

FINANCIAL SERVICES

Voxeo and Chrysalis put Payment Transaction Processing Company in Charge

Voxeo's Prophecy IVR Platform offered an open standards IVR hosting solution for reliable and secure financial transactions over the phone.

Chrysalis Software built the IVR application and integrated web interface, enabling the customer to easily setup and manage of card programs.

Solution Highlights

- ✓ VoiceXML-based IVR
- ✓ On-demand scalability
- ✓ Easy backend integration via SIP
- ✓ PCI-compliant payment processing
- ✓ 100% Uptime Guarantee
- ✓ VoIP for low-cost call transfer to agents

Background

A global payment transaction company offers a range of value-added, cost-effective prepaid and payroll card programs in association with the MasterCard®, Visa and issuing banks across the Americas, Asia, Europe, the Middle East and Africa.

The Challenge

The customer's prepaid card programs depend on Interactive Voice Response (IVR) to enable consumers to conveniently retrieve account balances, hear a history of recent transactions, manage pin numbers, perform functions such as reloading funds, or transferring to a representative for assistance.

The customer found that its old, proprietary IVR solution was keeping the company from launching prepaid card programs as quickly and cost effectively as possible. Making even simple updates to an existing IVR application's greeting or menu options required the engagement of a third party provider and often took weeks to complete.

Further, the customer's rapid global growth required on-demand scalability to support new programs and handle fluctuating traffic and seasonal spikes in customer service call volume. The old IVR solution was hosted, but with no redundancy and no service level agreement.

Customer Requirements

The customer desired a replacement IVR solution that would leverage the latest technologies and open standards to reduce the complexities of delivering voice applications. They also wanted to help partners differentiate their offerings from the myriad of cookie-cutter, one-size-fits-all, financial payment and prepaid processors.

Key solution requirements:

- Deliver a web-based interface that allows the IVR application to be quickly and easily tailored in support of new card programs
- Enable control over the addition of new IVR applications and updates to existing applications
- Deliver on-demand scalability including the ability to handle global growth, extremely large call volumes and traffic spikes with uptime reliability
- Provide a secure voice application platform and backend data integration in accordance with compliance requirements
- Present dynamically generated call menus based on caller input
- Offer English and Spanish menu options, including support for multiple currencies and the ability to easily deliver additional languages in the future
- Transfer callers to a contact center agent as required, anywhere in the world

Solution

Developed by Chrysalis Software, Powered by Voxeo Hosting

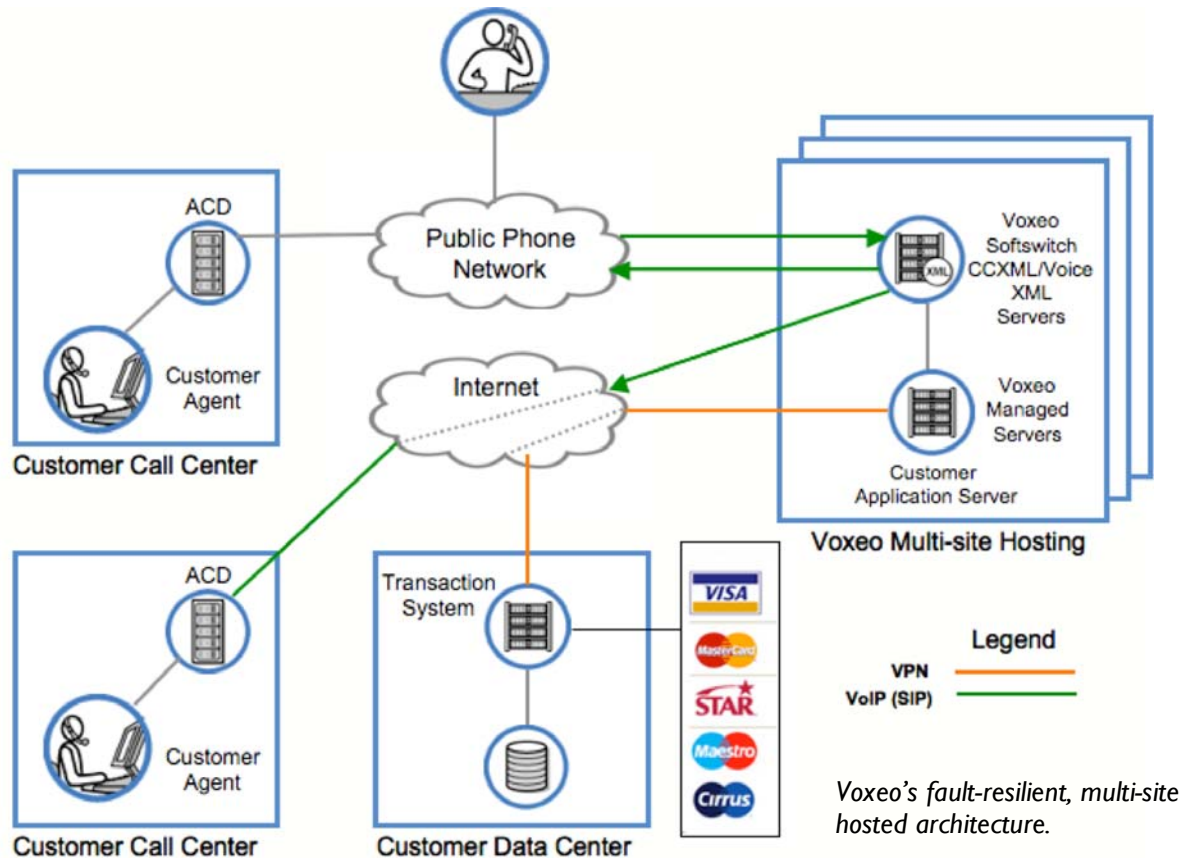
After surveying the hosted voice providers, the customer selected Voxeo's Prophecy IVR Hosting, the largest worldwide VoiceXML and CCXML hosting platform. The on-demand service made it easy for them to get started quickly and without expensive hardware and infrastructure investments. Most importantly, Voxeo offered a proven and highly reliable platform. Key reasons the customer chose Voxeo include:

- The industry's only 100% uptime service level agreement
- Fault-resilient, load-balanced Tier 4 data centers throughout the US and Europe
- An n+k architecture with over-provisioned capacity for on-demand scalability and bursting
- Compliance with Payment Card Industry (PCI) Data Security Standards
- The ability to transfer calls to contact center agents using low-cost SIP call bridging
- 24x7 Extreme Support from VoiceXML-certified support engineers
- Flexibility of choosing the application partner

The customer chose Chrysalis Software to build their IVR application and web-based administrative interface. With 15 years of voice and web application development, user interface design and expertise in complex systems integration, Chrysalis's development

methodology enabled efficient, accurate capture and implementation of the customer’s unique application requirements.

Chrysalis was able to take advantage of Voxeo’s SIP-based, standards compliant platform to speed development of the IVR application and ease integration with the customer’s backend systems and product suite, based on a J2EE web services framework. The voice application, which was developed using CCXML for call control and VoiceXML for the voice dialogs, determines the specific card program based on the card number entered by the caller. Each card program has unique features that offer the callers different services in the IVR application.



Voxeo’s fault-resilient, multi-site hosted architecture.

Because the Voxeo platform is built on XML standards and web methodologies, Chrysalis was able to deliver an integrated web interface that allows the customer to customize the services for each card program through the easy-to-use administrative console. The console provides real-time control over their IVR applications, including the setup of custom greetings, configuration of language preferences and currencies, and the mapping of DNIS numbers. The interface also enables the customer to configure emergency messages for playback in the event their contact center is unavailable.

Unlike their prior solution, the customer is now able to use straightforward drop-down menus to quickly configure their IVR application for a new card program, make edits to an existing

program or delete a program. What previously took several weeks to complete, could now be done in five minutes by non-technical personnel.

The customer chose to deploy its application on Voxeo Managed Servers that reside in Voxeo's PCI compliant hosting facilities.

Results

Chrysalis and Voxeo enable the customer to maintain total control over their IVR solution. The web interface enables additions and changes anytime, anywhere while Voxeo manages and monitors the telephony infrastructure and application servers from its secure, fault-resilient data centers.

- The customer can launch unique card programs quickly and cost effectively.
- The customer maintains complete application control. New applications can be brought online in minutes and changes to existing applications can be made with a few clicks of the mouse and go into effect immediately.
- Chrysalis can quickly make changes to the web interface and voice application should the customer require additional configuration options, such as new languages and currencies, in the future.
- The customer is able to offer transaction processing with uptime reliability and aggressive service level agreements via Voxeo's redundant, fault resilient hosting facilities.
- Voxeo's patented, highly scalable architecture ensures that extra capacity is available on-demand to accommodate growth, including the addition of new programs and bursts in call volume, for example during the holiday shopping season.
- The ability to transfer calls using SIP lowers telephony costs.

The customer receives seamless, single-point-of-contact support for all solution components via Voxeo's 24x7 Extreme Support team. They can contact the team by phone or use the online trouble ticketing system directly. Voxeo responds within 20 minutes to all production customers. The Chrysalis team is automatically alerted each time a ticket is opened so they can address and track any issues specific to the voice or web application.

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