

## IBM Online Expert Advisor

### Moving beyond self-service to real-time interactive collaboration with expert advisors

Self-service kiosks have become a standard for service delivery in many industries. But what about customers who still want the comfort of face-to-face contact with a banking professional? What are the possibilities for reaching these clients and making your products and services more accessible? The IBM Online Expert Advisor combines the benefits of live two-way video communication with the convenience of kiosk self-service.

The IBM Online Expert Advisor is about opening up the world of your clients' in-branch experience through live video communication with expert personnel who can answer their questions in real time about such things as mortgages, RRSPs, and travel insurance. But let's take this concept a step further. Imagine the possibilities when that live contact speaks Chinese because your client's first language is not English, or communicates by sign language because your client is hearing impaired. Now you are providing your customers with a self-service kiosk solution that eliminates more barriers than ever before, allowing them to get the information they need to make the right banking decisions.

### Create a powerful customer experience AND drive in-branch revenues

Due to the high costs of specialists across an ever expanding range of expected products and services, it is not affordable to implement a full service branch at every location. At the same time, potential customer satisfaction is impacted and revenue is lost if customers are not provided with the information and service they need while they are in the branch.

The solution is to establish 'dynamic branches' that maintain local resources based on typical demand while providing additional services to clients using stand-alone, self-service kiosks that leverage converged voice, video and data networks. This access to online expertise is a cost efficient and effective method of ensuring that the right knowledge is available whenever and wherever clients and employees need it.

### How IBM Online Expert Advisor Works

In a traditional "bricks and mortar" branch, IBM's Online Expert Advisor kiosk solution assists walk-in clients who do not have an appointment with a Sales Representative (SR). In an unattended self-service branch, the Online Expert Advisor takes the place of an SR. Self-service IBM Radius kiosks integrate video communication technology, providing "face-to-face" interaction between clients and knowledgeable bank staff or product experts.

The client can talk to the expert directly, or via an optional phone headset if more privacy is required. The expert can help with simple information requests, complex explanations or even completing a transaction for the client. The expert can direct the customer to a specific website in order to illustrate a point he or she is making.

By enabling a branch to provide access to a live expert from a contact centre or another branch via interactive self-service kiosks, clients obtain specialist knowledge and advice when needed. This enhances the customer experience, increases client satisfaction and boosts sales which otherwise would go to competitors if not addressed when the clients needed the services.



IBM Radius Kiosk with Online Expert Advisor software

## Business Benefits

Live and real-time access at a self-service kiosk provides clients with immediate access to a licensed expert.

The IBM Online Expert Advisor ensures that your:

- client questions and education are addressed by a licensed expert
- client requirements for products and services are assessed and a warm transfer to a Sales Representative is possible
- hearing impaired customers can conduct their business in sign language and still get expert advice
- clients who need a translator can do business at the branch
- customer in-branch experience and overall satisfaction is maximized
- overall brand loyalty and in-branch revenues are increased.



Example main menu for the Online Expert Advisor solution

The IBM Online Expert Advisor can become an integral component of a multi-channel banking strategy focused on helping you improve your customer experience, better define your brand, drive revenue growth and optimize customer loyalty... while at the same time not "breaking the bank".



Expert advisor speaking to a client

## Why IBM?

IBM has been a leader in providing self-service kiosks since the early 1990s. Our kiosks are installed worldwide, with applications spanning every industry - from airline check-in to internet banking to movie ticket purchase.

IBM's low-cost, full-function Radius kiosk is built around the IBM Anyplace Kiosk. With its small footprint and easily expanded options, this kiosk is an integral part of the Online Expert Advisor solution. The well established IBM Consumer Device Services (CDS) middleware platform and monitoring software are included. IBM NetCDS, a component of IBM CDS, provides browser management and security.

With a great range of affordable self-service kiosks, outstanding software, proven applications and services, IBM is your one-stop provider. We will help you make a difference - a difference that customers will notice, one that will win their business time and again.

## Further Information

If you want to know more, please send an e-mail to [eaccess@ca.ibm.com](mailto:eaccess@ca.ibm.com)

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IBM Canada Ltd.

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Markham, ON L3R 9Z7 Canada

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