



## CASE STUDY

### *jhaCall Center*<sup>™</sup>

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Sean Riback  
Project Manager  
Bank of Internet (Bofi) Federal Bank

**Institution**  
Bofi Federal Bank

**Location**  
San Diego, CA

**Website**  
[www.Boffifederalbank.com](http://www.Boffifederalbank.com)

**Assets**  
\$8.2 billion

**Founded**  
1999

## *jhaCall Center*<sup>™</sup>

### Comprehensive telephone support and customer service solution

Founded online in the pioneer days of the Internet, Bank of Internet (Bofi) Federal Bank is a nationwide branchless bank that provides financing for single- and multi-family residential properties and small-to-medium businesses from a single location headquartered in San Diego, Calif. Through its mission to establish a highly efficient, customer-focused, and technologically sophisticated bank, Bofi Federal Bank has grown into a multi-billion dollar, publicly traded financial services company.

In order to stay true to its core value of providing unparalleled customer service, Bofi Federal Bank started looking for a deeply-integratable, customer service-driven alternative to its existing call center platform. Because of its pre-established relationship with Jack Henry Banking®, the bank sought out its *jhaCall Center* solution.

*jhaCall Center* has helped Bofi Federal Bank refine and improve its customer service capabilities, levels of efficiency, and data integrity.

Project Manager Sean Riback explains below how *jhaCall Center* has met and exceeded his expectations.

**Jack Henry Banking: What was the compelling business reason you acquired *jhaCall Center*?**

**Sean:** We sought out Jack Henry Banking's *jhaCall Center* solution to replace our existing call center platform. We needed to be able to integrate three disparate systems – our telephony call center software, our customer relationship management (CRM) software, and our core banking platform. With our previous platform, our bankers had to arbitrarily navigate between systems, creating a ceiling on the levels of customer service we could provide.

Since the conversion to *jhaCall Center*, our day-to-day operations have improved significantly. Our bankers are able to manage call queues, identify call reasons, and really deliver the feedback that results in positive customer experiences. As a result, the call center is now a big driver of customer experience improvements throughout the bank.

**JHB: Do you currently use computer telephony integration (CTI) for screen pops to speed up customer lookup and authentication? If so, how has CTI affected your call center?**

**Sean:** CTI has dramatically increased our ability to quickly authenticate and then service a customer. *jhaCall Center*'s integration with Synapsys® allows us to open multiple back-office tickets from a single contact point. And from a metrics perspective, we have the analytics needed to understand why our customers are calling in. This allows us to get in front of customer issues before they become widespread and enables us to fix those issues on the fly.



*"If we're doing it right, the technology is invisible – it just works. And that's exactly what *jhaCall Center* does."*

Sean Riback

**JHB: Do you currently use interactive voice response (IVR) for quicker authentication? If so, how has IVR affected your call center?**

Sean: Jack Henry Banking's iTalk™ solution has been the final piece of the puzzle, so to speak – it's helped to complete our bank's vision by connecting the *jhaCall Center* solution with the functionality of IVR. This seamless integration has improved our production in numerous ways. For example, the pre-authentication feature allows our customers to be authenticated within the IVR, so if they end up speaking with a call center representative, they don't have to go through that typical repetition of answering the same questions twice. iTalk also tracks the paths customers go down before being transferred to the call center, giving our direct bankers a leg-up on the reasons why they're calling and need assistance. Simply put, our experience has been nothing but positive, and we look forward to the increased level of customer service that *jhaCall Center* and iTalk's IVR will allow us to provide.

**JHB: Can you tell us about additional ways *jhaCall Center* has benefited your bank?**

Sean: In addition to refining our customer service capabilities, *jhaCall Center* has saved us time and has helped to improve data integrity around customer contact information. The automatic number identification (ANI) search functionality allows our bankers to quickly access a customer's information and efficiently resolve that customer's issues.

We are a branchless bank, so it's absolutely crucial that we deliver superior customer service in order to overcome any notion that we are just a bank with lots of technology. If we're doing it right, the technology is invisible – it just works. And that's exactly what *jhaCall Center* does.

**JHB: Are there any specific features of *jhaCall Center* that have exceeded your expectations?**

Sean: What's really great about *jhaCall Center* is that it's continuously improving. We will benefit from the upgrades and enhancements not only for *jhaCall Center*, but also for Synapsys and SilverLake Xperience™. The reliability of this solution is incredible, as is the potential for us to innovate in this area.

**JHB: Do you consider implementing *jhaCall Center* to be a defensive strategy that will enable you to compete more aggressively with larger competitors, or an offensive strategy that provides your bank with another point of competitive distinction?**

Sean: *jhaCall Center* affords us the opportunity to provide outstanding customer service, and customer service is never a defensive strategy. It's the whole strategy. And very few banks are using it as an offensive strategy, so where we can, we'll use that to our advantage. It's really easy to win when your competitors choose not to compete.

**JHB: If you evaluated competitive alternatives, what were the functional distinctions that supported your decision to acquire *jhaCall Center*?**

Sean: A few things separated *jhaCall Center* from the competition: it's built on the Cisco best-in-class call center technology; it's provided through Jack Henry Banking, a proven and trusted partner whose implementation team is phenomenal; and its integration capabilities.

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**JHB: If you would recommend this solution to other banks, what is the most compelling statement you would make to another institution considering *jhaCall Center*?**

Sean: If you are not absolutely convinced that *jhaCall Center* is the best way to meet your technology- and customer service-related needs, then I very much look forward to meeting your customers.



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Sean Riback

*jhaCall Center* is a comprehensive telephone support and customer service solution that automatically captures and authenticates customer information using state-of-the-art computer telephony integration (CTI) technology and supports a variety of implementation options. The sophisticated *jhaCall Center* software can be implemented in-house for banks that want to retain responsibility for call center operations but need an intuitive, user-friendly technology platform that provides extensive case management capabilities and full integration with their core processing system. Jack Henry Banking also offers outsourced alternatives for banks that want to outsource their entire call center operations, the resolution of customer issues, or after-hours support. *jhaCall Center* provides experienced telephone service providers that resolve customer requests and inquiries on behalf of banks in a professional, bank-branded environment. This cost-effective solution expedites and enhances customer service, improves operational efficiencies, and reduces demands on internal staffs.