



How to Build a Strong Member Experience Strategy in the Age of AI

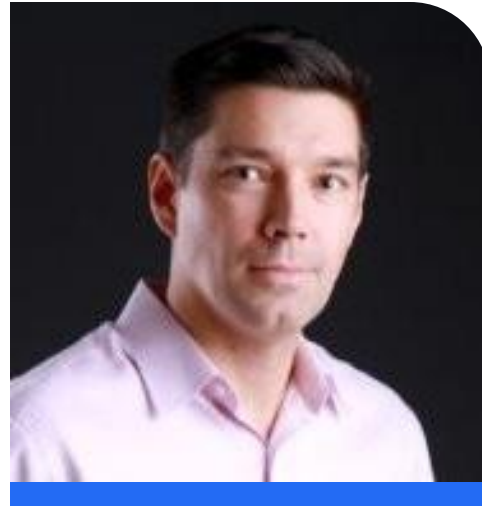
Meet Your Presenters



Alfredo Rizzo

VP Solutions Architects

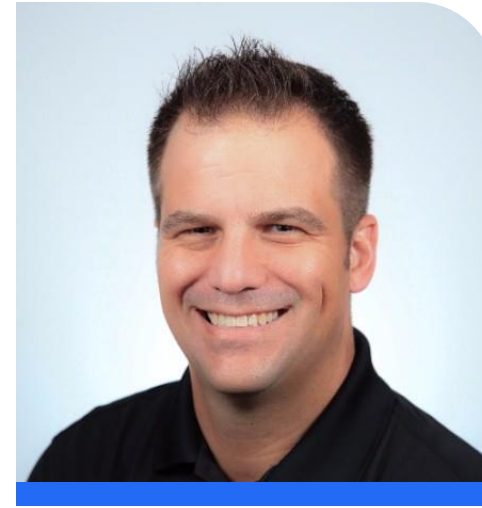
TTEC Digital



Gordon Sexton

Global Design Lead - Banking

Genesys



Michael Shrall

*Director of Product
Management*

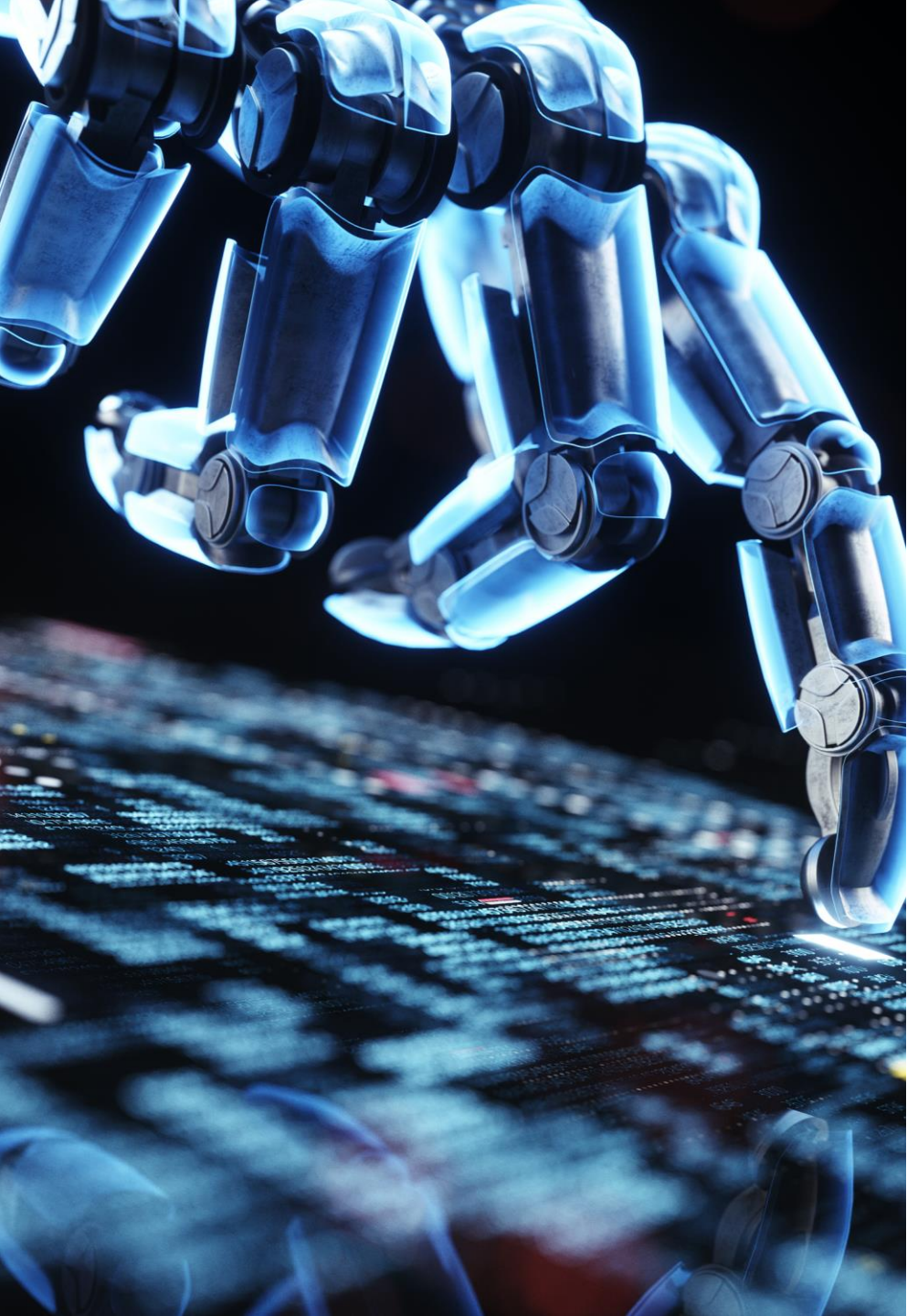
TTEC Digital



Mark Smedley

*Banking and Financial
Services Executive*

Genesys

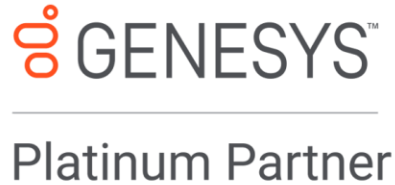


Agenda



- ✓ Introduction to TTEC Digital + Genesys
- ✓ How to think about AI in your organization
- ✓ How AI and Genesys + TTEC Digital solutions are revolutionizing the modern contact center
 - ✓ Member Experience Gains
 - ✓ Agent Experience Gains
 - ✓ Management Experience Gains
- ✓ How to get started with AI in your credit union contact center

The Power of Partnership: Genesys



14X

2022 Cloud Migration Partner of the Year

2021 Global Partner of the Year

2009-2020 North America Partner of the Year

400+

Genesys Certifications

100%

Participation on all Genesys Cloud Beta Releases

125+

Certified Support Engineers Providing 24x7 Support

PureConnect

Expertise second to none (including Genesys)

350+

Dedicated Genesys Resources

250+

Genesys Cloud Implementations

No Cost Sandbox

TTEC Cloud Invitation: Deep Dive into Key Existing and New CX & AI Use Cases

120+

Genesys Premise to Cloud Migrations



SmartApps

by TTEC Digital

- ✓ **Core Integration:** Jack Henry Symitar, Corelation Keystone, Fiserv DNA, Fiserv XP2, Fiserv Spectrum
- ✓ **Authenticate:** Automated member identification / authentication
- ✓ **Proactive Info:** Play balance while waiting in queue
- ✓ **Screen Pop:** Core, CRM, Collections etc.
- ✓ **OTP:** One Time Passcode / 2FA
- ✓ **Fraud Prevention:** Real-time fraud alerts & authentication data
- ✓ **Voice Biometrics:** Embedded AppFoundry integrations with Daon, Illuma Labs, Nuance Gatekeeper
- ✓ **AI & Smart Bots:** Knowledge Base, Bank by Bot / Teller, Voice and Web Messaging



Financial Services Companies around the world use Genesys to deliver exceptional customer experiences

1000+

Financial Services Co's
powered by Genesys

All

Of the world's
top 10 FS¹

60%

Of top 10
NA FS²

80%

Of top 10
EMEA FS³

80%

Of top 10
APAC FS⁴

80%

Of top 10
LATAM FS⁵

- (1) <https://www.thestreet.com/personal-finance/biggest-banks-in-the-world>
- (2) <https://smartasset.com/checking-account/the-top-ten-banks-by-assets-held>
- (3) <https://www.relbanks.com/top-european-banks/assets>
- (4) <http://www.theasianbanker.com/ab500/2018-2019/largest-banks-asia-pacific>
- (5) <https://www.relbanks.com/rankings/ten-largest-latin-american-banks>

Impact of ChatGPT

JUNE 18, 2023



© marketoonist.com



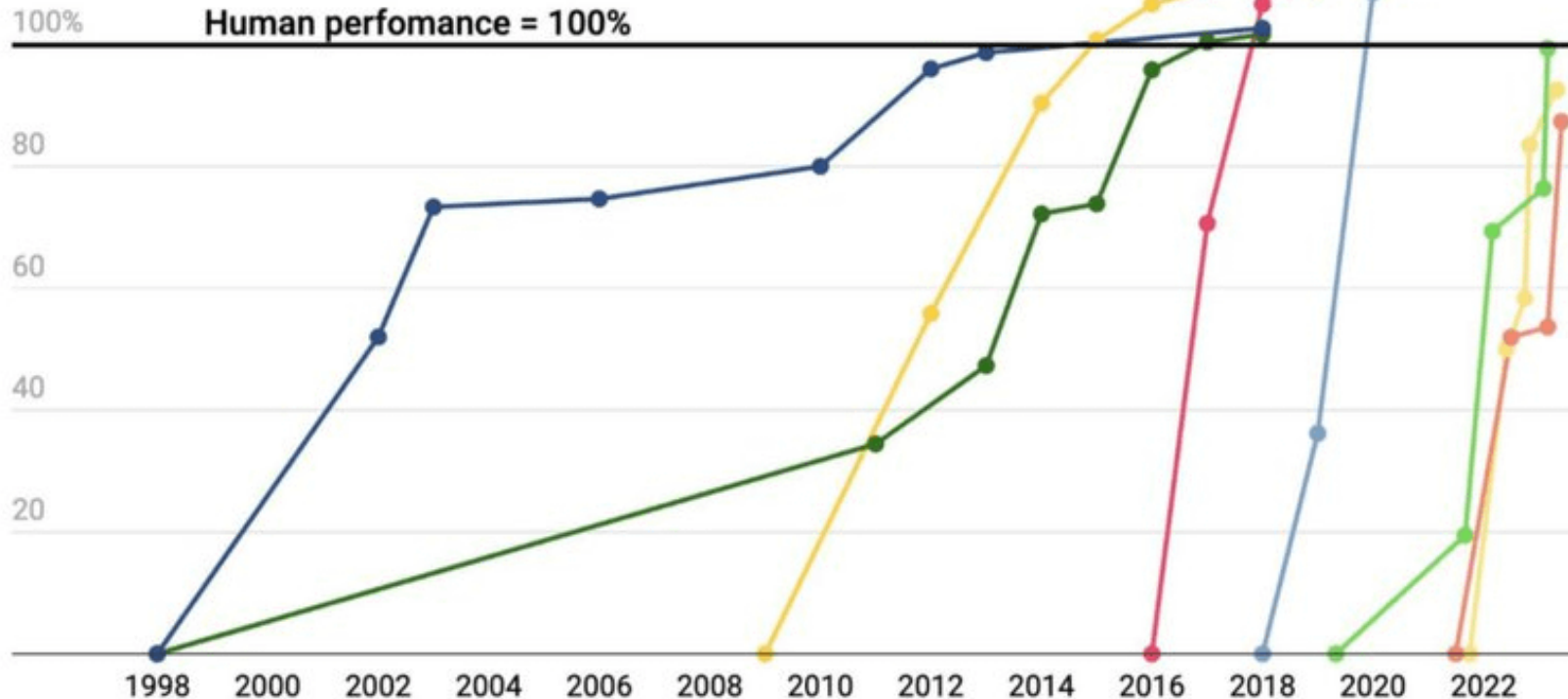
AI is Finally Smart Enough To Contribute



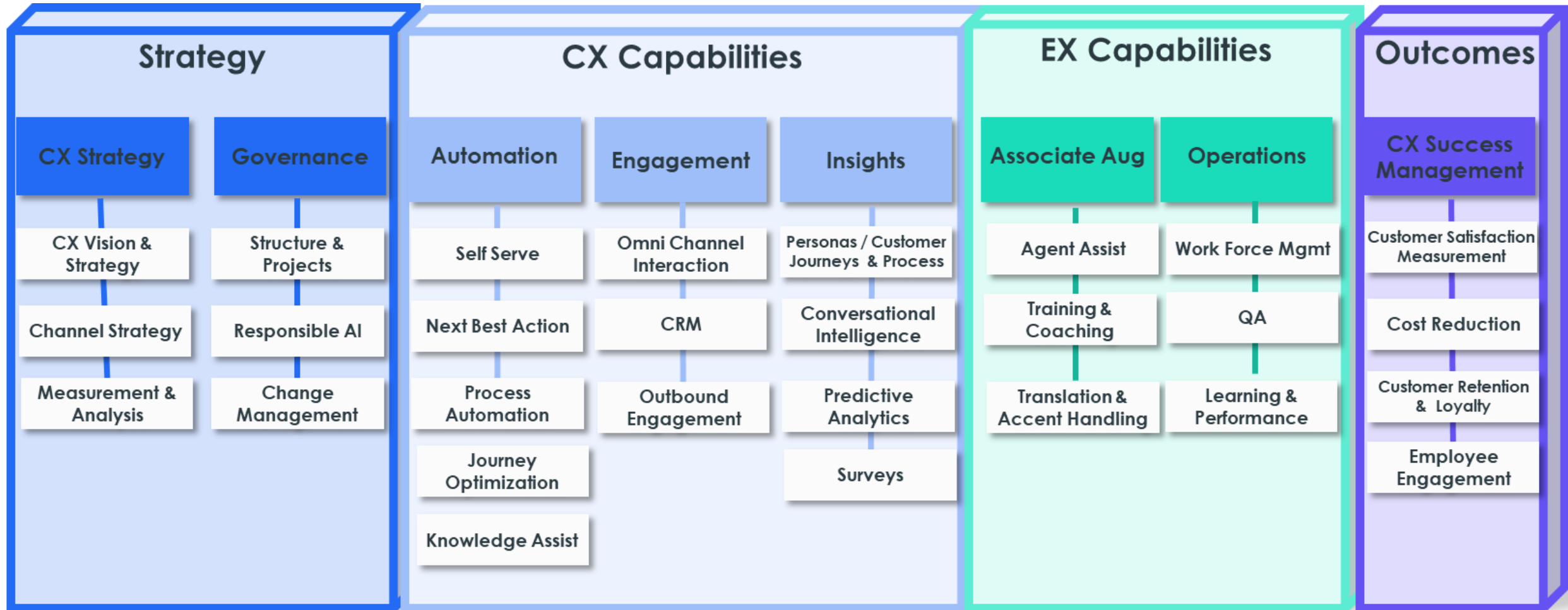
The language capabilities of AI systems now exceed human performance

State-of-the-art AI performance on benchmarks, relative to human performance

- Handwriting recognition
- Speech recognition
- Image recognition
- Reading comprehension
- Language understanding
- Common sense completion
- Grade school math
- Code generation



AI Capability Model



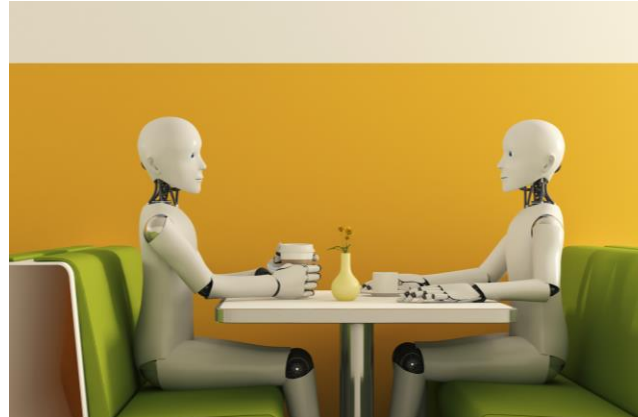


AI Governance: This is what we're NOT doing

Replacing agents



Automatically responding to members with no human option



Impacting agents' ratings/comp without human review



AI will not solve everything. We are leaning into uses that make sense with the proper human-in-the-loop approach.



Example Use Cases: The Member Experience



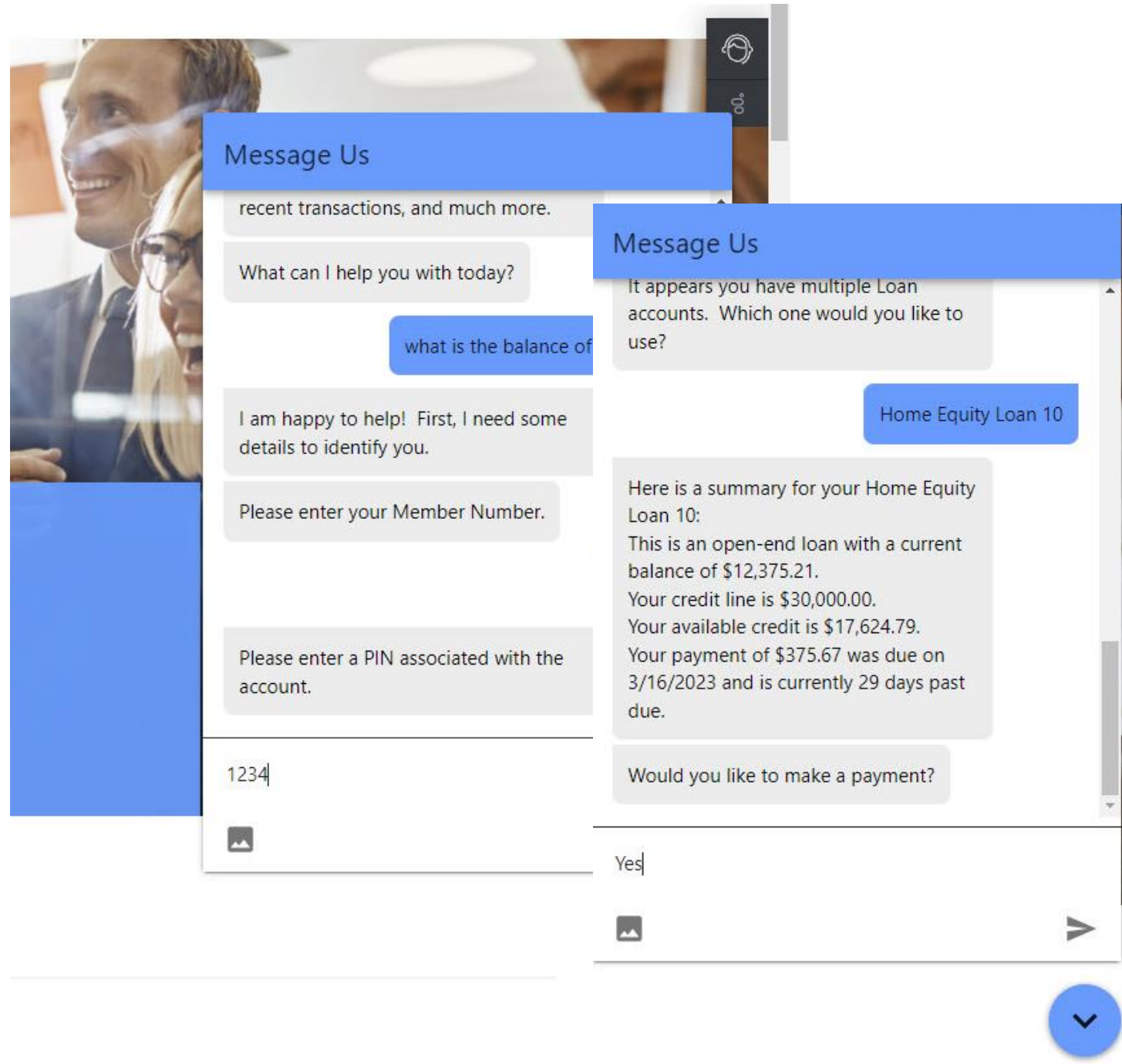
Examples of Member-facing AI

- Conversational AI:
 - Knowledge Bot
 - Transactional Bot
 - Voice Bot
 - Digital Bot
- Predictive Engagement
- Predictive Routing



Bots Providing Service – Smart Bot

- ✓ Human-like Conversational interface – Voice & Digital
- ✓ Prebuilt intents for accounts information and transaction self-service
- ✓ Easily configure processes, conversation flows and queues to support changing member needs
- ✓ Bots should run on the contact center platform, leveraging the same AI and learning for both Members and Agents



Example Use Cases: The Agent Experience



Employee Engagement: Value Realization Example

Deliver tools and services that improve workflows, efficiency and employee satisfaction across the front, middle and back-office



Examples of Agent-facing AI

- Agent Assist
- Call Summarization (Generative AI)
- Voice Biometrics



Featured Solution: Agent Assist

✓ **Real-time knowledge with specific answers to Member questions**
As Members ask questions on live calls or chats, answers surface in Agent interface.

✓ **Feedback loop for continuous improvement**
Agents provide feedback on suggested answers.

The screenshot displays the Agent Assist interface during a call with Ann Taylor. The interface is divided into several sections:

- Header:** Activity, Directory, Documents, Performance, Reports, Admin. Search bar and "On Queue" indicator.
- Interactions:** Shows the current call with Ann Taylor (Agent 001) and a duration of 01:05. Status: Connected.
- Transcript:** Shows the conversation history:
 - Agent Sam:** Hello, thank you for calling OLeary Insurances, my name is Sam. I believe I'm speaking to Ann and that you have a question about car insurance, is that right?
 - Ann Taylor:** Hi, Yes I want to know if my auto insurance is tax deductible or not?
 - Agent Sam:** It depends on your situation, but in most cases auto insurance is not tax deductible. If you own a car you use exclusively for business purposes, then all costs associated with the vehicle - including gas maintenance, and insurance premiums - are tax deductible as business expenses.
 - Ann Taylor:** Okay, I don't own a business so that might be a bit too expensive for me. Can you suggest a cheaper policy?
 - Agent Sam:** The most affordable policy is auto liability. Though it is often recommended that you purchase more than this coverage type.
 - Ann Taylor:** What other policies do you have?
- Agent Assist:** Displays suggested answers with a "Auto Display" toggle. The suggestions include:
 - G-Insurance available policies:** We have Auto Liability, Auto Extra and Auto Premium. Auto Liability is the most basic and affordable car insurance policy. Auto Extra covered up to one additional driver, and includes discount rates for car rentals. Auto Premium covers up to two additional drivers, includes car rental insurance abroad and, in addition to other services. (98% feedback)
 - Available home insurance policies:** Home insurance policies offered include: Home Basic, Home Extra and Home Premium. (71% feedback)
 - Affordable insurance policies:** The most affordable policy is auto liability. Though it is recommended that you purchase more than this coverage type. (92% feedback)
 - Auto insurance premium tax deductible:** It depends on your situation, but in most cases auto insurance is not tax deductible. (98% feedback)
 - Auto insurance tax deductible for small businesses in North America:** If you own a car you use exclusively for business purposes, then all costs associated with the vehicle - including gas Maintenance, and insurance premiums - are tax deductible as business expenses. (89% feedback)

Conversation Summarization



✓ Reduce effort, improve consistency

Ensure data is captured consistently. Reduce stress & time after call to summarize the conversation.

✓ Reduce ACW, increase productivity

Increase productivity by reducing ACW (after call work) by bringing consistency and quality to summaries while reducing agent stress.

1

Extract key points of the conversation

2

Generate Wrap Up summary call notes

The screenshot displays a CRM interface with a sidebar on the left containing navigation icons. The main area is divided into three sections:

- Conversations List:** Shows two entries. The first, for 'Murphy, Mary', is highlighted in blue and includes a 'Support' icon, the text 'Summary is ready!', a checkmark, and a 'just now' timestamp. The second entry is for 'Smith, Carl' with a 'Support' icon and the text 'Hey, could you please help with...' followed by a '2 mins' duration.
- Conversation Detail:** Shows a chat history for 'Mary, Murphy' dated 'Tue, May 3, 2022 9:17 AM'. The messages include: 'Hi! I had booked and cancelled a flight to Orlando...at that time...when I cancelled it...the customer service said I can use that money for a future booking.', 'I have given the Orbitz record locator', 'Can you tell me what I would get credit for in amount \$?', 'I am planning to book a trip to Houston on the 19th and 20th of January.', 'Oh, I see! Let me go ahead and pull up the reservation to check', and 'Thank you'. A 'Hi Mary!' message is also visible on the right side of the chat.
- Summary Panel:** Titled 'Summary Please review', it contains several input fields: 'Customer intent' with 'Get credit', 'Reason for contact' with 'Get credit for future booking', and 'Resolution' with 'No credit given'. Below these is a 'Detailed notes' section containing a text area with the following content: 'Customer was looking to use credit from a cancelled trip for a new booking.', 'Agent confirmed details of the cancelled trip.', 'Agent informed the customer that the credit has expired.', and 'Agent advised the customer to call Delta Airlines to check with them for the grace period.' A 'Push to CRM' button is located at the bottom right of the summary panel.

Voice Biometrics

✓ Streamline Authentication

Combine SmartApps member identification with voice biometric authentication to streamline member ID processes

✓ Reduce authentication layers

With voice biometrics passively listening and authenticating members, reduce the authentication layers requiring manual intervention

The image displays three sequential screenshots of the SmartApps Cloud interface, illustrating the process of voice authentication for a member.

Top Screenshot: Shows a conversation with Alex Cuddington. The interface includes a navigation bar with 'Admin' selected. A 'Voice Registration' dialog is open, displaying the member's name 'Alex Cuddington', account number '3177158687', and status 'Manual Authentication'. The registration status is 'Previously Opted Out' (red) and 'Not Registered' (yellow). Instructions for voice authentication are provided, and a 'Would you like to register?' prompt offers 'Yes', 'No', and 'Not Now' options.

Middle Screenshot: Shows the 'Voice Authentication in progress...' status. The member's name is 'Parker, Peter', account number is '3661123', and the status is 'Verified'. The route is 'Checking Information - Recent Deposits'.

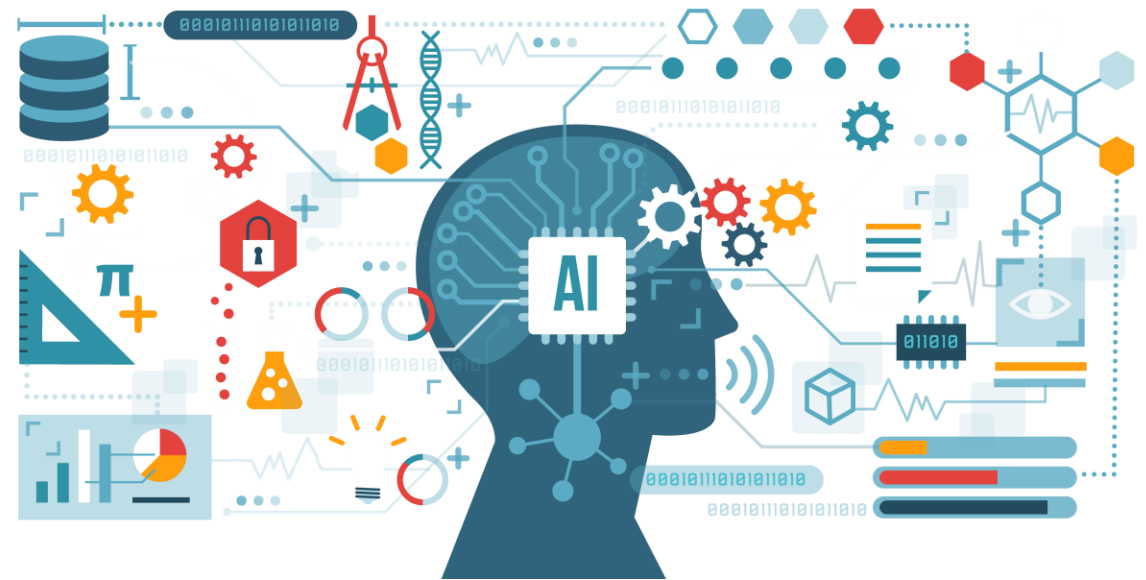
Bottom Screenshot: Shows the 'Voice Authenticated!' status. The member's name is 'Parker, Peter', account number is '3661123', and the status is 'Voice Authenticated'. The route remains 'Checking Information - Recent Deposits'.

Example Use Cases: The Management Experience



Examples of Management & Analytics AI

- Conversation Analytics:
 - Voice Transcription
 - Sentiment Analysis
 - Acoustic Analysis – Mood & Attitude
 - Topic Mining
 - Contextual Searching
- Conversation Trending
- AI powered Evaluation Assistance
- Agent Performance Insights / Trends
- Learning Recommendations
- Occupancy-driven Session Scheduling



Supervisor Overview



✓ **Single and centralized view**
See an overview of all the information needed to better manage, grow and engage with employees.

✓ **Stay informed**
Supervisors will receive summary information on evaluations for review, upcoming events and outlying performers.

✓ **Drive engagement**
Focus on each employee's personalized needs to improve engagement and performance.

See your Team's Learning Summary

See your team's real-time schedule adherence

The dashboard is divided into several sections:

- 1. Evaluations for Review:** A table showing recently assigned and disputed evaluations. Callout 1 points to the 'Recently Assigned' section.
- 2. Coaching Appointments:** A table showing upcoming and overdue coaching sessions. Callout 2 points to the 'Upcoming' section.
- 3. Real-Time Adherence:** A section showing the number of scheduled agents (35) and a bar chart for adherence. Callout 3 points to the 'Real-Time Adherence' section.
- 4. Learning Adherence:** A section showing learning compliance with a bar chart and counts for learning conflicts (15), overdue (15), and upcoming (20). Callout 4 points to the 'Learning Adherence' section.
- 5. Performance:** A section showing lowest and highest goal performers with their names, scores, and progress bars. Callout 5 points to the 'Performance' section.

See who on your team needs immediate attention (Highest and Lowest Goal Performers) and take relevant follow up actions (Send a Message, Schedule a Coaching Session)



Conversation Analytics

- ✓ Full call transcription of voice interactions
- ✓ Transcript and content search
- ✓ Sentiment analysis: markers and search
- ✓ Topic manager and tagging spotting
- ✓ Acoustic analysis: over talk, silence, markers and search
- ✓ Analytics views and dashboards

The screenshot displays a conversation analytics interface. At the top, there's a navigation bar with 'Activity', 'Directory', 'Documents', 'Performance', 'Reports', and 'Admin'. Below this, the main view is titled 'Interactions / Interaction'. It shows a call log with 'Transferred' status, 'INTERNAL' and 'EXTERNAL' call details, and a 'RECORDING START TIME' of 'Sun, May 2, 2021 2:34:47 AM'. A 'PROGRESS' bar indicates '0m 00s / 2m 27s' and a 'RECORDING END TIME' of 'Sun, May 2, 2021 2:37:15 AM'. A waveform visualization shows the call's audio with numbered markers (1-19) indicating specific events. Below the waveform, there's a search bar and a 'Transcript' tab. The transcript shows a conversation between two parties, with timestamps and text. A sidebar on the right lists 'Events' categorized by 'Topics', 'Positive', and 'Negative'. The events include 'I appreciate your patience', 'On Hold', 'Satisfaction', 'Walk Through Website', 'you are treating me soon nice thank y...', 'Satisfaction', 'Express Empathy', 'Price Dissatisfaction', 'Follow Up Later', 'Follow Up Later', 'Price Dissatisfaction', 'Conexión', and 'Búsqueda de información'.

Conversation Trending



✓ View emerging or expected topics of conversation

Discover unexpected topics and see those along with known topics to see if new topics of conversation are emerging. Drill down in those areas to understand more and do root cause analysis.

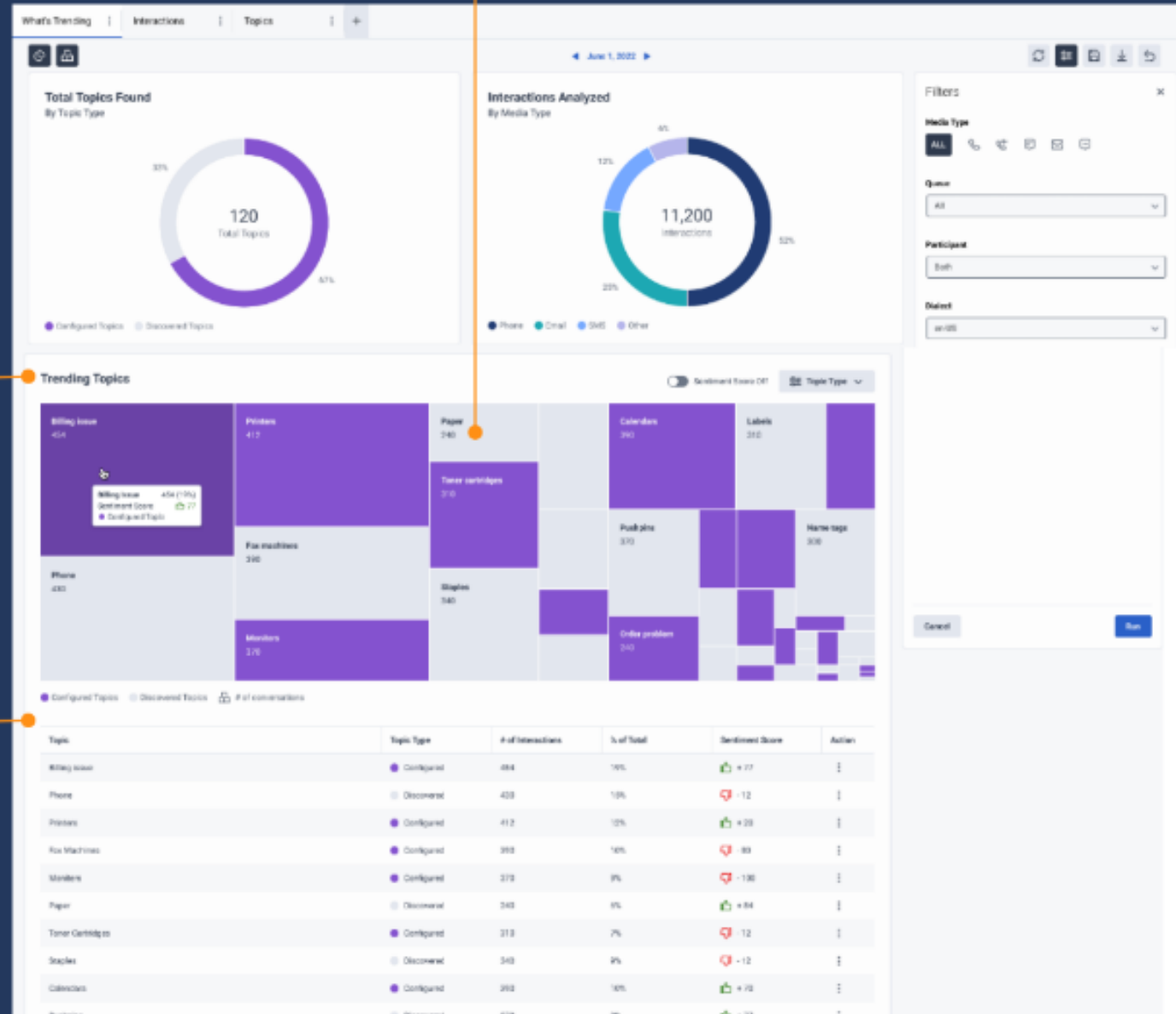
Create topics based on discoveries.

1

View newly discovered topics along with known topics.

2

Create a Topic for newly discovered topics to be monitored going forward.



3

View all topics alongside sentiment

Evaluation Assistance



✓ Improved efficiency

Expedite quality management processes with the assistance of speech and text analytics.

✓ Recommended answers

Through topic identification the system can pre-populate answers in quality management forms.

✓ Full or semi automation

Use form design to mix automation with human in the loop questioning for evaluation outcomes.

✓ Measure agent empathy

Measure agent empathy/unhelpful behavior towards customers

1 Assisted Questions are Auto Answered

2 Click Phrase to Jump to Location in Recording / Transcript

3 See How Many Questions were Answered by Assistance

Activity Directory Documents Performance Reports Admin

Interactions / Interaction

INTERNAL Faye Lopez SIP Device

EXTERNAL Jersey City NJ +1 201-232-1152 +89 slightly improving

RECORDING START TIME Mon, January 9, 2023 5:57:09 PM

PROGRESS 0m 00s / 2m 54s

RECORDING END TIME Mon, January 9, 2023 6:00:04 PM

*EA - Quality Simple Form

66 4 questions answered

Evaluation Assistance successfully answered 4 of 5 questions

1. Greeting

1.1 Did agent use appropriate greeting?

66 Yes 4 phrases detected

thank you for calling
how can I help
I can help you with
thank you for calling

No

Clear Answer

Add Comments

2. Agent Behavior

2.1 Did agent build rapport?

66 Yes 4 phrases detected

how can I help you
can you help me with that
I can help you with
have a great day

No

Clear Answer

Add Comments

2.2 Did agent express empathy?

Yes

Details Timeline Quality Summary Transcript Audit Trail Schedule Coaching

Search

Events: Topics Positive

00:15 1 2 thank you for calling Empire Financial this is the 3 fraud department
4 5 how can I help you

00:27 hi my name is Tina Barton and 6 I would like to submit a fraud claim 7 I have
8 charges on my credit card bill that I did not make 9 can you help me with that

00:38 sure may I have the name on the account

00:42 Christina Barton

00:46 and please verify 10 your full address and the last four of the card number

00:54 sure it

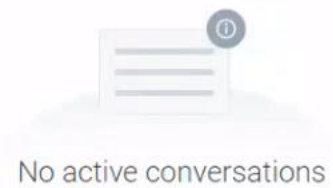
00:57 1920 Stevens Drive Oakland California 97362 and the last four of the credit card is 94555.

©TTEC Digital 2023

Conversations



Start new outbound conversations or Go On Queue to begin accepting new conversations



LOOKING FOR A LOW RATE PERSONAL LOAN?

Apply for a low rate personal loan today!

Our Services

Explore our Mortgage Rates

Discover your best options

What do we do?

Interested in buying? We've got first time buyer rated that are the best in the industry. Find out more by taking

Want to invest correctly? Let us take your investments to the next level with our wide selection of brokerage

Current of potential customer? Get in contact and let u know how we can help you, or find out what we



How To Get Started with AI in Your Contact Center

- Schedule a in depth demonstration with TTEC Digital @ ttecdigital.com/contact
- Leverage TTEC Cloud Invite to deep dive with speed



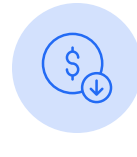
**Accelerate
Platform Mastery**



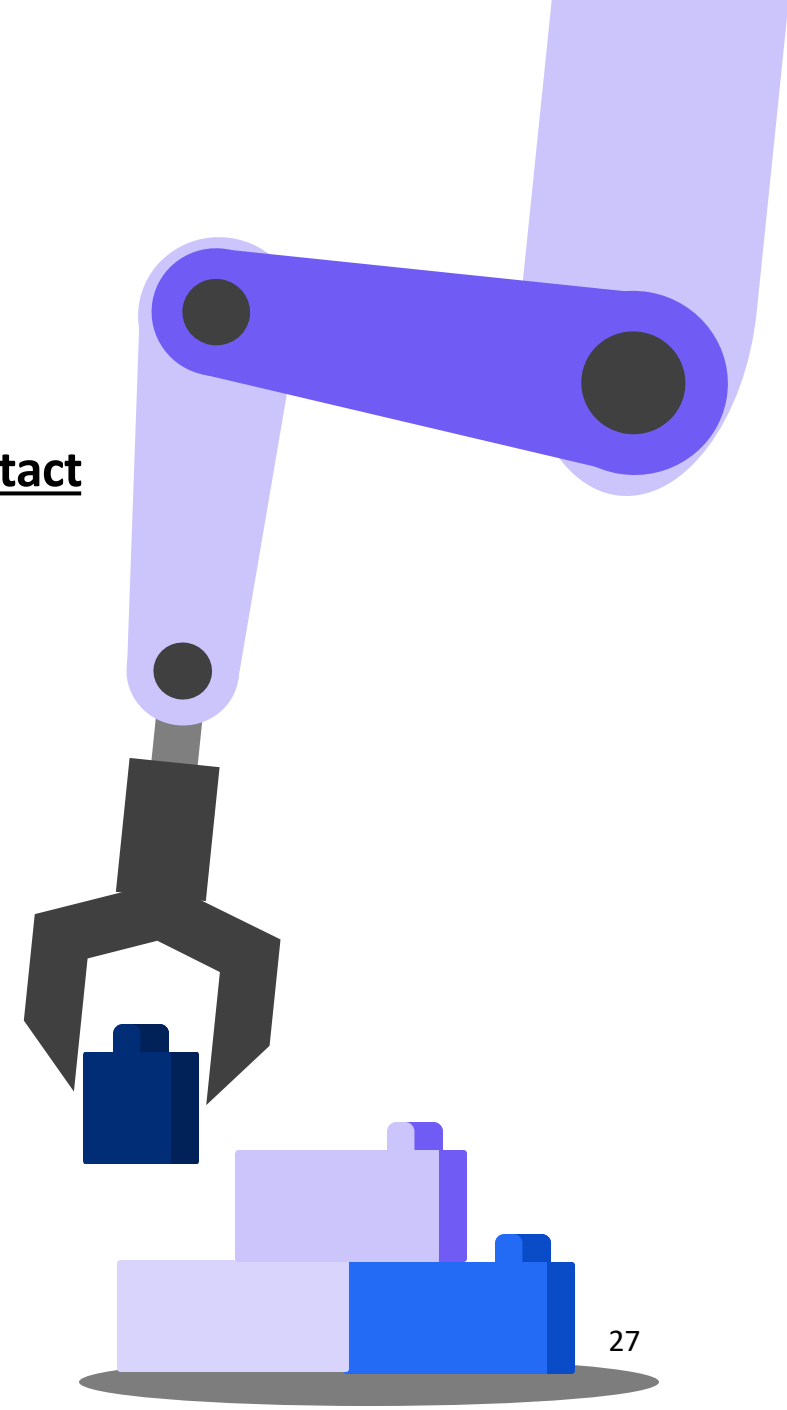
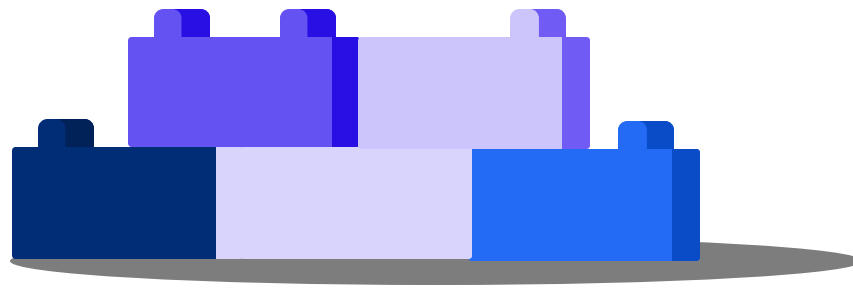
**Reduce
Cloud Hesitancy**



**Shorten
Migration Timeline**



**Lower
Implementation
Costs**



Questions?



Thank you!

To get started visit ttecdigital.com/contact