CINOS

In Focus

Enabling more secure, robust and functional communications

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> Our previous solution did not have the built-in resilience to deal with the thousands of calls that our agents receive every single day. Having a more consistent, reliable and secure solution for safely recording calls and monitoring important conversations with our clients was key.

Gary Stockley, CIO of Pepper Advantage UK

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Enabling more secure, robust and functional communications for Pepper Advantage

A global credit intelligence provider operating across the UK, Europe and Asia Pacific, Pepper Advantage works with many of the country's largest banks, mortgage lenders, fintech businesses and private equity investment groups. It has over £20 billion in UK Assets Under Management and is part of Pepper Group, a market leading consumer finance business that has over 600,000 customers around the world.

The Requirement

Pepper Advantage handles around 350,000 calls from borrowers each year. Spread across inbound and outbound channels, these calls range from routine administrative queries to more complex cases where customers need advice and support on meeting their loan payments.

With the demand on their agents set to increase, Pepper required an advanced contact centre solution which would better suit their needs, one that would enhance the capabilities of their operation whilst improving the efficiencies of their agents. The requirement came during the start of lockdown and so enabling Pepper's agents to work from home was

crucial. Furthermore, the new contact centre would need to offer a deeper level of analytical insight and provide the functionality to record and transcribe incoming calls from Spanish to English.

The initial requirement was for 50 seats within the new contact centre solution, with the ability to expand as their operation increased. With IT managing day to day operations, Pepper sought the expertise of Cinos to provide a tailored managed service which would deliver on their key requirements and provide the foundation to apply additional services as their needs evolve in the future.

The Solution

Following a consultation period with Cinos, the Cisco Unified Contact Centre Express (UCCX) solution was deployed and hosted in the Cinos Cloud to enhance call centre efficiencies and provide a more flexible solution for Pepper's agents moving forward. Delivered at the start of lockdown, the Cisco UCCX platform enabled Pepper's agents to continue working from home, something that would not have been achievable beforehand.

One of the distinct advantages of the Cisco UCCX platform, and a key reason for its selection is its ability to integrate with third-party solutions. Not only does this boost the overall capabilities of the system, but it also enables Pepper to fulfil specific business objectives.

To that end, Cinos integrated the Eleveo call recording and analytics solutions into the Cisco UCCX platform, enabling Pepper to record and transcribe incoming calls and to unlock the system's full potential from a data and analytics perspective.

Now, from a central location, Pepper has a solution which significantly improves the way they manage, visualise and analyse their data, both from an internal performance perspective and to better understand their extensive customer base. Leveraging the integration capabilities of their Cisco Contact Centre service Pepper are able to integrate back-end applications and external sources of customer engagement intelligence for customer identification and journey insights.

When a call is complete, Pepper can apply demographic tags to each contact based on the information they collect on the call. This service, tailored to requirement from Cinos has enabled Pepper to better understand and segment their customer base, and provided the intelligence to run targeted marketing campaigns, increasing the number of successful outcomes. Furthermore, from an internal perspective, the integration with Eleveo provides greater insights into agent KPIs, giving managers and supervisors the transparency required to optimise the call centre's performance.

With the Cisco UCCX platform in place, to increase the number of calls accepted by customers, Cinos introduced a range of call masking services. Powered by the integration with Cinos Cloud, Pepper's agents can now simply dial star (*) followed by keys 1-9 to apply a range of different masking options. As well as improving the agents KPIs this also provided Pepper with a solution that respected the privacy of its clients.

From a Cinos perspective, Sean Alexander, Solutions Architect commented, "There is no doubt the introduction of the Cisco UCCX platform, integrated with Eleveo and Cinos Cloud has significantly enhanced Pepper Advantage's capabilities. We are proud to have been able to ensure Pepper's operations could continue during lockdown and seeing the number of agents increase from 50 to 65 reflects how well the solution has been adopted. We look forward to continuing to work with Pepper, to support their strategy as their contact centre needs evolve."

The Benefits

By working in partnership with Cinos, Pepper has been able to leverage the full capabilities and potential from the newly deployed Cisco contact centre. Its intuitive design has reduced complexity and enhanced productivity and flexibility in call handling, so that Pepper's agents can focus on what really matters – their clients.

Allow agents to work from anywhere
As a complete contact centre solution, the Cisco UCCX solution provides all agents with the same capabilities regardless of their physical location. This allowed employees to work remotely during the height of the pandemic and either at home or on a hybrid basis thereafter.

Transparency of audience and better insights
By utilising the reporting and analytics dashboard from the Eleveo integration, Pepper's managers and supervisors have a transparent view of call management data to observe performance across all communications channels and identify areas for improvement. It also provides a real time view and better understanding of audiences, from behaviours of specific age groups or demographics to in-depth analysis of the current market.

Improving performance through increased functionality
The variety of features within the contact centre such as the customised call masking drives performance by meeting KPIs through a reduction in call avoidance and increased engagement with clients.

> Cinos have provided us with a solution which has enhanced business processes and made us more efficient. Our call agents have a more robust and reliable platform for facilitating and completing calls, enabling us to provide a better service to our clients. We now have a solid foundation to build upon, with the capability to add new technologies in the future as we look to further develop the platform.

Gary Stockley, CIO of Pepper Advantage UK