

FNBO Optimizes For A New Normal— LiveVox Gives Them the Tools to Do It



90%

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productivity levels

68%

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With more than 160 years of experience meeting the financial needs of customers FNBO knew that it needed to find a way to maintain its productive capacity in the wake of the coronavirus outbreak. By partnering with LiveVox, FNBO was able to rapidly transition to a remote workforce while maintaining its standard of quality.



Use Case

Distributed Agent Workforce



Industry

Retail Banking



Solution

*Low bandwidth cloud
contact center with remote
performance analytics*



Impact

*90% at-or-near-normal
productivity levels, 68% of
staff transitioned to WFH*

Benefits at a glance:

- ✓ Increased agent monitoring and coaching for consistent customer experience.
- ✓ Unified, streamlined access for agents across clients via MPLS connection.
- ✓ Flexibility to accommodate diverse environments & ad hoc training via call barging.
- ✓ Increased consent management.
- ✓ Standardized customer data protection.
- ✓ Improved payment capture & security reliability.
- ✓ More employee accessibility.

The Challenge

First National Bank of Omaha (FNBO) needed to implement at-home agent workflows in response to the coronavirus pandemic. Faced with designing new strategies to maintain previous productivity and customer experience levels, leadership needed to come up with a way to keep agents connected in a distributed environment without sacrificing the in-person service touch they're known for.

The Solution

With the help of LiveVox, FNBO established secure work from home connectivity and data flows. They deployed agents across rural America and implemented remote coaching and performance analytics to facilitate the day-to-day. Then, they optimized those new workflows to reach new levels of quality and productivity.

The Result

FNBO kept service seamless from end-to-end for customers by setting up reliable connections for agents with maximum data security measures in place for capturing customer payments with LiveVox's secure payment capture tool.

Getting the Lay of the Land in a Rural Setting

First National Bank of Omaha (FNBO) is located smack dab in the middle of the country in Omaha, Nebraska with several call centers across the heartland of the US in Northeast Nebraska, Northern Colorado, and South Dakota. They've been around for 160 years and pride themselves on being family-owned. They think of themselves as a "great big small bank", and, while they serve a lot of different lines of business from consumer and business banking, SBA lending, mortgage services, commercial lending, equipment financing, and more, they maintain the in-person feel of a small group of people with good values who take care of customers and each other every day.

It's that down-home mentality that helped guide their at-home agent deployment process.

To begin their at-home deployment, they organized their approach into three different stages:

- Establishing secure work from home connectivity and data flows for agents.
- Defining protocols for monitoring and coaching agents remotely.
- Optimizing the new workflows to make sure they were meeting previous levels of quality and efficiency.

The first step was to get a lay of the land. They initially sent out a detailed survey to look at agent capabilities like internet speed, childcare schedules, device access, etc. and ensure reliable internet access to hammer out the fine details of what agent internet and device availability was from all employees before they sent people to work from home.

The collections department was able to move to an at-home set up quickly by first testing a group of 8 agents within a two-day window to see how the experiment could work at scale. Given that they're in rural America, they thought that WiFi connections might pose an issue so it was important to test bandwidth first and foremost. The 2-day test proved reliable access was available, and so all/other/more agents were sent home to connect to their dashboards via a web browser using the existing VPN. "We were able to start moving agents home fairly quickly and I think it was partly due to our relationship with LiveVox. It literally took a phone call to our telecom and getting a different phone number in order for our agents to connect to LiveVox," Anderson said.



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— **Denise Anderson**

Senior Manager, Collections Strategy
FNBO



Different location, same view.

Once they established connectivity and issued devices to staff that needed laptops or monitors, their focus turned to security. FNBO agents originally connected via MPLS, so they had to provide agents VPN access to log into LiveVox via a modern web browser. The first set of agents was deployed in 48 hours and within a week 68% of employees were working from home.

Once they had established simple ways for agents to connect and secured customer data by providing the right tools to agents, the final obstacle was ironing out the logistics of communication and agent processes. Because they operate as such a tight-knit group, agent feedback was traditionally given in face-to-face sessions with 1:1s that were typically structured and scheduled with a set cadence. Since transitioning to an at-home setup, FNBO has increased agent monitoring and coaching to ensure a consistent customer experience. LiveVox facilitates ad hoc training with features like call barging.

With LiveVox in place, FNBO can now also easily accommodate and respond to fluctuations in call volume based on the department. This means they're able to transfer calls to agents according to skill level and domain expertise to help manage increased inbound customer service calls while maintaining established levels of outbound dialing.

Additionally, because LiveVox unifies channels, agents are able to deflect call volume by using email proactively.

Optimizing a new kind of normal.

The benefits of using LiveVox allow FNBO to flex as processes and plans change, mitigating the difficulties of scaling compliance monitoring and quality control that can result from rapid change. The unified platform helps them with building team bonds while remote and connecting across distributed teams. "We use the reporting capabilities to socialize team successes and keep morale high to keep up positive reinforcement in this difficult time," Anderson said.

Specifically, FNBO has leveraged LiveVox's business intelligence tools and attached unique work from home KPIs defined around "productive" and "unproductive" time to accommodate interruptions in service or account for slow WiFi. Despite this, FNBO has seen interesting insights into the data thanks to LiveVox's platform:

- Increased RPC rates.
- Continued account penetration.
- Continual scoring of agent calls to ensure consistent experiences.

With their new benchmarks in place they made room for circumstances that could contribute to less productivity, but the KPIs help them be more focused. "The new work from home environment goals encompass more than just productive time," according to Anderson. "While hour to hour the patterns in the numbers may look less productive, our engagement rates are, on average, the same," she noted.

About FNBO

With more than 160 years' experience meeting customers' financial needs, First National Bank of Omaha has built a reputation for service few banks can match.

They have a history of doing what's right for their customers, employees, shareholders and the communities in which they serve. Their Operating Philosophy and independent ownership have guided their long-term investments in facilities, processing technologies and infrastructure, rather than managing from quarter to quarter to satisfy Wall Street. They've been independent and family owned since 1857, which has been their recipe for success for six generations.

At First National Bank of Omaha, they like to think of themselves as a "great big, small bank," large enough to provide the expertise and resources necessary to handle any financial need, yet small enough to know you personally. They are a subsidiary of First National of Nebraska, with nearly 5,000 employees and \$24 billion in assets. With 96 retail banking locations in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas, they help their customers and communities to succeed by focusing on building relationships at a local level.

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Investment Services • Commercial Real Estate • Wealth Management • Business & Consumer Credit Cards • Treasury Services**