VOCENT RELEASES SURVEY RESULTS – ILLUMINATES CONSUMER SENTIMENT OVER TELEPHONE BANKING, IDENTITY THEFT AND VOICEPRINT TECHNOLOGY

Survey Unveils Consumer Concerns Over Telephone Transactions, Security, and Identity Theft – Validates Voiceprints for Authentication

Vocent Solutions Inc., the leading provider of voiceprint-based secure automation solutions, has announced the results of a nationwide consumer survey that addressed multiple issues of consumer sentiment with regards to telephone banking transactions, consumer information given over the phone, security concerns, identity theft and consumer response to using voiceprint technology as a biometric tool to conveniently and securely authenticate callers.

"Whether consumers will adopt biometric technologies, such as voiceprints, has been the 64-million dollar question," said Chuck Buffum, President and CEO of Vocent Solutions. "Clearly, this survey conclusively reports that consumers are ready for primetime use of voiceprints, and that consumers value the convenience and security

features that voiceprints can provide in their over-the-phone financial transactions."

Voice Authentication Consumer Survey Results
The full report is available for free at:
http://www.vocent.com/vision/research.html. The survey addresses several key points in relation to consumer fears about telephone security and acceptance of voiceprint technology. These key points are:

Telephony-driven Transactions are Here to Stay – The telephone remains a primary channel in accessing financial information and making transactions. This trend is likely to continue due to the ubiquity and ease-of-use of the telephone;

Consumers are Concerned – Nearly 80-percent of those surveyed are "concerned" or "very concerned" about providing sensitive or personal information over the telephone;

PINs Are Not Enough – Consumers voiced that they believe their financial institution is responsible for their account security and integrity, and that PIN numbers and content knowledge (i.e. mother's maiden name) is not perceived to be satisfactory preventative measures;

Awareness of Identity Theft – Most consumers (nearly 70-percent) are aware of identity theft, and indicate that 30-percent know of someone who has been a victim of identity theft;

Voiceprints are Secure and Convenient – Although most consumers have not heard of voiceprint technology, once explained, 83-percent "somewhat agree" or "strongly agree" that voiceprint technology could help prevent fraud or reduce identity theft when accessing financial account information or when making credit card purchases over the telephone;

Consumers are Willing to Adopt Voiceprints – Given the opportunity, most consumers would enroll their voiceprint with their

financial institution if asked.

"This survey addresses the fundamental issue of when, not if, consumers will adopt voiceprints as a means to better secure access to their financial information," said C. Maxine Most, Principal and Founder of Acuity Market Research, an analyst firm that researches emerging technologies. "Once aware of what voiceprints can do, consumers are more than ready to have a voiceprint-based solution in place today to thwart fraudulent access to their financial information."

"This study confirms that, while not familiar with the underlying science, consumers like the value proposition of voice biometrics and are ready to use it for voice authentication," said Allen Weinberg, managing director of Glenbrook Partners and co-chair of the FSTC Biometrics SIG. "The industry needs to start deploying voice biometrics and move on to consumer education and the challenges of enrollment."

Call Center Times

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Survey Results Cont'

Methodology

The survey was created in concert with Voice Partners and Datamonitor. Voice Partners, a leader in voice interface design and research, designed and moderated a set of focus groups to gather qualitative input, identify key issues, and define the terminology

Datamonitor, a leading research firm, surveyed more than 700 American consumers between June 30 and August 6, 2003. Respondents were screened to ensure that they were representative of a cross-section of age, gender, state of residence, income and education. Included respondents conduct financial transactions over a telephone, such as telephone banking or credit card purchases, at least a few times per year. The final results were weighted by age, gender and state of residence. The survey has a margin of error of ±3.7 percent.

"It was critical to gather a sample to understand the habits and opinions of the typical American consumer who accesses some form of financial account information via the telephone," said Tim Gower, Managing Analyst of Datamonitor. "By reaching such a broad base of consumers, one can be reasonably assured that the data points pulled from the survey are reflective of trends and issues that most people express today. Consumers are concerned about their private information used over the telephone, and if given the chance, consumers would value voiceprint technology as a means to better secure their financial data."

"Speech technology in call centers has proven its value in both reducing costs and improving service," said Bill Meisel, president of TMA Associates and speech industry analyst. "The large sample size and methodology of this survey are convincing in showing that customers will not only accept, but welcome, voice authentication." ■

Data Collection Resources Releases C.E.M.S. 4.0 Quality Monitoring Suite

Data Collection Resources has announced the fourth major version of its quality monitoring and recording software with the release of C.E.M.S. 4.0., an enhanced application suite providing scheduled monitoring and recording, agent evaluation and reporting and synchronized screen capture, the first voice-triggered screen event recording application.

C.E.M.S. 4.0 offers an enhanced user interface and extended feature set. Major feature enhancements include:
Centralized record server database design for multi-site recording solutions
New 'call history' database
Custom report wizard for user access to library of pre-built reports
Enhanced management reports for productivity analysis
Enhanced Record on Demand Capability 'Single Call' – enhanced call replay and evaluation
Improved blended and remote agent monitoring ability

C.E.M.S. 4.0 random record functionality schedules and records agent-customer events and manages the entire customer experience. The application runs on a Windows based platform storing recordings in familiar Windows .wav file format on local PCs or shared folders on the company LAN/WAN with playback of recordings for evaluation and scoring from any desktop 'supervisor' PC. C.E.M.S. 4.0 operates in most ACD/PBX environments including Avaya, Nortel, Siemens, Aspect and Rockwell. A fully scalable solution C.E.M.S. 4.0 ensures a migration path for future upgrade or corporate expansion.

According to Larry Hennessey, Director of Call Center Technology, "We are very excited about our much anticipated fourth generation of product. With the launch of C.E.M.S. 4.0, Data Collection Resources maintains a steadfast corporate commitment to meet and exceed our customers' requirements for leading edge quality monitoring software without the cost and complexity." ■

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VoiceLog Offers Sarbanes-Oxley Employee Hotline Solution

VoiceLog LLC, has announced the availability of its employee hotline service, VoiceLog SARBOX™. The new service is designed to meet the needs of publicly-traded companies required to provide such a hotline under section 301 of the Sarbanes-Oxley bill passed in 2002.

Because of the Sarbanes-Oxley bill, public companies are required to provide a confidential method for employees to report financial issues directly to the audit committee of their board of directors. The requirement is only one of many placed on these companies by the new law. VoiceLog offers savings of up to 80% compared with providers of similar services, while also providing the confidence that comes with using an established company with a long record of secure and reliable service in regulatory compliance.

Using the new service, employees of publicly-held companies will be able to anonymously report potential fraud and other issues to the audit committees of those companies, using either the telephone or over the Web. The telephone-based service is available as either a completely automated service or a live operator service – at the client's discretion. Both telephone and Web-based services use a variety of techniques to protect employee identity, while still providing the employee with a means of tracking the resolution of the report. All services are available in multiple languages.

"VoiceLog SARBOX is very easy to use," said Terry Bray, Compliance Consultant at VoiceLog. "An employee simply picks up the telephone and dictates their report, using either scripted prompts or talking with a live agent. The employee is given a case number for resolution tracking while the audit committee is provided either a recording of the conversation – masked to prevent recognizing the employee's voice – or a transcript of the report. The audit committee representative can then provide feedback to the employee, using the case number and the same telephone interface. The entire process is confidential, secure, convenient, and very cost-effective."

The service leverages the VoiceLog platform, a call processing and recording system designed for 99.999% reliability and uptime. Calls are received in a high-availability platform with multiple levels of fault tolerance. Recordings are stored in a RAID-5 massive hard-disk SAN storage device with hot-standby database access, in addition to offsite backup storage. Live operator calls are routed using the Rockwell FirstPoint Contact Enterprise platform – known for its high reliability. For security, the system has 24x7 manned and camera surveillance, virtual private network access and a host of other protective measures.

C I Host Signs Up 200,000th Client as Strong Growth and Low Turnover Continues

Focus on Customers' Needs, Security, Uptime and Top Quality at Competitive Prices Drive Expansion

Building on a solid financial footing, C I Host has reached a new milestone – 200,000 customers in 182 countries around the globe. A recognized leader in Web hosting and Internet infrastructure solutions, C I Host has continued to grow even as other Internet-related companies have faltered.

In the same month that the 200,000th customer joined C I Host, the firm received a Fast 50 award from Deloitte and Touche for being one of the fastest-growing technology companies in the Texas Crescent Technology, based on revenue growth.

Between 200! 1 and 2003, C I Host not only doubled its customer base, but enjoyed a 690 percent revenue growth, enabling it to expand its Texas and Los Angeles facilities and open a new data center in Chicago. At the same time, C I Host has extended its reach beyond the small and medium sized market to serve large corporations. It now hosts more than 5,000 dedicated servers.

"The credit for reaching this 200,000th milestone and for our increased revenue goes to our employees and resellers," said Christopher Faulkner, CEO of C I Host. "We have kept our focus on the needs of our customers and have taken the lead in guaranteed uptime, top level security and innovative Internet solutions."

A combination of forces and business decisions has given C I Host the solid foundation that has enabled it not only to withstand, but to thrive in the unsettled economic climate that has forced other firms to cut back, withdraw and sometimes fold their tents.!

"We were able to plough all the revenues back into the company long enough for it to get its sea legs," Faulkner said. "We have no long-term debt. We have never had to rely on outside venture capital. All of our facilities are wholly owned and operated by us."

TUITION MANAGEMENT SYSTEMS SELECTS NUASIS TO IMPROVE MULTIMEDIA CUSTOMER SERVICE

NuContact Center Enables Leading Education Payment Services Provider to Further Strengthen Customer Relationships

Nuasis Corporation, an enterprise software company in the emerging Internet Protocol (IP) contact center market, today announced that Tuition Management Systems (TMS), a leading provider of education payment and billing services, selected Nuasis' NuContact Center as its IP Contact Center solution to improve customer service and ensure that all methods of customer communication are handled as efficiently and effectively as phone contacts.

As part of its initiative to improve customer service and increase access to customer service agents via the Internet, TMS sought a contact center solution that could distribute all contacts in a single queue and escalate them in a timely manner. After a thorough review of competitive offerings, TMS selected the NuContact Center because of its superior, customer-centric technology, ease of use and

rapid return on investment.

"The NuContact Center was by far the best contact center solution we looked at," said Dave Pelkey, chief operating officer at Tuition Management Services. "In addition to the savings we gain by migrating to a single network and eliminating CTI, we expect to reap considerable productivity gains due to the NuContact Center's user and management interfaces. Shutters, a desktop window management application automatically opens and closes applications to most efficiently complete customer service sessions, and because it is so intuitive, we will significantly reduce the time and cost of agent training, which is critical for seasonal businesses like ours. The NuContact Center's system management features enable us to quickly change workflows on the fly to react to market conditions"

The NuContact Center is a single distributed system, built on the company's Enterprise Routing Architecture (ERA), which routes customer contacts across the corporate data network to the best available agent within a single contact center or geographically dispersed contact centers. The Nuasis system reduces the total cost

of ownership compared to legacy automatic call distributors (ACDs) and eliminates the need for costly and complex computer telephony integration (CTI).

"More than one million families and 700 partner educational institutions count on Tuition Management Systems' contact center for support and information about the company's innovative education payment services," said Ed Lauing, president and CEO of Nuasis. "Switching to the NuContact Center enables TMS to leverage its corporate network to make sure those customers and partners receive superior service regardless of the medium they use to interact with the company." ■

SAFEHARBOR ADVANCES ONLINE SELF-SERVICE SUPPORT BEST PRACTICES IN NEW WHITE PAPER

Self-service can reduce support costs and improve customer satisfaction, but some approaches are more effective than others

Leading Web self-service support provider SafeHarbor Technology Corporation

(www.safeharbor.com) has released a new white paper, "Best Practices for Online Self-Service Support," that describes expert processes in depth for successfully launching and managing an online self-service support environment.

The best practices document can help companies with high volumes of customer support requests understand how to improve user satisfaction while cutting the high cost of support. Most such companies now recognize the benefits of Web self-service. However, many have not yet achieved these savings or customer satisfaction gains, because building and managing an online support operation requires a significant investment in self-service expertise and best practices in order to be successful.

According to the white paper, which can be downloaded free from SafeHarbor's Web site at <http://www.safeharbor.com/ ul_white_papers.asp>, a successful self-service support environment must include the following attributes:

• Easy to use and navigate
• Define the problem in order to design the correct

solution
• Multiple navigation choices
• Show versus tell
• A personalized experience
• Integrated with assisted support channels
• Continually optimized for usability and relevance
• A central data repository for customers and agents
• Powerful analytics that track customer interactions
• Educate users on the Web support environment
• Measure user satisfaction and support environment performance
• Measure the total value of Web support

"SafeHarbor continues to achieve consistently high self-service adoption rates and significant call deflection for its customers," according to SafeHarbor CEO Brian Sterling. "When you deliver an online support experience that is faster, more convenient and more satisfying than the telephone or e-mail, you've not only saved the cost of an expensive support call, you've educated your customer on the value of self-service. And that kind of satisfaction can give you a powerful competitive differentiator."

It costs significantly less to deliver customer support via Web self-service compared to assisted support (telephone, e-mail or chat). But companies also offer online support because many customers demand it. "It takes more than technology to achieve self-service success," according to Sterling. "Often,significant organizational changes are necessary to deliver online support
that's truly effective. New expertise is needed and new enterprise-wide processes must be developed and followed. These best practices, developed by SafeHarbor through more than 70 implementations of our complete, outsourced self-service support solution, have been tested and proven effective."

A free copy of the SafeHarbor white paper "Best Practices for Online Self-Service Support" can be obtained by going to the Resource Center on SafeHarbor's Web site: <http://www.safeharbor.com/ul_white_papers.asp>. ∎

WillowCSN Rolls Out QuickResponse to Meet the Service Needs of Companies in Crisis

WillowCSN has launched QuickResponse to provide just-in-time virtual service and sales support for companies needing immediate assistance during a natural disaster or other unanticipated crisis, the virtual contact center management solutions provider announced.

"It can be difficult to plan adequately for the unexpected, and as a result, a company can expend significant amounts of corporate resources in scrambling to deal with crisis-at-hand and its aftermath," said Basil Bennett, president and chief executive officer of Willow CSN Incorporated. "QuickResponse dispels management's concerns about the continuity of their sales support and customer service operations during these times, so they can focus on other important issues."

Willow developed QuickResponse to serve as an on-call back-up plan for corporate contact centers interested in having virtual contact center agents on stand by in case of an emergency. When a company switches into emergency response mode, the QuickResponse program automatically re-routes calls

without interruption during a crisis to Willow's CyberAgent CSRs™, who have been trained to adopt policies and procedures specific to that business. An optional service provides companies with documents of reporting requirements, to ensure the best possible coverage.

Willow is the pioneer provider of virtual contact center management services, linking clients with its network of home-based customer service representatives (CSRs) called CyberAgent CSRsÔ. These individuals invest in their own training and equipment prior to taking calls and are paid on a performance basis, thereby resolving the issues faced by traditional contact centers: high overhead, lost revenue, poor agent performance, and high attrition. CyberAgents in the QuickResponse program are trained specifically to handle crisis situations in the event that a disaster strikes.

"Natural disasters and other unexpected events are trying times for everyone," continued Bennett. "Willow's QuickResponse program answers the question of 'Who's going to manage our service and support center?' instantly, so customers notice no difference or interruption in service."

∎

CALL CENTERS DITCHING PREMISE-BASED TECHNOLOGY FOR HOSTED APPLICATIONS

A new report by independent market analysts Datamonitor (**DTM.L**) says that increasing numbers of call centers in North America and Europe, the Middle East and Africa (EMEA) are replacing premise-based technology with hosted technology. According to the report, **Hosted and Networked call centers**, currently 9.7% of agent positions in North America and 2.1% in EMEA are in hosted call centers. By 2007, these numbers will have increased to 13.4% and 8.4% respectively. Unlike many other types of hosted and ASP (application service provider) solutions that have not lived up to the hype, Datamonitor is confident that hosted call center solutions will be a success with small businesses, spelling good news for service providers.

Small call centers offer the most attractive opportunities for business

Hosted call centers are those that host their call center applications (including ACD, CTI and IVR), in a service provider's network rather than invest in premise-based technology. This enables the call center to gain access to leading edge applications at a fixed monthly cost, avoiding many of the headaches of installation, maintenance and integration. Hosted call centers especially appeal to the low end of the market because of their relative simplicity and the emphasis on operational rather than capital expenditure.

According to Datamonitor, smaller call centers - those containing between 10 and 50 agent positions - are the fastest growing sector of the market in both North America and EMEA, so the potential market opportunity is huge. In addition, hosted call center solutions appeal to service providers, who are looking to increase their share of the call center market, leverage investments in IP networks, and move up the value chain and away from their reliance on just providing call minutes to call centers.

Large organizations to invest in networking and 'virtualizing' multiple call centers

It is not only small organizations that will benefit from advances in call center networking technology. Large organizations - such as retail banks, service providers, utilities, retailers and government agencies - that have already invested significantly in call center technology are looking to maximize these investments by networking multiple call centers together to create large, virtual call centers. This will enable them to improve operational efficiency while at the same time improving customer relationships, which ultimately leads to increased revenues and customer profitability.

Robin Goad, Managing Analyst at Datamonitor comments:
"Many large organizations have multiple call centers that work poorly together. Networking these will allow organizations to manage call centers as one without the need to physically re-locate agents. This will enable them to unify and centralize business processes and as a result increase customer service levels and reduce costs. Call center networking technology allows organizations to achieve this goal across geographical and departmental boundaries. Networked call centers don't have to be restricted to traditional call centers - the great thing about lots of this new technology is that it allows organizations to cost effectively link back office and branch employees (e.g. bank tellers), offshore centers (e.g. those in India and elsewhere) and third parties (e.g. outsourcers) into one unified, centrally managed call center network."
According to the report, 8% of agent positions in North America and 7.5% in EMEA are currently in networked call centers - defined as multi-site call centers that use pre-routing and network applications to creates one virtual call center with one unified queue. By 2007 these figures will have increased to 9.4% and 8.4% respectively.
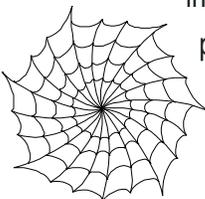
The Symon-TargetVision Story: *It's a Whole New Ballgame!*

Communications is the name of the game.

And communicating vital, real-time information to the right people at the right time, in ways they prefer, is the whole new ballgame made possible by the joining of **Symon Communications** and **TargetVision** – two industry leaders in communicating the information needs of enterprises worldwide.

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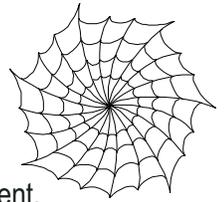
Collecting and analyzing data

Symon software collects data from a multitude of sources, capturing up-to-the-minute business metrics, statistics, financial data and breaking news – all vital to the efficient and profitable operation of any enterprise. Tapping into disparate sources such as enterprise software, telecommunications switches and routers, and company databases, Symon's automated collectors seek out and aggregate the myriad details that combine to illuminate the path from the break room to the boardroom. Adding TargetVision extends that reach into the exciting worlds of employee communications, education, cable access and more. At the new Symon, the data-gathering and distribution possibilities are truly endless.

Reporting and tracking information

There is a world of difference between data and information. Making that leap is what the new Symon does best. Symon's Vista and Community software products capture data, follow business rules developed by end users and transform that data into real-time productivity and workforce information that tracks the bottom line and grows the top line of businesses in almost any industry. Driven by the intelligence resident in the Symon Enterprise Server, these software tools transform raw data into intuitive, easy-to-use executive dashboards and productivity indicators that display in real time minute business changes that left unattended have the potential to shipwreck any operation. TargetVision visual messaging software allows managers to present breaking news, training reinforcement, recognition, and 24/7 global news content that affects workers every minute of every day, adding that intelligence to a company's knowledge base in meaningful context.

Communicating informational and motivational messages

Communications channels at the new Symon are limitless. Enterprise information can now be displayed anywhere, anytime. Thanks to Web-based technology, mobile communications and TargetVision televisions and plasma monitors, real-time information can be delivered throughout the enterprise and beyond.

• Vital stats can be viewed from communal displays visible in large contact center environments, even where sophisticated wiring is not available

• Workforce and productivity updates can be delivered to

the desktops of managers and agents alike.

• Information and alerts can be shared among the employee population through special message boards and electronic mail capabilities.

• Updates can be delivered even to those away from the workplace via pagers, PDAs and mobile phone.

• And motivational and informational messages can be delivered wherever desired with the power and effectiveness of TargetVision's colorful, attention-grabbing graphics, photos, animation and integration with full-motion video.

The possibilities are endless. Together Symon and TargetVision comprise an unbeatable combination of skills, experience, technology and industry know-how. With more than four million daily viewers of Symon products, over 6,000 installations, a global presence, and a full blown complementary product portfolio, the new Symon incorporates the strengths of TargetVision to offer the industry comprehensive world-class communications solutions. ■

COMPANY PROFILE

"**ASC,** headquartered in Hösbach, Germany, is a leading global provider of integrated communications recording and quality monitoring solutions for contact centers, financial institutions, public safety and government organizations, with nearly 40 years experience in the communications industry. ASC has over 20,000 installations in more than 60 countries. Focused on quality, liability and risk management, ASC's communications recording solutions provide recording, evaluation and analysis of all electronic communication and interaction of telephone (including VoIP), fax, e-mail, web chat / browsing and desktop computer activity in both traditional and Web based environments. ASC's quality monitoring solutions effectively capture, evaluate and improve the performance of contact center interactions and the quality of the entire customer experience. The browser-based products are easy to access, use and deploy and increase productivity and customer loyalty while decreasing staff turnover, customer defections and security risks. With subsidiary companies in the United States, Great Britain, France, The Netherlands, Switzerland and selected distribution partners, ASC operates in more than 60 countries worldwide. ASC's integration partners include leading providers such as Alcatel, Avaya, MITEL, NEC, Nextira One, Nortel, Siemens and Tenovis, allowing customers to easily implement ASC solutions in almost every environment."

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DALBAR Announces Call Center Leadership Seminar in Boston on January 15 - 16, 2004

DALBAR Seminar Enrollment Open/Seating Limited

DALBAR is extending an invitation to call center Supervisors, Managers, Team Leaders, Call Coaches, and Trainers to attend its upcoming call center leadership seminar in historic Boston on January 15 – 16, 2004.

The seminar is intended to allow participants to hear directly from DALBAR's call center experts through presentations as well as learn from their peers

through open forum discussions and participant exchange. Participating call center management may represent industries such as banking, insurance, financial services, hospitality/travel, consumer/retail/catalog, utility, manufacturing and healthcare.

Seating is limited. Call center professionals are urged to contact DALBAR to receive an enrollment package and form. Enrollment is $1,500 per participant. DALBAR provides a list of suggested Boston accommodations for attendees to choose from in the area.

Sandy Barnes, Contact Center Manager for Ameritas Variable Life, attended DALBAR's seminar to gain new ideas, such as keeping her team motivated. Sandy left the seminar, "feeling inspired and with new contacts established at participant firms."

DALBAR has played a key role supporting call centers by providing an independent perspective for companies to recognize cost savings and increase customer satisfaction. DALBAR focuses on the quality of the interaction between the customer service agent and customer, whether the touch point is by the telephone, mail, email, or web, to ensure effective and efficient communication. DALBAR's services are offered across all industries and are tailored to fit a firm's business priorities.

For more information, contact DALBAR AT 617-723-6400 or register at www.dalbarinc.com/ccls.htm .■

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Call Center Math: Understanding and Managing By the Numbers
Benjamin Disraeli said, "There are three kinds of lies: lies, damned lies, and statistics." There are many truths told in the vast array of statistics available today in the call center – and the successful manager or supervisor will be the one that understands how to manage by the numbers. This session provides a useful set of formulas and calculations for understanding call center math. Attendees will learn about the most common measures of performance and how to calculate and analyze them. The session will present the most important calculations associated with determining staffing numbers and evaluating cost and service tradeoffs.   Attendees will also see various methods for analyzing the numbers and presenting them to senior management.

Seminar attendees will:

Learn about the most critical measures of call center and agent performance and how to calculate them
Review the statistical implications of "average" versus "below/above average"
See the formulas and rationale behind the most common staffing models
Learn about the most common math mistakes made in call centers today
Practice analyzing the numbers using some common call center reports
Identify three different ways to "paint a picture" in presenting call center statistics to management

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http://www.callcentertimes.com/news/auction.asp for additional auction information.