

HarborOne



Results

- **Saving \$150,000 a year by replacing its legacy data lines with SIP trunking**
- **Saving \$100,000 a year on travel using Microsoft Lync and Aspect for video and web conferencing**
- **Reduced missed calls by 2-3 percent**

The Company

With \$1.8 billion in assets, HarborOne Credit Union is the largest state-chartered community credit union in New England and one of the top 100 in the country. The credit union serves the financial needs of consumer and business banking customers through a network of 14 full-service branches, and a mortgage office. Established in 1917 as Brockton Credit Union, HarborOne has grown to its present size with 16 offices across New England. Chartered by the Commonwealth of Massachusetts and regulated by the Massachusetts Division of Banks, HarborOne continues to be a local leader in a competitive banking environment.

Motivation for Change

HarborOne had a vision for its organization: leverage unified communications and collaboration (UC&C) technologies, along with a sound strategy, to deliver the best service to customers and grow the credit union's business.

For three years, HarborOne had been laying the groundwork to bring its vision to life. It upgraded and expanded its internal network capabilities, replaced its decade-old Nortel telephone system, and made the strategic decision to add the foundational elements of UC&C from Microsoft, including SharePoint and Lync (then known as Office Communications Server) as the organization's voice over Internet protocol (VoIP) and voice/Web conferencing system integrated with presence.

The final piece of the puzzle was the contact center, which had been relying on a basic ACD/PBX system to manage all incoming call activity. HarborOne needed a system that offered ease of use and manageability, extensive yet simple reporting options, call monitoring and recording, as well as skills-based routing and the ability to track calls through to resolution. This solution would also have to leverage the virtualization infrastructure HarborOne had built, and the Microsoft Lync platform.

"We may have been relatively small, but we had a big vision, the desire to offer a robust experience to our customers, and for our contact center to serve the enterprise as well," said Wayne F. Dunn, senior vice president and chief technology officer of HarborOne. "We wanted to utilize presence and instant messaging – maybe even customer-facing video at some point – so we knew we needed a future-proof platform that could take us there. And, that's how we found Aspect."

Why Aspect

HarborOne chose Aspect's Seamless Customer Service unified communications (UC) application for the contact center powered by Aspect® Unified IP®, which unites inbound routing and voice portal capabilities. Leveraging these along with Ask an Expert, Unified Agent Desktop, and real-time reporting, Seamless Customer Service coordinates self-service with live agent assistance to create a consistent experience



across channels providing a powerful solution for the credit union's customer service and collections operations.

The credit union needed agents to be able to easily access enterprise experts using presence and IM while being sensitive to the fact that those employees are not call center agents themselves. In order to achieve that, HarborOne chose to be an early adopter of Aspect's version 7.0 of Aspect® Unified IP®.

Seamless Customer Service™, integrated with Microsoft Lync, enables HarborOne agents to reach out to experts across the enterprise – be that a brand manager or an executive – to gain assistance with more complex interactions. Agents can determine the best expert for their scenario based on subject matter, time of day, day of week or how many calls a given expert had already handled. The contact center is responsible for answering questions and servicing customers in all areas, however, where additional knowledge or skills are required, engaging expertise from outside the contact center is now easy, and encouraged.

"One of the most compelling things about Aspect, aside from Seamless Customer Service meeting the needs we had defined, was the company's breadth of experience with Microsoft technologies and how their own leading contact center applications could work on top of that," said Dunn. "That is what really enabled us to bring our vision of a connected enterprise to reality."

Prior to working with Aspect, if an agent had handed a customer off to speak with another individual in the business, that was the end of measuring, tracking or reporting on the interaction. Now, HarborOne is able to track each interaction – with or without an expert involved – from inception to completion and can see more data than ever before with the system's in-depth reporting capabilities.

With Aspect's next-generation Unified Agent Desktop, agents can access IM, presence information and collaboration capabilities, in addition to their contact center functions. Fully integrated unified communications capabilities also enable agents to handle non-contact center calls as needed through Microsoft Lync and the same unified desktop. And, the agent toolbar enables agents to see their own performance statistics, to transfer a call to another agent after checking availability using presence, and to customize real-time reports with the information they require, even down to the way they look.

Applying the discipline of enhanced metrics and reporting was a critical requirement identified by HarborOne to elevate the professional capabilities of its contact center. Aspect's Unified Command and Control® Real-Time Reporting fulfills that requirement, collecting and delivering key performance data that equips HarborOne to make better decisions that increase performance and profitability, reduce costs and improve customer experience.

"One of the most compelling things about Aspect, aside from Seamless Customer Service meeting the needs we had defined, was the company's breadth of experience with Microsoft technologies and how their own leading contact center applications could work on top of that. That is what really enabled us to bring our vision of a connected enterprise to reality."

**- Wayne Dunn
SVP/CTO, HarborOne**

The real-time, consolidated view of operations serves as a fundamental tool for call center supervisors to make fast, informed decisions to manage staffing levels and queue times more effectively.

With voice capabilities fully deployed, implementation of customer-facing email and IM capabilities were implemented to help HarborOne service customers in new ways, improving the experience and expanding the choices they can offer. Agents have adapted to the multichannel environment and welcome the variety of interactions that comes with adding email and IM. In addition, with integrated screen pop in place, agents are armed with all of the customer data they need from HarborOne's CRM system right on their desktop. As an interaction comes in, Aspect helps pull relevant customer information and delivers it to the agent, making the customer experience seamless.

"The flexibility across channels is really unmatched. Not only can we now see all interactions at a glance and make real-time staffing adjustments, but we can also resolve customer inquiries quickly and accurately, and even address internal topics in 15 minutes rather than two weeks," said Dunn. "Our agents are happier, we are performing better, we are providing a level of service unmatched by competitors and we see growth on the horizon."

Results

HarborOne has already saved nearly \$150,000 a year by replacing its legacy data lines with SIP trunking and another nearly \$100,000 a year on travel costs by using Microsoft Lync and Aspect for video and web conferencing capabilities. The credit union has reduced its missed calls rate by 2-3 percent. And now, HarborOne has complete contact center redundancy in place thanks to the virtualization of its environment.

The advanced reporting and analytics capabilities of the Aspect solution have provided HarborOne with much greater insight into the efficiency of their operations. Actionable information delivered through the reporting function has helped the organization to plan agent staffing more effectively and improve management oversight to respond to real-time fluctuations in call volume.

Looking Ahead

The next portion of HarborOne's expansion will include automating some of its less complex interactions with speech recognition and IVR to free up agent resources to focus on higher revenue generating activities. HarborOne plans to replace its annual in-person security training exercise, which requires all employees to travel, with web conferencing using Aspect and Lync. The credit union also envisions growing its contact center to address needs around residential and consumer lending, and adding workforce management capabilities to optimize staffing and resource allocation.

Corporate Headquarters East

300 Apollo Drive
Chelmsford, MA 01824
+(1) 978 250 7900 office
+(1) 978 244 7410 fax

Corporate Headquarters West

2325 E. Camelback Road,
Suite 700
Phoenix, AZ 85016
+(1) 602 282 1500 office
+(1) 602 956 2294 fax

Europe & Africa Headquarters

2 The Square, Stockley Park
Uxbridge
Middlesex UB11 1AD
+(44) 20 8589 1000 office
+(44) 20 8589 1001 fax

Asia Pacific & Middle East Headquarters

8 Cross Street
25-01/02 PWC Building
Singapore 048424
+(65) 6590 0388 office
+(65) 6324 1003 fax

About Aspect

Aspect is the only software company with a fully-integrated interaction and workforce optimization platform for enterprise contact centers globally that need to profitably (and seamlessly) orchestrate people, processes and touch points in an era when the contact center is the new center of the customer experience. For more information, visit www.aspect.com.

