" with their initial use of the service.

Unlimited capacity: Nearly unlimited scalability thanks to VoiceObjects' server technology.

Low operating costs: Low personnel costs for administering the overall system thanks to integrated functions for monitoring and maintenance.

Integration into existing business processes: VoiceObjects Factory is based on open standards and allows the reuse of business processes and logic systems developed for the web.

Investment protection: VoiceObjects integrated readily with the existing voice processing technologies and telephony platforms thereby protecting Postbank's previous infrastructure investments.

Postbank



The Customer
Postbank – Germany's Largest Retail Bank

With 11.5 million customers, a balance sheet of 141 billion euros (2002), and 8,700 employees, Postbank is the largest private retail bank in Germany. Together with Deutsche Post AG, which owns 100 percent of the Postbank shares, Postbank has the most extensive bank branch network in Germany. The centerpiece is made up of around 800 Postbank Centers offering customers financial services from highly trained financial consultants. Postbank is also one of the market leaders in direct banking. Postbank customers now manage 1.5 million basic checking (giro) accounts online, and 2.5 million customers take advantage of the telephone banking services on offer – a number that continues to rise.

BANKEN-TEST
GESAMTSIEGER: Postbank
ausgezeichnet von DM EURO 01/2004

The Challenge
Increasing Acceptance among End Customers

In re-launching their voice portal service, Postbank focused squarely on improving service availability and optimizing call center capacity. By using the most modern and most user-friendly voice portal available, Postbank sought to bolster its position as the number-one bank in consumer retail banking. The voice portal must support the highest standards for service quality with special attention paid to the structure of the target market customer base and consideration given to future company goals.

The Solution
Acceptance pays off

Through a revamped voice user interface, Postbank aims to considerably improve the user friendliness in order to get more callers to accept the voice portal as their virtual service representative for handling standard questions and transactions. The re-launch aims to reduce the workloads on the bank's call center thereby enabling a greater capacity for professional consulting services. Improved dialogue guidance and a relaxing experience on the telephone (such as can be achieved by using recordings of real voices – the so-called audio prompts) will also help achieve these aims. Natural language interaction will replace the aging and rather static telephone banking system. Customers will even be able to choose their very own service representatives from among several virtual personalities (personas).



„We will soon be ready for a complete re-launch of our telephone banking system to move us forward in terms of user friendliness, economy, and future prospects. The concept of voice-based customer self-service on the telephone fits tightly into our multi-channel strategy."

Werner Wessinghage

VP of Direct Sales

Postbank

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Headquarters:
VoiceObjects AG
Friedrich-Ebert-Strasse
51429 Bergisch Gladbach · Germany

Fon: +49 2204 845-100
Fax: +49 2204 845-101
info@VoiceObjects.com

North America:
VoiceObjects
Boston
Fon: (303) 819-8300
tkamphuis@VoiceObjects.com

United Kingdom:
VoiceObjects
Penthouse 11 Bickenhall Mansions
London W1U 6BR
Fon +44 7711 033 178
Fax +44 7980225 098
bmorgen@VoiceObjects.com

web www.VoiceObjects.com

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The Scenario

High-quality services for thousands of callers

Compared to earlier solutions, this system places much higher demands on the performance of the underlying technologies. Operating such a large-scale system with over 700 ports for economically handling over 100,000 callers per day requires a high-performance server-based operating environment that integrates management, maintenance, and monitoring functions all at once. The voice application management system (VAMS) VoiceObjects Factory fulfills these requirements while providing a development environment in which voice applications can be created in just a few weeks without any great programming costs.

The solutions conceived by VoiceObjects are also quite economical: A system on this scale can only be operated economically using a managed, server-based solution. Another important selection criteria was the continued use of both the existing IBM middleware and the IBM voice recognition software in order to protect previous investments.

The Outlook

Step-by-step extensibility

The new VAMS is also set to provide the technical basis for expanding the voice portal for newer, higher-grade services step-by-step. At first, the system will automate the process of welcoming and authenticating customers and in addition will provide customer account data and information on bank products. In the next phase, entire transaction processes, such as ordering remittances, will be automated.

The Company

VoiceObjects AG

VoiceObjects AG develops and markets VoiceObjects Factory, the world wide leading application management system for the fast and effective provision of automated voice-controlled services in telephone based customer contact. For organizations and public authorities voice-controlled services are an efficient communication channel for information, transaction and entertainment services.

VoiceObjects has a global player on its side in the form of its strategic investor **Deutsche Telekom** (T-Venture). VoiceObjects AG's leading position enjoys the continued support of its partnerships with firms like **Comverse**, **IBM**, **Genesys**, and **VoiceGenie**, all of which give VoiceObjects an excellent position for its ongoing international expansion.

Other international partners include Nuance, Scansoft, and Voxpilot. VoiceObjects, a private company with offices in Boston, Cologne and London, is a member of the VoiceXML forum and W3C.