

Telephone banking at the Esslingen-Nürtingen Savings Bank

With its business amounting to 8.4 billion a year, the Esslingen-Nürtingen District Savings Bank ranks as one of Germany's top 25 savings banks. The CreaLog Voice Portal is a free service for its 400,000 customers.

Telmar even understands the Swabian dialect

„I can't believe that he understands me!“ says Marie-Luise Bürgle, an 87-year-old pensioner from Filderstadt, a small town in Germany renowned for its Swabian dialect. She's still over the moon from speaking Swabian on the phone to Telmar, a new „employee“ at the Esslingen-Nürtingen Kreissparkasse, and being informed of her bank balance.

She has every reason to be delighted. For Marie-Luise knew from the start that Telmar was not a human but a computer. Or, to be more precise, he's a speech dialog system from CreaLog that is able to understand complete sentences in „proper“ German and a bit of Swabian. (Think the Queen's English and a broad Scottish accent and you'll get the idea.) And it's just that local touch that makes him so popular with the bank's customers. Not to mention his pleasant voice.

Patricia Demuth, Head of Customer Services in Esslingen, is also delighted at the way her electronic colleague is going down with the public. „Meanwhile, more than 14,000 of our account-holders are using the system for routine banking transaction. Plus, since our older customers are comfortable with it too, that number is sure to go up.“ Ms Demuth continued: „Telmar even attracts the many customers who do not want to do away with their old rotary dial phones. That particular target group couldn't use the bank's original telephone banking system because it only operated via keypad input.“



Ready, willing and able

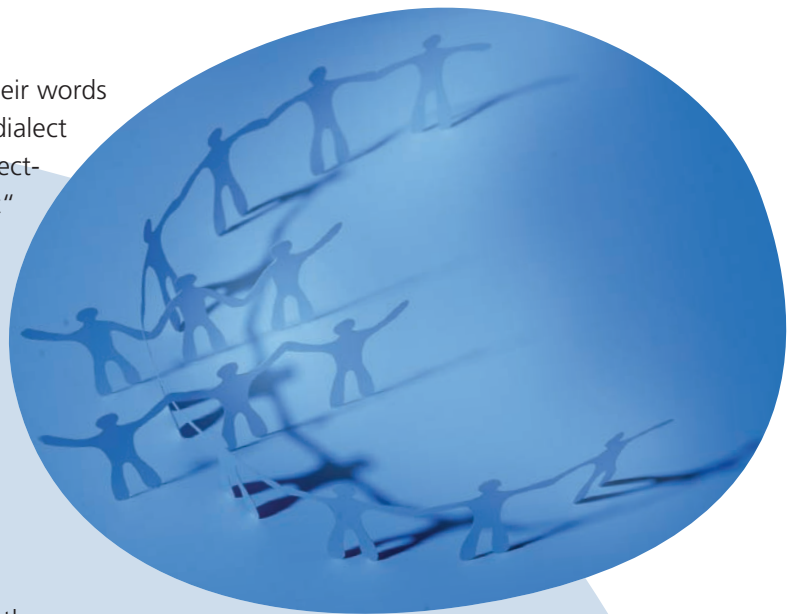
No matter how the callers pronounce their words – using either educated German or local dialect variants – Telmar can tell the difference correctly. Except he didn't know the word „correct“ at the beginning, as one customer talking to the intelligent speech computer soon found out. When the customer was giving instructions for a money transfer of 148.00, Telmar's verification prompt ran: „You would like to transfer 148 euros, right?“, to which the customer replied „correct“, an item of vocabulary that was still Double Dutch to Telmar.

Which is why a human colleague from the customer services department at the savings bank (with a total of 55 staff) was automatically brought into the dialog. On her computer screen, she could track at what point the conversation had got stuck. She was able to help out at once and also make sure that Telmar's vocabulary was supplemented by the word „correct“. Furthermore, dialog recordings are regularly evaluated so that Telmar's knowledge can be extended by new words and phrases.

● Telmar also has a face

Pleasant, intelligent, ready to learn – astounding attributes for a speech dialog system. But that's not all! As a life-sized cardboard cut-out, Telmar has recently been introducing himself in person to customers at the 80 or so branches of the bank, before finally accepting his first phone calls. A campaign with which the managers of the Kreissparkasse Esslingen-Nürtingen Savings Bank scored a bull's-eye. Telmar, a „live“ figure with the human touch, was able with a smile to overcome the usual fear of modern technology.

In other words, an innovative CreaLog Voice Portal with exceptional dialog quality and sophisticated speech recognition technology has become an efficient co-worker who „understands language. In fact, quite a few customers are under the impression that they're talking to a human,“ smiles Frank Dierolf, Head of the Private Customers Department at the savings bank. „After all, Telmar can repeat text and numbers in natural language, respond to instructions, and act on voice input in terms of correct number and data.“



Mr. Dierolf has also noticed that „Telmar is not just accepted by the customers. Colleagues from the phone services department have overcome their initial skepticism. Now they can turn their attention to more demanding tasks since Telmar takes care of the more routine stuff – queries about account statements, for instance.“ And the proof of the pudding is in the eating when one considers the enormous number of calls that customer service took in 2005. No fewer than 430,000.

● Multi channel banking: All roads lead to Esslingen-Nürtingen

Such statistics only go to underscore the significance of the extensive branch network in the Esslingen-Nürtingen district. Michal Vogt, the board member responsible for personal banking at the Kreissparkasse, was quick to point out. „With more than 80 branches in people's neighborhoods, we enjoy an unrivalled reputation. However, we always give the customers a choice about finding their way to us. Many customers, including older ones, actually like doing business via the phone, internet, e-mail, telefax and letter. They see these routes as viable alternatives to extensive consultation down at the local branch.“



Alternatives which the customers are increasingly making use of – above all, those who do not have the opportunity, the time or the inclination to make their way to a local branch. Indeed, customers who are not hooked up to the internet appreciate phone banking as a convenient and safe way of communication on a 24/7 basis. With Telmar's assistance, he has his own number by the way, customers can call up the following services – easily, simply and from anywhere in the world. All they need is their phone-banking PIN to ...

- > check out their account balance
- > follow up cash movements
- > organize money transfers free of charge
- > transfer funds between accounts
- > set up, alter or cancel direct debits
- > manage ES Cash Direct, a finance market service
- > freeze bank cards and credit cards
- > find out what the bank opening hours are or ask to be put through to a personal advisor on the customer service team.

„The telephone computer is an additional service for all age groups – and it's free of charge. Thanks to the individual PIN, Telmar acts as a safe access road to the bank," says Mr. Dierolf. „He represents state-of-the-art technology for our customers. He is unique on the savings bank landscape anywhere in Germany. In Baden-Württemberg state, the district savings bank of Esslingen-Nürtingen is the first bank to have introduced this speech dialog system, making us something of a pioneer in the area," Mr. Dierolf concluded.

● High customer acceptance makes for faster Rol

There is, as they say, no such thing as a free lunch. Not surprisingly, the bank's executive board has had to factor in costs between 150.000 and 200.000 Euro for the installation of the speech dialog system. However, the high number of potential users (400,000 plus) as well as the system's acceptance mean that the investment will pay back within 12 to 14 months, according to management estimates. If these expectations are met, then plans to extend the CreaLog Voice

Portal platform by voice mail, unified messaging services and conferencing facilities are likely to be implemented soon.

● The CreaLog Voice Portal at the Savings Bank in Esslingen-Nürtingen

- > **Sophisticated and easy-to-use voice user interface design**
- > **German version** with Swabian dialect variation
- > **User adapted prompting** i.e. strings of numbers as inputted by the user are read back in that order
- > **Random prompting:** there are several formulations for various prompts from which one is chosen at random, thus preventing a „boring“ dialog.
- > **Expert prompts:** the system automatically confers „expert status“ on customers who call up regularly. „Experts“ then receive special shorter prompts and can proceed faster.
- > **Backend integration** with seamless transfer of the callers and their data to the call center but also out of the call center and back to the Voice Portal (for caller authentication via PIN)

Frank Dierolf (left) and Michael Vogt at Telmar's debut presentation.





About CreaLog

A cutting-edge company with all the best references, CreaLog is the leading vendor of speech dialog systems across 20 countries in Europe. Fully web-administrative, the CreaLog Voice XML Platform is on stream with a total of 41,000 installed lines at more than 400 customers from over 30 branches of industry.

Voice portals from CreaLog ensure the highest standard of dialog quality on the basis of natural language speech recognition. Which means the portals are able to recognize and intelligently process a large number of words and whole sentences in more than 40 languages. What's more, CreaLog Portals support human-sounding text-to-speech systems from the world's leading providers. The Voice Portal, Unified Messaging, and CTI Solutions for corporate customers and telecoms won Best of CeBIT Awards in 2005, 2006 and 2008 for the products 'Interactive Voice Video Response' and 'VoiceBot', a natural-language information, FAQ and chat application.

Our clients include major corporations such as HypoVereinsbank, PAYBACK and the Sparda Banks, German interactive TV channels such as 1-2-3.tv and Premiere, and value-added service providers such as ARCOR and Telekom Austria TA AG.

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