

Case Study

## Financial Institution

Moving 36 contact centers to one virtualized platform was a two-year job for one of Australia's largest banks. Cyara's automated testing played a critical role in their success.

The NAB logo is displayed in a 3D, metallic style. The letters 'na' are white, and the 'b' is blue. The logo is mounted on a grey wall, with a large blue star-shaped object partially visible above it.

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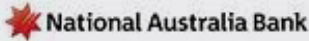
GRAHAM CRONIN, HEAD OF NETWORK SERVICES

“Cyara gave us certainty in knowing what we had designed; our intended customer experience could now be verified, not from us looking out, but from the customer-looking-in viewpoint.”

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## NAB Uses Cyara In Australia’s Largest Contact Center Virtualization Project

Testing Plays Critical Role in Success at National Australia Bank



### CHALLENGES

- Legacy network distributed in 36 contact centers
- Aging IVR and telephony networks using different vendors and carriers
- Lack of a common technology stack made it impossible to communicate between contact centers
- Maintenance and support overhead was stretched to cover platform differences

### BENEFITS

- More cost-efficient and customer-focused
- Ability to test in a multi-channel environment
- Centralized call testing process across the entire environment
- Reduced risks, costs and time for virtualization project
- Outbound testing tuned call progress detection

### SOLUTIONS

- Cyara Crunched
- Cyara Pulse
- Cyara Replay
- Cyara Outbound

National Australia Bank is one of the four largest financial institutions in Australia. The business banking division provides a full spectrum of commercial services to customers ranging from small businesses to Australia’s largest corporations. Personal Banking provides high-quality financial products and services to retail and small business customers through a variety of distribution channels and brands, including NAB, Homeside and UBank. NAB’s Wholesale Banking division provides a range of funding, risk management and investment solutions to business, personal and wealth clients.

### Cutting-edge Business Strategies Limited by Aging Technology Stack

Prior to 2010, NAB provided service in 36 contact centers across Australia. The organization’s contact center infrastructure, which grew as the company grew, in part through acquisition, was operating on nine different networks and on aging, legacy, diverse IVR and telephony platforms; multiple buildings housed different technologies and functioned as operational silos.

NAB’s end goal was a more cost-effective, flexible, customer-centric environment. Opportunities in new mobile technologies, business strategies involving collaboration and a push for the lower support and maintenance costs inherent in a single technology stack were main drivers dictating the move to a consolidated, centralized, virtual platform for NAB’s contact center infrastructure.

“We had about nine major points of contact center infrastructure across the

group,” said Graham Cronin, head of contact center services at NAB. “They were all on disparate platforms. None of them could really talk to one another effectively, so we couldn’t do load balancing or virtualization across that group readily.”

### 36 Customer Contact Centers Move to One Centralized, Virtualized Platform

In early 2010, NAB seized the opportunity to put themselves ahead of the pack and re-platform their core banking infrastructure. They embarked on a two-year, internally dubbed Virtual Contact Center Infrastructure (VCCI) project, which is today seen as one of the largest, virtual contact center consolidation projects worldwide with 36 contact centers running Genesys contact center software over a Cisco IP infrastructure and operating as a single, virtual platform.

The result is a fully-leveraged technology investment, streamlined operating model and a consolidated regional infrastructure addressing the needs of NAB and other brands within National Australia Bank Group (the Group).

“The cost of implementing in a piecemeal approach in each location was basically about the same price as it was to centralize onto a Cisco platform within our data center and consolidate all of

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the applications onto a consistent platform across the Group,” said Cronin.

“This gives us redundancy across the Group, but also allows us the flexibility to move call centers wherever we want. We’re not now bound by bricks and mortar due to location, where points of infrastructure are,” he explains.

### Reducing the Risk of Customer Service Impact with Automated Testing

Cronin likens such an infrastructure overhaul to “conducting maintenance on a jumbo jet while it’s still in the air.” The business units must continue to operate as needed, and customer experience goals must be met.

NAB had previous success with Cyara in 2009, using Cyara for testing when first introducing speech recognition and voice biometrics into the company. And when NAB began the VCCI project, Cyara was brought in again to reduce risk and save on testing costs.

Today NAB uses the entire suite of Cyara’s premise-based offerings for customer and agent testing for speech, voice biometrics, CTI, call routing, outbound, load and regression testing and post-deployment monitoring.

### Benchmarking by Cyara Reveals Status of Customer Experience to the Business

Cyara provided pre- and post-migration baselines for the VCCI project. The goal was to obtain an objective, quantitative and measurable view of customer experience across the various business units. NAB then used these metrics as a baseline for performance testing to gain insight into the performance of the existing contact center environment.

Cyara Pulse, which monitors customer experience by periodically placing calls into the contact center and alerting using SMS/email, placed calls into each business unit over a two-month period to gain accurate results. Business units were categorized into major and minor based upon call volume and strategic business importance from a contact center perspective. Common, high volume, critical-to-the business call flows were identified in consultation with the business for each of the business units.

“We did some testing and monitoring originally on the old legacy systems and the legacy routing, so we had a benchmark from which to work from and that uncovered some interesting call flows that didn’t meet our compliance requirements consistently,” said Cronin.

“There’s a whole element of enlightenment that came from that benchmarking,” he adds, “and it also gave us good perspective on what the customer experience had been that none of us were actually aware of because nobody had the capacity to actually actively test the IVR and the call distribution flows effectively through their organization.”

“Cyara is also allowing us to go back and gain insight into customer experience on a regular basis and understand, from a customer’s perspective, the service impact of using our technology,” said Cronin.

### From Manual to Automated Testing and the Benefit of a Central Repository to Document Change Process

In addition to pre-migration benchmark testing, Cyara was also used for load testing and functional testing of systems and applications. Like many companies, NAB does technical testing on their contact center infrastructure to ensure systems are working as they should along with user acceptance testing (UAT), which ensures the business accepts the changes made to the systems such as when new service phone numbers or new scripts for an IVR self-service function are added.

“Much of the testing at NAB prior to VCCI was done manually by individuals within each of the call centers,” said Cronin. “Effectively, we were creating test cases from scratch, which is labor-intensive, and that’s one of several areas where Cyara was very helpful.”

“Cyara automates that testing,” he adds. Prior to Cyara, “we had to actually have individuals manually dial numbers and manually tick off a check sheet,” he said. “You know, did it do this? Did it answer? Was this script played? If I press this button, what was the response? Cyara automated a bunch of that, so it saved on the time of doing that testing,” said Cronin.

Each business unit within NAB has its own needs in terms of business verification testing and while there was some documentation for these requirements, there was no central repository of information,” said Cronin. “Cyara centralized the testing process with their repository (the Cyara Platform) of what the system should look like before and after changes were made --from the customer’s point of view—which is unique to Cyara,” said Cronin.

### Reducing Costs and Mitigating Risk of Customer-facing Applications

Security, bottom-line focus and mitigating risk are cornerstones of the banking industry. “We are a bank, so security and reducing risk are top of mind for us,” said Cronin. “Testing, reducing risk and cost savings were where Cyara really helped the project succeed,” said Cronin.

“NAB used Cyara to simulate what the end game would look like in terms of load and traffic and the number of calls and message and system performance required. Being able to simulate and do forward-looking testing in terms of the end-to-end systems before going live was critical given the quite complex group of technologies that we put together,” explains Cronin.

Cronin also stresses Cyara's ability to deliver insights into complex environments such as NAB's and to work agnostically with multiple vendor offerings. "It wasn't just one thing that we stuck in and switched on; It was actually about a dozen or more components that had to work together, seamlessly, and deliver the customer experience that we were looking to achieve," said Cronin.

### Cyara Outbound Testing Reveals Issues with Immature Call Progress Detection Software

NAB also used Cyara Outbound, which tests outbound dialers and voice callback solutions by receiving calls, to test outbound collection calls made by one of the business units.

"Tuning of the call progress detection or the answering machine detection system is key to its success in working properly, and NAB had done quite a lot of tuning on the older version of software," said Cronin. NAB used a new version from their existing call progress detection software vendor when they moved to the new IP telephony infrastructure.

"This new version caused lots of problems as it was not as mature as a previous version; Cyara Outbound enabled us to catch a few things early which was good," said Cronin.

"When it comes to outbound it was beneficial to have Cyara; the Cyara people helped us tweak the system for it to work in Australia, in our environment and for the collections business in particular. The technology was helpful, but the support in particular was most helpful in that regard," said Cronin.

### Business Units' Buy-in Key to Success

Critical to the success of the entire consolidation effort of the VCCI project was getting the different business units on board with the project, says Cronin. "They were very comfortable because of what Cyara revealed to them about their own customer experiences," he said.

"The business stakeholders loved Cyara because it was essentially the first time they'd seen the customer experience written down, full stop, in one place," explains Cronin. "Many of the business stakeholders inherited legacy operations with no consolidated view of all of the phone numbers coming into their operation, all of the IVR experiences, all of the music, the persona of the experience, the details around how calls went from A to B," said Cronin.

"They now have visibility of what customers are actually experiencing. Prior to Cyara, it was a matter of them having to dial the number themselves and going through the experience manually. That is really difficult to do

when you're talking about dozens or hundreds of phone numbers with combinations of IVR structures and in locations all across the whole setup," said Cronin.

In summary Cronin said "I like Cyara because the business likes Cyara. Some of the comments we've had from the business leaders are 'thank goodness for Cyara,' so it just made that whole business engagement side of things a lot easier because of the confidence it gives the business. What we're actually doing is verifiable. It's written down. It's proven," said Cronin. "It's a consensus of the testing. It's from the customer side of things and the business likes it. Therefore, it's good."

Cyara's commercial flexibility was also a benefit to NAB, said Cronin. He cites ease of use; the way Cyara fits into the NAB environment and the flexibility in going forward with further testing as needed. "As the program scope changed slightly, Cyara changed with it," said Cronin.

But most important "was the approach that Cyara brought to the table in becoming part of the project community and looking at it from what we needed to get done; being adaptive in their approach to our needs and making sure deliverables were completed in the time frame to meet our expectations," said Cronin. "Cyara just made the whole experience of getting to where we are today a lot easier and a lot more effective."

### About National Bank Of Australia

National Australia Bank Group (the Group) is a financial services organization with over 12 million customers and 50,000 people, operating more than 1,750 stores and service centers globally. The company's major financial services franchises in Australia are complemented by businesses in New Zealand, Asia, the United Kingdom and the United States.

CYARA partners include:



#### ABOUT CYARA

Cyara was founded in 2006 with a mission: gather the best expertise in the industry to reinvent customer service. Today, Cyara has fulfilled that promise, as market-leading provider of an omnichannel discovery, testing and monitoring SaaS platform. Over 150 employees around the globe help the world's most elite companies use Cyara's platform to accelerate the delivery of seamless and frustration-free customer experiences across every channel. Thanks to Cyara, organizations with combined revenues of over \$3 trillion deliver billions of flawless customer interactions every day. Cyara was named a Gartner Cool Vendor in CRM Customer Service and Customer Support in 2015.



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