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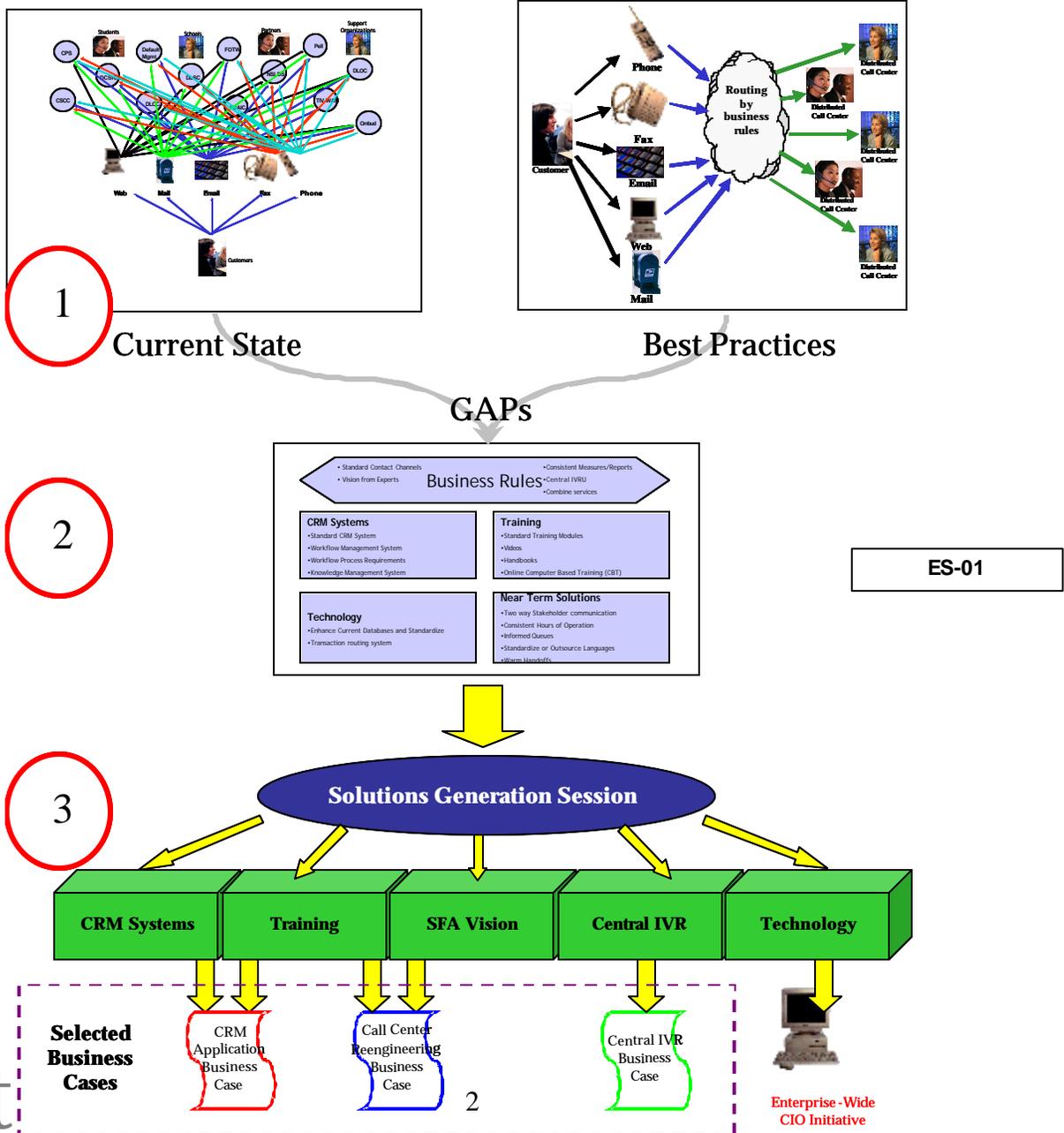
Executive Summary Slides

IPT Process and Conclusions

The figure (ES-01) below is a high level overview of the work done by the CRM Call Center IPT.

1. Current State Environment Assessment and Best Practices were gathered and submitted as a deliverable.
2. GAPS between the two documents were grouped and examined first by all SFA stakeholders and then by a specialized analysis team.
3. The solution recommendations were made to address existing differences between the SFA current and target environment.

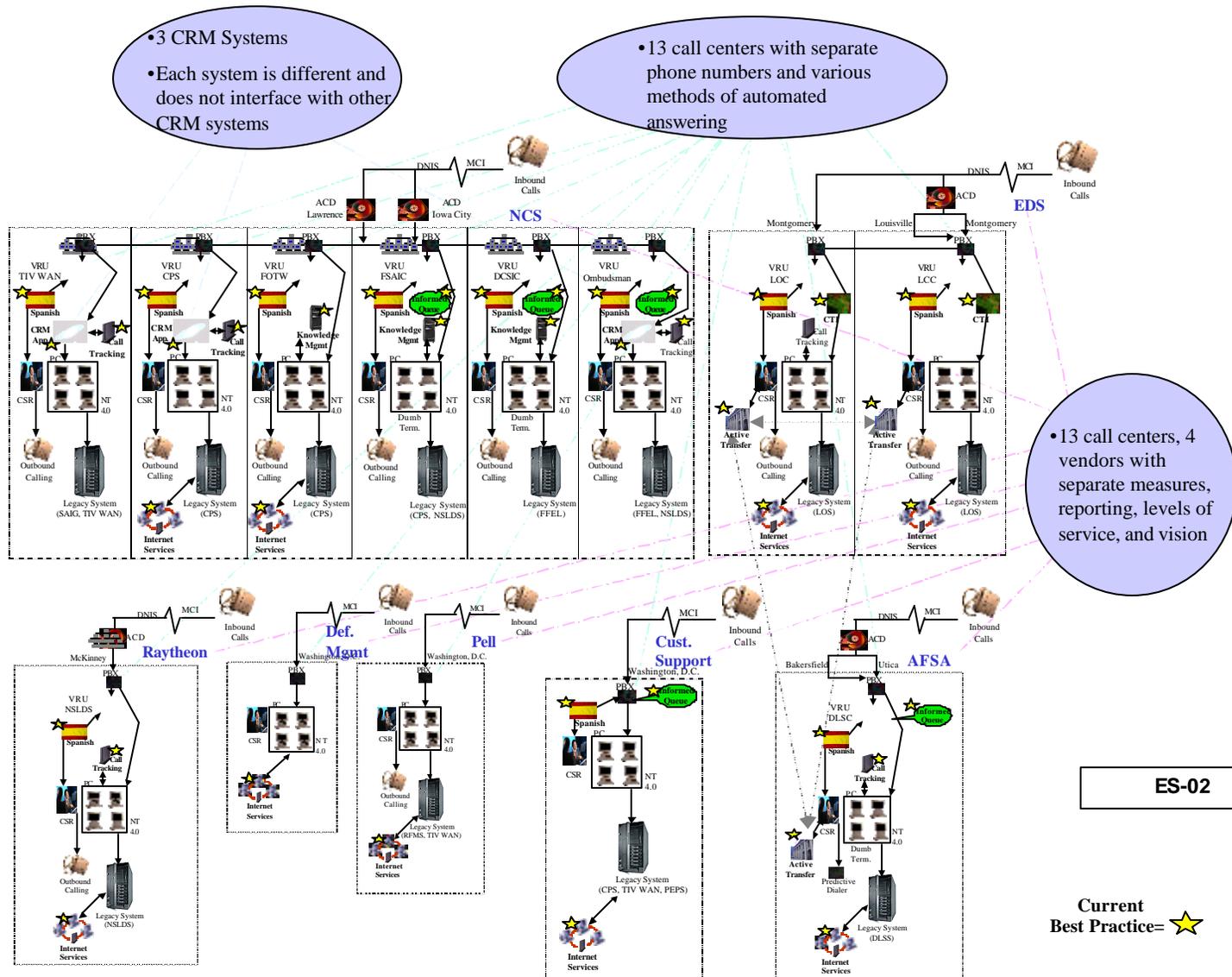
This document contains the background information and summary descriptions of the solution recommendations to be made that will later be developed into the CRM Call Center IPT business cases.





Current Environment

This diagram (ES-02) represents the current technological architectures in place at the SFA Operating Partner Call Centers.



• 3 CRM Systems
 • Each system is different and does not interface with other CRM systems

• 13 call centers with separate phone numbers and various methods of automated answering

• 13 call centers, 4 vendors with separate measures, reporting, levels of service, and vision

ES-02

Current Best Practice= ★

Draft



Solution Recommendations Overview

CRM System

A CRM system will guide and assist CSRs through the entire customer relationship process, enabling them to better serve and satisfy their clients, reduce unit costs, and create a seamless information flow over multiple channels. The CRM system uses a web-based architecture tightly integrated with back end systems to quickly provide the necessary information.

Call Center Reengineering

Call center reengineering includes establishing a vision and streamlining functions and processes. A core success factor for a CRM initiative is to have a vision incorporating the best CRM principles. This vision drives the organization to provide consistent service across call centers. In addition functions and processes should be streamlined to reduce duplication, increase efficiency, and provide knowledgeable and accurate responses to the customer in a timely manner. The SFA Call Centers should be redesigned around core functions such as Information Services, Technical Support, Direct Lending, Debt Collections, and Aid Delivery Partners. Establishing a vision and redesigning the call centers would provide a focused and consistent interaction with the customers while reducing costs by eliminating duplication and inefficiencies.

Master IVR

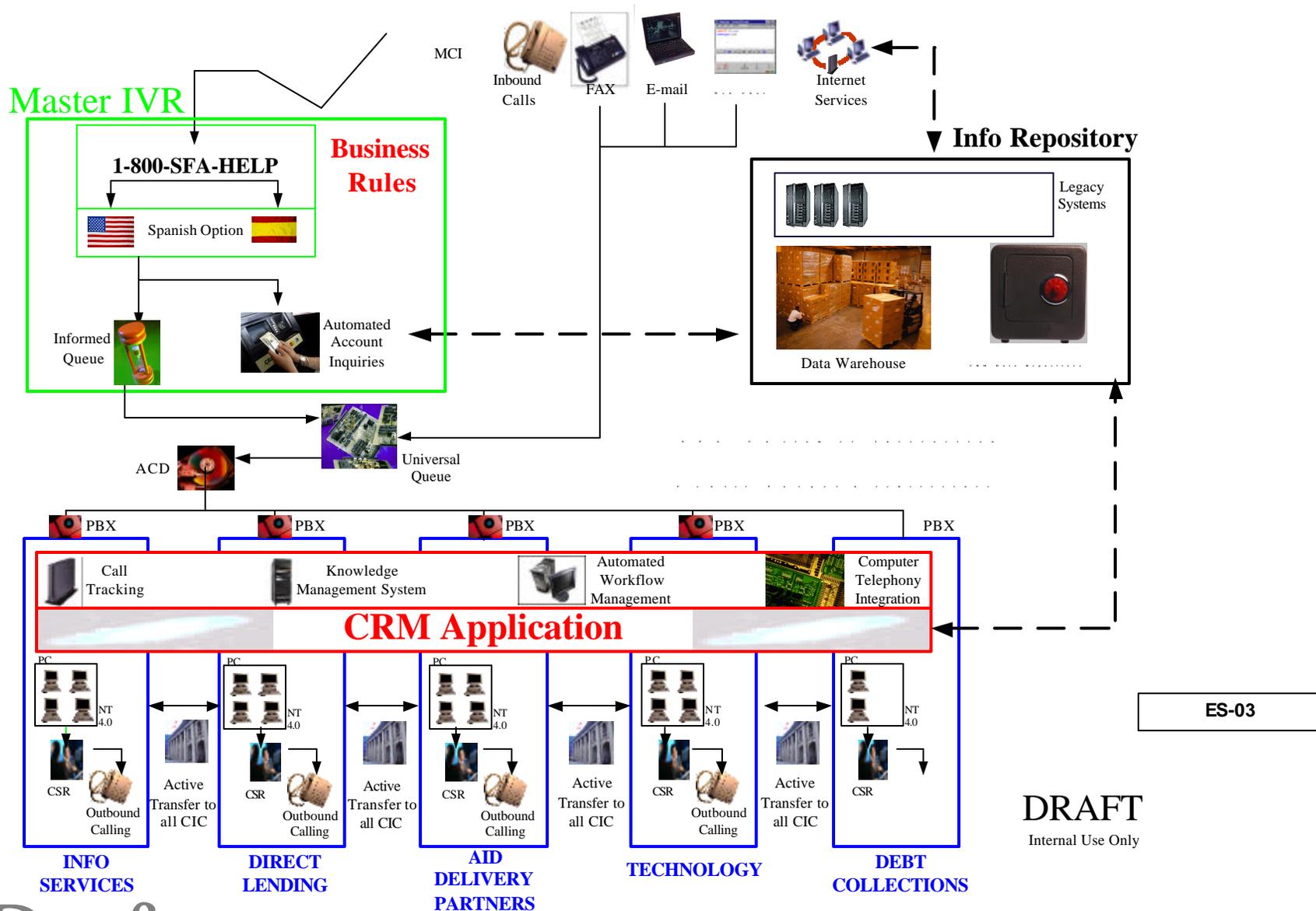
The implementation of a Central IVR will address the Customer Service Task Force goal of providing a “Single Point of Contact” to SFA’s customers. The functionality provided by a Central IVR will help SFA reduce costs and provide customers with direct access in addressing their problems.

A Central IVR will provide one contact number for all SFA customers to call and resolve their issues. Currently, there are 13 centers with over 16 contact numbers that handle a specific area of customer inquiries in SFA. The implementation of a Central IVR will allow all of these call centers to be contacted through a single point. A customer can call one phone number, key through a simple calling tree, and access the correct call center on first contact.



Target Architecture

This figure (ES-03) represents the target environment for SFA Call Centers outlining the implementation of the three solution recommendations.



ES-03

DRAFT
Internal Use Only

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Customer Relationship Management (CRM) Call Center IPT Background

The Customer Relationship Management (CRM) Call Center IPT was established as an SFA-wide effort to cultivate better relationships with all SFA customers and partners, examine the current state of SFA Call Center operations, and recommend improvements for the future. A Core Team was established with members from all areas of SFA to establish the charter, the process flow maps, and the goals for the CRM Call Center IPT.

The effort began in April 2000 by determining the scope of the CRM Call Center IPT. The CRM Call Center IPT was created to address the issues involved with providing better customer service through CRM at SFA. The purpose of the IPT is to address the following goals:

- Improve customer satisfaction
- Establish best-in-business call centers
- Reduce unit costs
- Provide better Customer Relationship Management in a timely way through the medium that best meets their needs (i.e., phone, web, paper, etc.)
- Promote electronic commerce while maintaining access to paper options for customers who lack electronic access

To understand SFA's existing CRM capabilities, the Core Team chartered the following three sub teams:

- Current State
- Best-in-Business
- Quick Hits

The Current State sub team analyzed and documented the current state of operation for thirteen SFA Call Centers including system functionality and process procedures. The Best-in-Business team gathered and documented industry best practices. The Quick Hits team provided short term solutions to help the call centers operate more efficiently.

Next, the CRM Call Center IPT compared the Current State and Best Practices deliverables to identify GAPS. These GAPS were then addressed by gathering stakeholder input into the best possible solution options. The solutions are presented in this document to assist in determining the focus areas for improvements. These solution recommendations will be used as a foundation for the development of business cases.



1.0 CRM Call Center IPT Approach

1.1 Analysis and Decision Making Process

The CRM Call Center IPT was established to complete the following objectives:

- Ensure all stakeholders provide input
- Utilize best practices from the financial industry where appropriate
- Understand the current state environment
- Identify GAPS between the current state and industry best practices
- Deliver recommended solutions

The Journey Map illustrated below in Figure 1.1 demonstrates the approach taken by the IPT.

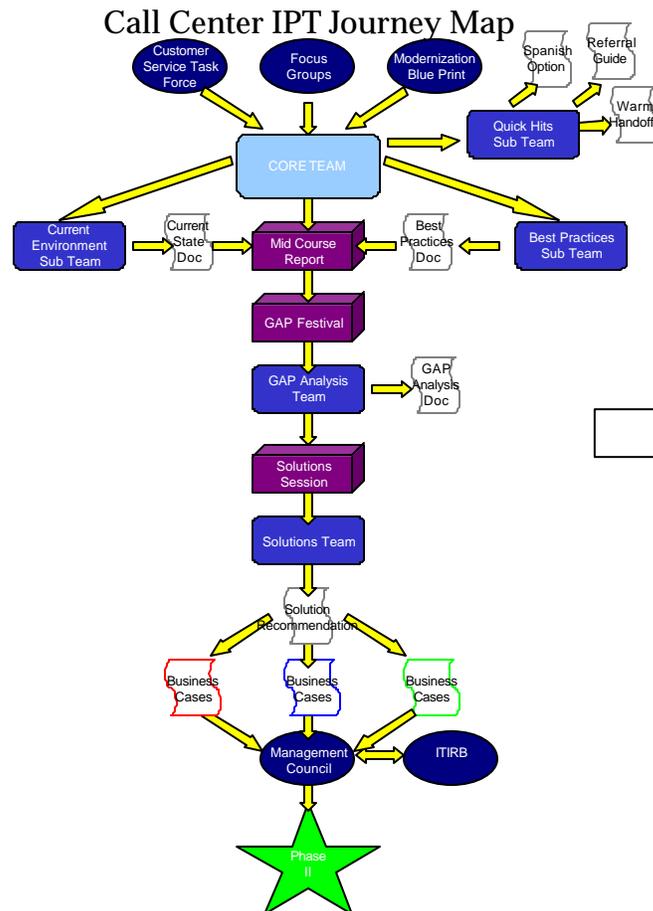


Figure 1.1

This approach will produce a series of business cases for the recommended solutions. Each of the business cases will be presented to the Management Council for approval. Once approved, a new IPT will be established for the development and implementation of each option.



1.2 Documentation of Scope

Goals

The goal of the CRM Call Center IPT is to reduce cost while improving service to students and schools through improved Customer Relationship Management.

Scope

The project scope includes reviewing the existing processes and systems for thirteen SFA Call Centers and recommending solutions to enhance Customer Relationship Management.

Figure 1.2 displays the surveyed call centers

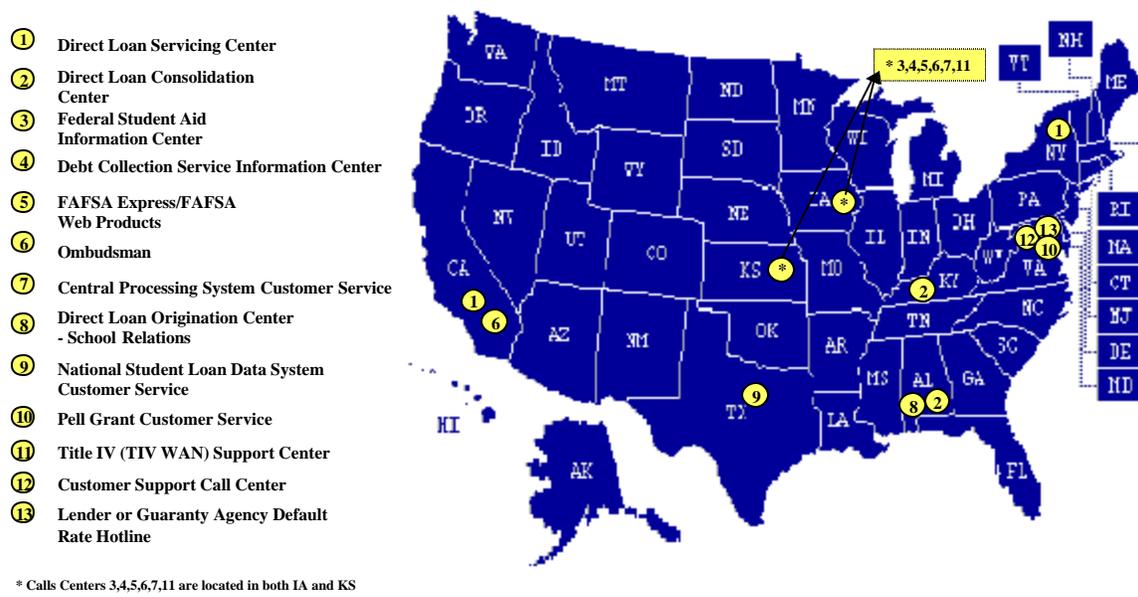


Figure 1.2

Deliverables List

The deliverables for the project are the following:

- Current State Environment Assessment with Best Practices Documentation
- Quick Hits
- GAP Analysis
- Solution Recommendations
- Business Case for each recommended option

The business cases will provide implementation plans and architectures to help restructure SFA’s Call Centers to be more efficient and cost effective. The processes and technologies implemented will help lead SFA into obtaining its Modernization Goal of becoming the first Performance Based Organization (PBO) in the federal government.



2.0 CRM Call Center IPT Process and Products

2.1 IPT Launch

The CRM Call Center IPT Launch was held on May 31, 2000. Key stakeholders were identified and invited to the launch. These stakeholders included representatives from all areas of SFA and the call center operating partners. The main objective of the IPT launch was to meet with these stakeholders and review the following information:

- Outline the context of the IPT and its importance and relevance in the broader scope of SFA
- Explain the importance of stakeholder participation, team charters, and process maps to ensure the IPT success in accomplishing goals
- Share the expectations and hopes for the IPT in order to capitalize on stakeholder expertise
- Gather issues and concerns from stakeholders so potential gaps or problems could be avoided
- Identify ways a stakeholder could get involved (i.e., advisor, team member, etc.)

The launch provided the first opportunity for stakeholders to become involved in the CRM Call Center IPT by joining a sub team. The Charter and Process Roadmap were distributed to all launch attendants.

The Charter and lists of CRM Call Center IPT participants are available in the Appendix.



2.2 Core Team Establishment

The Core Team became the driving force for the IPT. This team oversaw the development and progression of the IPT. The Core Team consisted of a combination of SFA representatives from various groups, the executive sponsor, and members of the Modernization Partner team. The Core Team members became sub team leaders and were instrumental in guiding the process laid out in the IPT launch.

Outlined Roles and Responsibilities

Team Members

The Core Team is responsible for gathering information from the various sources (e.g., current environment, industry best practices, Modernization Blueprint, Customer Service Task Force, etc.), documenting the current environment, highlighting quick hits, identifying GAPS, compiling the list of solution options, and producing the business case for selected options.

Executive Sponsor

The Executive Sponsor is the General Manager for Students. The sponsor is responsible for providing overall leadership, providing status to the Management Council, managing funds, integration, and the final decision to deploy.

Modernization Partner

The Modernization Partner is responsible for providing day-to-day project management and facilitation to the Core Team. It will also coordinate the creation of the project deliverables and the quality assurance process. Interaction Associates will organize and facilitate selected key meetings.

Technical/Operations Representatives

The contractors who deliver these services and manage the SFA legacy systems will participate in the CRM Call Center IPT events. Representatives from ACS, AFSA, EDS, NCS, and Raytheon will serve as subject matter experts to assist in the documentation and understanding of the current environment, including systems and process flows, costs, and volumes. The representatives will also provide ideas and feedback regarding potential solution options.



2.3 Best Practices Sub Team

The idea of Customer Relationship Management has been practiced for a long time. However, large organizations have only recently begun to address it as a key business capability.

The CRM Call Center IPT reviewed practices implemented by best-in-business companies. These best practices were documented through presentations, site visits, interviews, and documentation review of successful practices. The best practices for Customer Relationship Management are grouped into seven categories illustrated in Figure 2.3. The figure demonstrates how all functions within a CRM organization address the interaction with the customer as the primary focus.

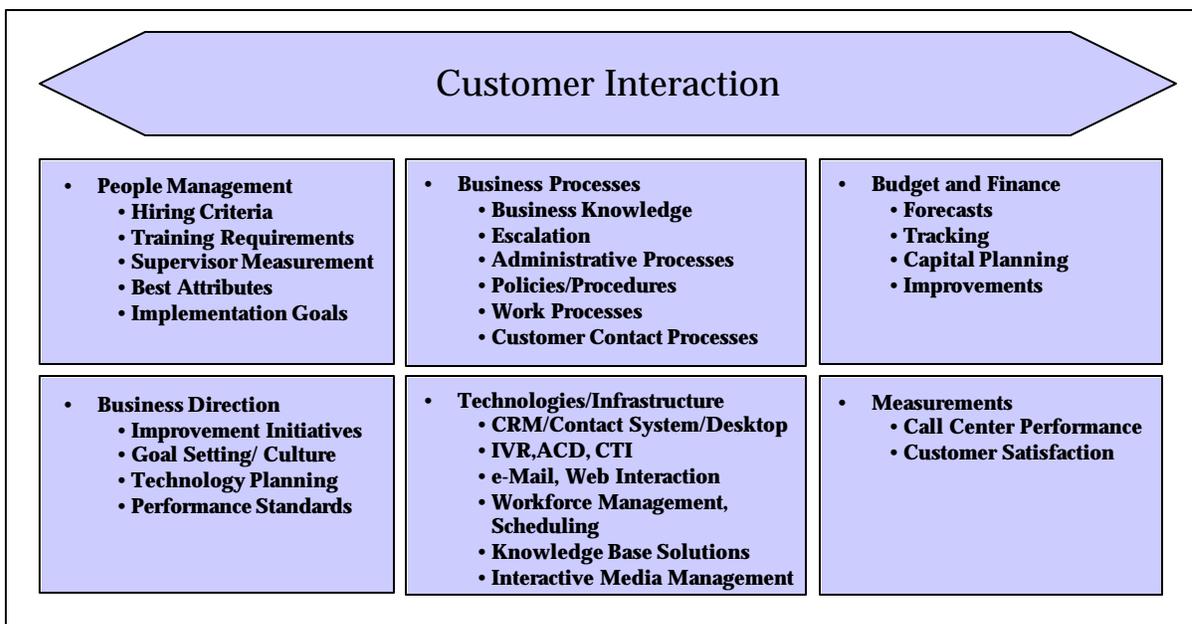


Figure 2.3

The information contained in each of these categories is not mutually exclusive. In almost every instance, there is an overlapping interdependency between each functional area. This overlap indicates the need for constant interaction between each area of an organization to ensure all appropriate customer issues are being addressed. It also indicates that every part of the Customer Relationship Management strategy is important and must be integrated with the other parts of the organization.

Multiple best-in-business sources were used to compile best practice information. Presentations were given by Giga and Avaya/Lucent to discuss the trends in CRM. A site visit was conducted at the Census 2000 – Telephone Questionnaire Assistance Call Center in Troy, Michigan. A complete list of best practice sources can be found in the CRM Call Center Current State Assessment Deliverable with Best Practices Documentation.



2.4 Current State Sub Team

The Current State sub team examined the thirteen SFA Call Centers illustrated in Figure 1.2. The SFA Call Center survey was used to elicit detailed information on the state of customer interaction within Students Financial Assistance Call Center operations. The survey’s intention was to document how the centers operate today.

The survey results provided input to the Current State Environment document including call center locations, services, volumes, staffing, inquiry types, technology, reporting, processing procedures, and customer type. This document will enable SFA management to use knowledge of what exists today to make future decisions for potential improvements in customer care operations.

The customer contact flow in Figure 2.4 provides a high level view of the incoming contact process flow for the existing call centers that support the organization. The current environment allows the customer to obtain service through a variety of communication channels.

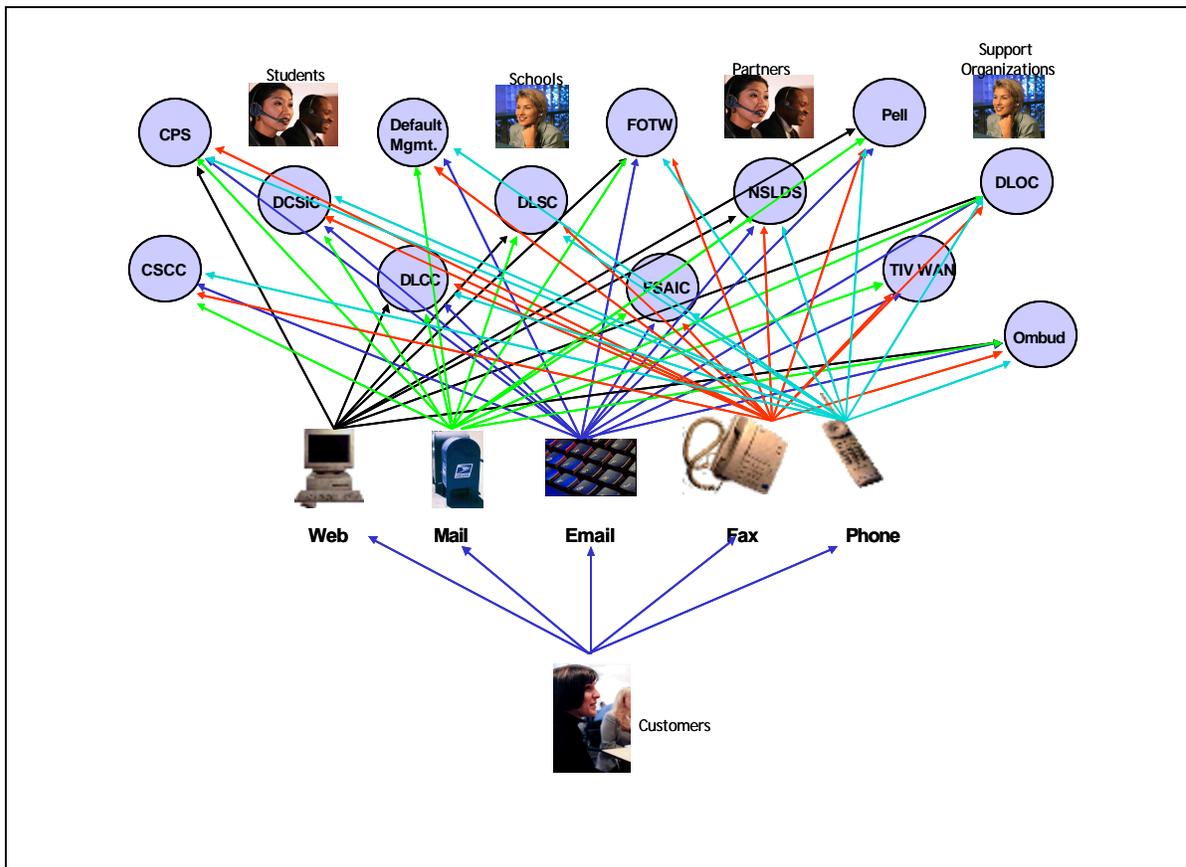


Figure 2.4



2.5 Quick Hits Sub Team

The third of the sub teams was chartered with the responsibility of identifying and implementing “Quick Hits” to make an immediate impact on improving service to SFA’s customers. The team’s research and analysis revealed some of the opportunities summarized in Figure 2.5.

Quick Hits Options	Final IPT Recommendation
Options for Spanish Callers “Up-Front”	<ul style="list-style-type: none"> Pursue During Fiscal Year 2000
“Warm Handoffs” Between call centers	<ul style="list-style-type: none"> Pursue at three major call centers in Fiscal Year 2000 Create an Action Plan for the Remaining call centers in Phase II
Uniform Referral Guide for Call Center Representatives	<ul style="list-style-type: none"> Develop a paper based Referral Guide for distribution Implement phased training to be conducted by each call center Desktop software referral guide scheduled for Phase II
Call Tracking Process	<ul style="list-style-type: none"> Phase II
Internal Training for Customer Service Representatives	<ul style="list-style-type: none"> Investigate further for possibility of future implementation
Streamline Security Access Processes	<ul style="list-style-type: none"> Phase II
Consistent All-Inclusive Call Center Meetings	<ul style="list-style-type: none"> Phase II

Figure 2.5

In order to determine the solutions that should be implemented immediately, the IPT developed a list of criteria to prioritize the opportunities. These solutions needed to address the Modernization principles of improving customer satisfaction, improving employee satisfaction, and reducing unit costs. The following is a list of the criteria used to decide the practicality of the solutions.

The solution must:

- Be implemented by the end of fiscal year 2000
- Involve a simple implementation process
- Not be restricted by contracts
- Influence all areas of the organization
- Increase customer and employee interaction

The team successfully planned, researched, and implemented three solutions. The first was enabling active call transfer or “warm handoffs” between three major centers (Loan Origination, Loan Servicing, and Loan Consolidation). The team also requested all capable call centers to provide a Spanish Option as the first choice in the IVR. Finally, a Referral Guide was written and distributed to call center CSRs and SFA frontline employees to help with directing call inquiries properly.



2.6 Mid Course Report

On August 22, 2000, halfway through the IPT analysis process, a report-out was held to provide status to the key stakeholders. The three sub teams gathered to announce the progress made on each of the deliverables. Both the Current State Environment Assessment and the Best Practices deliverables were presented to the executive sponsor of the IPT. The Quick Hits team, which still had over a month scheduled to complete their tasks, presented an update on the progress made to that point.

The report-out also served as an opportunity to gather feedback on the how stakeholders and team members perceived the IPT process. Feedback on the IPT process and deliverables was positive.

2.7 GAP Festival

A GAP Festival for key stakeholders was held on August 23, 2000 to identify GAPs between the current state of SFA Call Centers and best industry practices. Over forty attendees representing various SFA channels, SFA contractors, and the Modernization Partner team gathered to address and evaluate the existing GAPs in SFA's call center practices. A list of attendees and areas represented is available in the Appendix.

The GAP Festival was organized to give stakeholders the opportunity to provide more input on the areas SFA needed to address in order to build a best-in-business call center organization. The GAPs were analyzed on two levels. First, the groups determined what impact the GAP had on the Modernization Principles. Then, the GAP was analyzed on the level of organizational impact. The following Figure 2.7 details the evaluation criteria.

SFA Priority

Number	Meeting
1	Will effect all of SFA's objectives
2	Some effect on SFA's objectives
3	Does not directly effect SFA's objectives

Severity/Impacts

Color	Meaning
RED	The impact is enterprise-wide
YELLOW	The impact is one or more SFA Channels
GREEN	The impact is a small business unit/area within a channel (operational improvements)

Figure 2.7

Finally, the participants narrowed the 71 GAPs to the 47 that were considered to be most important (SFA Priority=1 and Severity/Impact=RED). The feedback from this event was incorporated into the GAP Analysis deliverable.



2.8 GAP Analysis

For the GAP Analysis phase, the results of the GAP Festival were analyzed in more detail. A select team consisting of members of the Current State and Best Practices sub teams, the Core Team, and the Modernization Partner first grouped the GAPS into 16 main groupings, and then prioritized them. The following diagram (Figure 2.8A) illustrates the process of identifying GAPS.

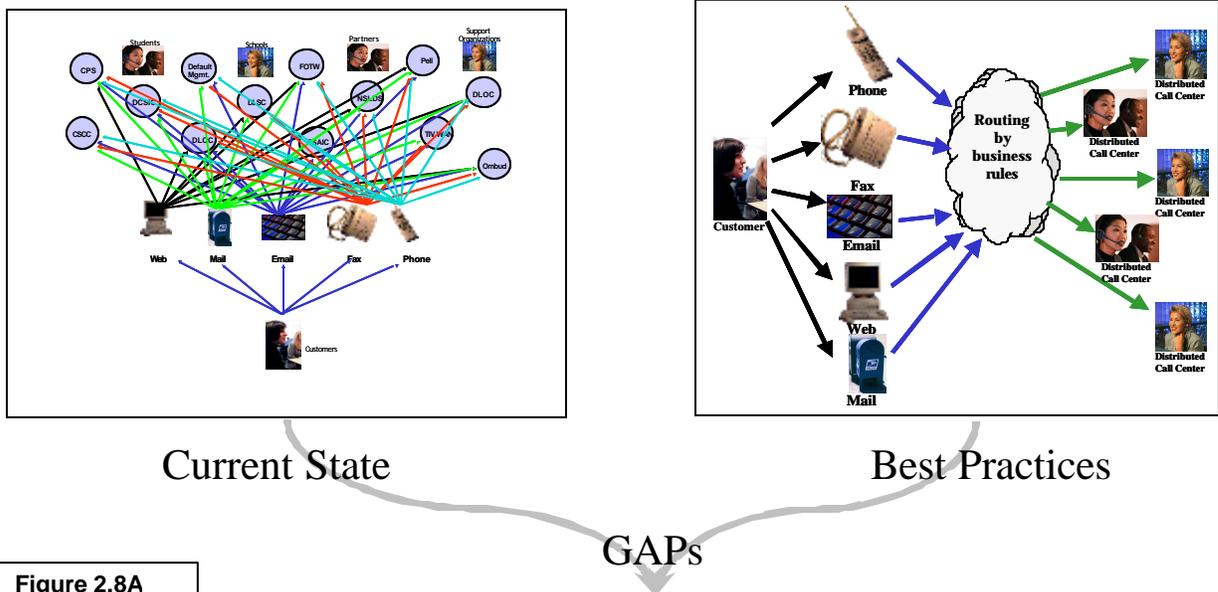
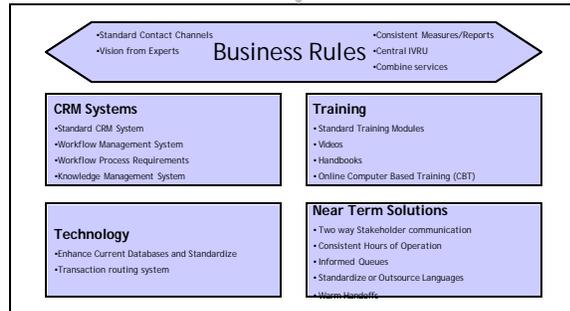


Figure 2.8A





In summary, the GAP Analysis document provided the following information:

- Mapped the Current State information to the Best Practices that will represent the target CRM/call center environment
- Identified the existing processes and levels of impact of GAPs required to change from the current state to the future state
- Prioritized and ranked the existing GAPs for achieving the desired operational vision
- Prepared the CRM Call Center IPT to recommend a set of solutions for implementation

Figure 2.8B shows the findings of the GAP Analysis team.

Figure 2.8B

Business Rules
<ul style="list-style-type: none"> • Development of an enterprise-wide CRM vision for SFA call centers • Enhance and clearly define business rules for what should be measured, defined, and reported across call centers • Streamline the existing access numbers to call centers • Enhance customer contact utilizing multiple channels • Enhance routine, formalized stakeholder involvement • Complete developing consistent hours of operation across call centers • Introduce informed queue to all call centers • Enhance standards in addressing multiple languages • Complete warm handoffs between all call centers
Customer Relationship Management (CRM) System
<ul style="list-style-type: none"> • Develop a standard Customer Relationship Management system • Clearly define, document or automate workflow management as appropriate across call centers • Align responses to customer inquiries across call centers
Technology
<ul style="list-style-type: none"> • Determine a primary source of customer indicative data across call centers • Enhance opportunities for a common history of customer relationship information • Enable changes to be captured in a single place
Training
<ul style="list-style-type: none"> • Enhance opportunity for consistent training across all call centers



2.9 Solution Generation Session

On September 27, 2000, a Solution Generation Session was conducted in order to gather feedback from key stakeholders on identified solution options for the call centers. The goal of this session was to generate ideas on how to implement CRM best practices in all SFA Call Centers. A list of participants is available in Appendix 4.1.

At this session, the IPT gained input on over twenty unique solution options to address the sixteen GAPS and evaluated each on the following categories:

- Potential Benefits
- Issues to Address
- Impacted Areas of SFA and Modernization Principles
- High Level Business Requirements
- Subject Matter Expert Contacts
- Additional Comments

In order to promote the best in CRM practices, the CRM Call Center IPT and its stakeholders identified several solution opportunities and then sorted them into the following groups:

- CRM Systems
- Training
- SFA Vision
- Technology
- Central IVR

From this session, options were evaluated within each category and then incorporated into Solution Recommendations. This document outlines the GAPS addressed by the groups, the solution options to address the GAPS, and the final recommendations for the IPT. The process and findings are documented in the following section.



2.10 Solution Overview

The solutions described in this section were generated from feedback during the Solutions Generation Session. The following diagram (Figure 2.10) shows how the GAPS provided the content for the Solution Generation Session, led into five main groups of solutions, and will be developed into the appropriate business cases.

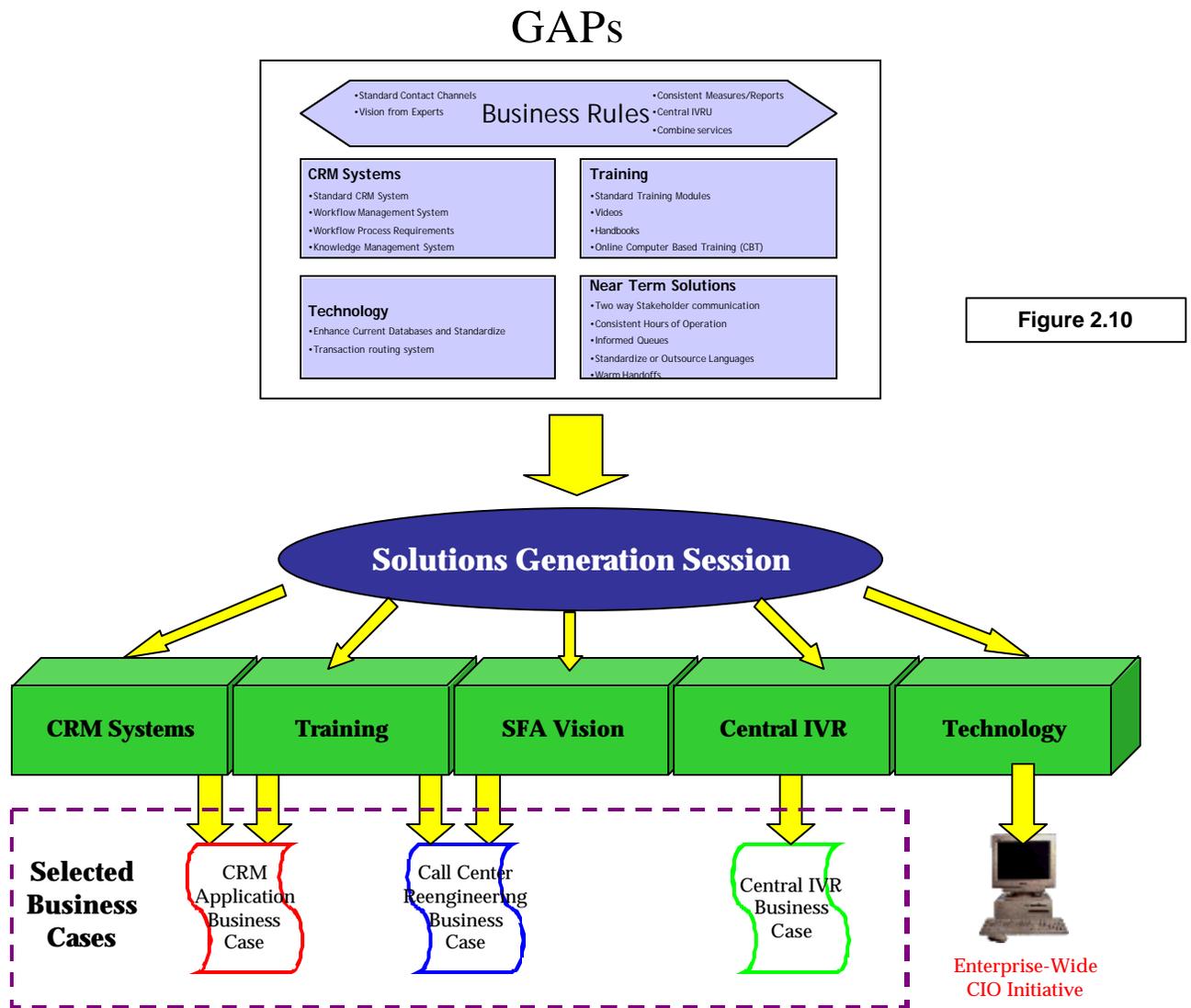


Figure 2.10

The following pages provide an overview of the solutions for the implementation of CRM at the SFA Call Centers.



CRM Systems and Training

Currently, SFA has more than thirteen separate call centers implementing several different types of systems to provide business solutions to SFA’s stakeholders. There is a lack of consistency across systems and with the information gathered on each SFA customer. SFA should incorporate Customer Relationship Management (CRM) practices into the call center business processes. In addition, standardized training on the use of the CRM system needs to be provided to all SFA frontline employees and operating partners to portray a consistent front to SFA customers.

Business Problem:	<ul style="list-style-type: none"> • Develop a standard Customer Relationship Management system • Clearly define, document or automate workflow management as appropriate across call centers • Align responses to customer inquiries across call centers • Enhance opportunity for consistent training across all call centers
Potential Solutions:	<ul style="list-style-type: none"> • Implement a standard CRM solution across the call centers • Issue standardized requirements for call centers • Implement a standard Workflow Management system • Create a Knowledge Management system for use by the call centers • Create standard training modules for the CRM system for employees (CSR, front-line, etc.) using a variety of media
Benefits:	<ul style="list-style-type: none"> • Increases employee satisfaction by allowing for simplified and relevant answers to customers • Increases customer satisfaction by providing customers with consistent, accurate, and timely information • Lowers costs after initial development by reducing calls between call centers since customer history can be captured and reused • Provides defined processes with common tools • Offers continuous call relationships • Allows for smart servicing, customer trend analysis, personalization, and escalation paths • Lowers application overlap • Allows for all contractors to have the same training for the CRM system
Business Requirements: (High Level)	<p>The system must have the following characteristics:</p> <ul style="list-style-type: none"> • Flexible and customizable • Easily maintainable • Reusable • User friendly • Easily integrated • Compliant with all laws (ex: Privacy Act)



Issues to Address:	<ul style="list-style-type: none">• What types of technical resources are needed?• Does the functionality map to SFA strategy?• How does this change existing contracts?• Can SFA easily change habits of CSRs?• How are customer diversity and unique needs met?• What are the costs and benefits?
Final IPT Recommendation:	Write a business case evaluating the implementation of an enterprise wide COTS CRM solution to be used by the call centers which could include: <ul style="list-style-type: none">• Knowledge Management Systems• Workflow Management Systems• Call Tracking• Computer Telephony Integration (CTI)• Appropriate training to CSRs and SFA personnel



SFA Vision

One of the cornerstones in a successful call center implementation is the appropriate alignment of its vision to the best CRM principles. Currently, SFA does not have a vision to monitor and administer the different call centers. This has led to duplication of efforts across the call centers and inefficiencies in the delivery of customer service. Streamlining call center functionality and architecture can lead to more efficient transfer of information. With a call center vision in place, SFA can receive and address customer inquiries more efficiently and effectively while saving money.

<p>Business Problem:</p>	<ul style="list-style-type: none"> • Development of an enterprise-wide CRM vision for SFA call centers • Enhance and clearly define business rules for what should be measured, defined, and reported across call centers • Enhance routine, formalized stakeholder involvement • Complete developing consistent hours of operation across call centers • Introduce informed queue to all call centers • Enhance standards in addressing multiple languages • Complete warm handoffs between all call centers
<p>Potential Solutions:</p>	<ul style="list-style-type: none"> • Gather a team of experts to develop a comprehensive call center vision and communicate it to stakeholders • Define consistent measures across call centers and set a baseline for performance standards • Create standard reports and timeframes for reporting for all call centers • Combine services where it makes sense • Establish and sustain opportunities for two-way communication between SFA and stakeholders • Determine consistent hours of operation considering time zones and channels • Develop standards for informed queues and implement across call centers • Standardize languages addressed by call centers and outsource language services if necessary • Create standard training modules for employees (CSR, front-line, etc.) using a variety of media • Implement Warm Handoffs between call centers as it makes sense
<p>Benefits:</p>	<ul style="list-style-type: none"> • Increases employee satisfaction by providing information to customers easily and consistently • Increases customer satisfaction by receiving consistent interactions throughout any of the call centers • Reduces costs by eliminating redundant processes • Presents clear direction for the enterprise • Allows call centers to be compared by the same standards • Offers consistent reporting and evaluation • Increases shared information • Provides common definitions • Informs all of the stakeholders of SFA’s progress, challenges, and opportunities • Provides consistent access across all time zones to the call centers • Reduces customer abandonment rates



<p>Business Requirements: (High Level)</p>	<ul style="list-style-type: none"> • Drive vision from high level SFA leadership • Follow vision with pertinent technologies • Streamline duplicated processes • Identify and agree upon baseline quantity and quality standards • Prioritize in universal queues • Promote the vision and get commitment from the entire enterprise • Establish measuring and auditing processes • Allow for routine involvement and feedback • Define the following (through focus groups, collected data, and research): <ul style="list-style-type: none"> – 24/7 hours of operation – Serviced languages (other than English and Spanish) – Baseline performance – Standardized reports – Common language • Raise customer awareness of products and services • Differentiate objective and subjective issues
<p>Issues to Address:</p>	<ul style="list-style-type: none"> • How will the vision be developed? • What are the costs and resource implications? • What needs to be accessed 24/7? • How will this affect contracts? • Combine services? • How will we determine a common language and common baselines? • Is there a need to address languages other than English and Spanish?
<p>Final IPT Recommendation:</p>	<p>Write a business case evaluating the implementation of a call center Reengineering Team which will determine the following:</p> <ul style="list-style-type: none"> • SFA Call Center vision • Streamlined call center architecture • Common definitions and language • Standard measures and reports • Call center business rules • Consolidation of repetitive services • Formalizing consistent stakeholder involvement



Technology

An underlying assumption in the implementation of CRM practices is that information can be easily accessed, timely, and correct. Currently, SFA needs to determine a primary source of indicative data for a customer and capture this information in the same place. A data warehouse/NSLDS enhancement enterprise wide initiative is in progress.

Business Problem:	<ul style="list-style-type: none"> • Determine a primary source of customer indicative data across call centers • Enhance opportunities for a common history of customer relationship information • Enable changes to be captured in a single place
Potential Solutions:	<ul style="list-style-type: none"> • Develop a central mechanism with a unique identifier for each customer to allow access to customer information at all call centers • Create a comprehensive data warehouse • Inventory current databases and enhance the one system that contains the most data • Utilize and promote the Portal efforts • Utilize middleware as a way of leveraging existing data in current structures
Benefits:	<ul style="list-style-type: none"> • Increases employee satisfaction by making information sharing much easier • Increases customer satisfaction by providing more consistent service • Reduces unit costs by increasing data integrity and decreasing maintenance costs • Allows for one customer, one number, one information history • Allows for trend analysis, forecasting, and reporting • Provides a single point of access and personalized customer service • Allows information leveraging
Business Requirements: (High Level)	<ul style="list-style-type: none"> • Agreement must be reached throughout the process • Systems must be secure, private, flexible, open, scalable, and user friendly • Must have dependencies in place • Employees need to buy-in to the new systems
Issues to Address:	<ul style="list-style-type: none"> • Who owns the data? • What do we do with the millions of existing records? • What are the cost and benefit implications? • What will happen with contracts? • What about those students without easy access? • How long will it take to implement?
Final IPT Recommendation:	These are initiatives already undertaken by the CIO. The call center IPT should provide input and business requirements.



Central IVR

With multiple call centers and multiple access numbers, SFA has problems with channeling their customers to the appropriate personnel. The SFA Call Center vision of “Single Point of Contact” needs to be made a reality by implementing a routing system through an interactive voice response system. In addition, standard and routine inquiries should be automatically answered through the system instead of being forwarded to a CSR.

Business Problem:	<ul style="list-style-type: none"> • Enhance customer contact utilizing multiple channels • Streamline the existing access numbers to call centers
Potential Solutions:	<ul style="list-style-type: none"> • Create a central IVR to receive calls and route according to issue • Standardize the contact channels used by the call centers (web, fax, email, phone, IVR) • Automate repetitious inquiries (i.e., account status) through IVR
Benefits:	<ul style="list-style-type: none"> • Increases customer satisfaction by allowing for easy access to simple inquiries • Increases employee satisfaction by eliminating call volumes • Decreases unit costs by reducing call times on simple inquiries
Business Requirements: (High Level)	<ul style="list-style-type: none"> • Keep the IVR simple • Access to relevant information must be available • Processes must be streamlined • Technology must be available
Issues to Address:	<ul style="list-style-type: none"> • Is it “One Call does it all” or “One Number does it all”? • Will this be too complex for usability? • Is this really possible?
Final IPT Recommendation:	Write a Central IVR business case which will examine the implementation of a unit which can route customers to the appropriate avenues and provide answers to simple, repetitive requests



3.0 Solution Recommendations

3.1 Target State Environment

The target state for the CRM Call Center IPT, diagramed in Figure 3.1, provides a holistic CRM environment to support the Aid Awareness, Contact Management, eServicing, and Knowledge Management business functions. The CRM system synchronizes the input from all customer service communication channels including fax, telephone, portal, IVR, web, email, and paper correspondence. Information is funneled through the appropriate functional services provided by the call centers including Information Services, Aid Delivery Partners, Technical Support, Debt Collections, and Direct Lending. The customer service interaction platform delivers the target environment with operational components such as business rules, workflow management, queuing, reporting, computer telephony integration (CTI), and advanced automatic call distribution (ACD). In addition, the network access connectivity and infrastructure must be in place to support CRM interaction tools, systems, and processes.

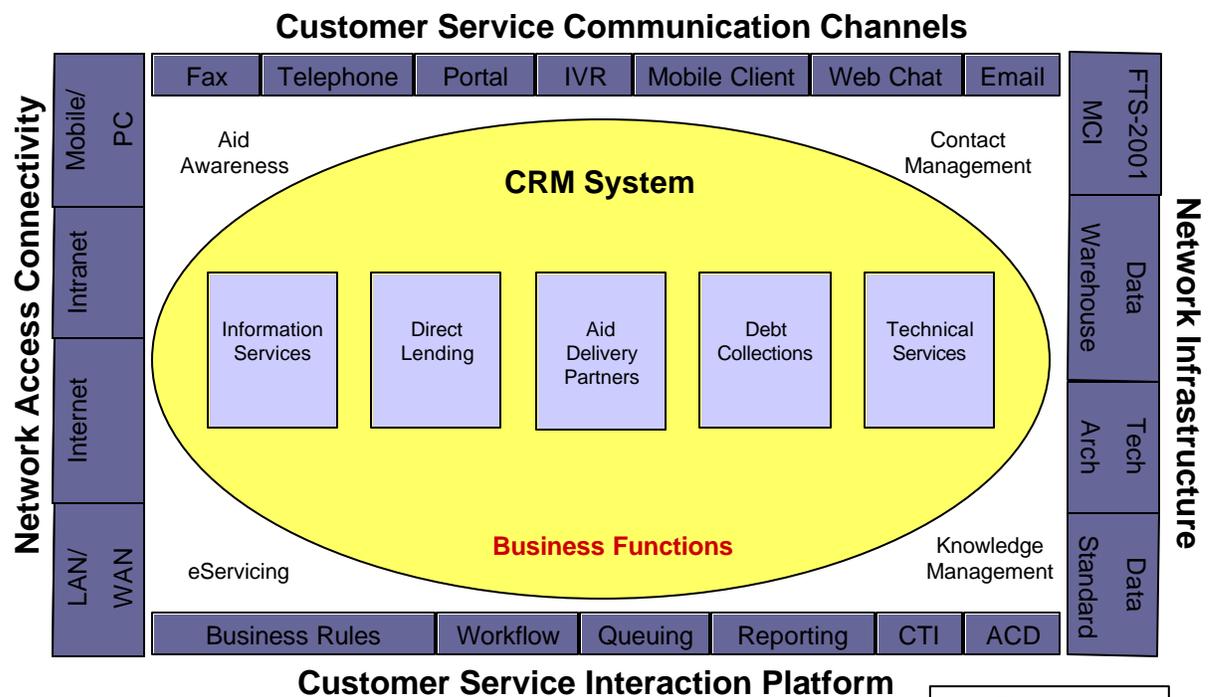


Figure 3.1

Three CRM efforts are recommended to support the target environment. The following section summarizes each solution recommendation. Implementation phases will be noted in the business cases.

- CRM System
- Call Center Reengineering
- Central IVR



3.2 CRM System

A CRM system will guide and assist CSRs through the entire customer relationship process, enabling them to better serve and satisfy their clients, reduce unit costs, and create a seamless information flow over multiple channels. The CRM system uses a web-based architecture tightly integrated with back end systems to quickly provide the necessary information.

CRM systems accomplish several goals that traditional solutions do not address:

- Blend telephone calls, email, fax, and web contacts into a single pool of customer interaction
- Integrate front-office, back-office, and contact center operations into a seamless system
- Unify all business functions into a coherent process for managing customer relationships

A common CRM system enables the call centers to synchronize, manage, and coordinate all customer interactions over multiple communication channels such as the web, telephone, email and interactive voice response (IVR) . The CRM system uses a web-based architecture tightly integrated with back end systems. A CRM system empowers the CSR by providing up-to-the-minute and in-depth customer and loan information. This approach enables quick and accurate problem resolution and generates customer satisfaction and trust.

A CRM tool allows an organization to establish and maintain long-term profitable relationships with the customer. Organizations can capitalize on information captured during each customer interaction to more effectively service the customer. The tool provides a comprehensive view of the entire customer relationship across multiple services and functional areas. This enables the organization to provide customers with a cohesive and personalized experience. By capitalizing on customer information captured during each interaction, SFA will have the knowledge base necessary to meet the customer's objectives and increase customer satisfaction.

A consistent CRM system optimizes an organization by tracking and maintaining detailed customer information such as demographics, personal profiles, historical transactions, customer response, escalation paths, and individual loan information. These CRM tools enhance the customer and the employee experience by automating best practice processes.



3.3 Call Center Reengineering

Call center reengineering includes establishing a vision and streamlining functions and processes. A core success factor for a CRM initiative is to have a vision incorporating the best CRM principles. This vision drives the organization to provide consistent service across call centers. In addition functions and processes should be streamlined to reduce duplication, increase efficiency, and provide knowledgeable and accurate responses to the customer in a timely manner. The SFA Call Centers should be redesigned around core functions such as Information Services, Technical Support, Direct Lending, Debt Collections, and Aid Delivery Partners. Establishing a vision and redesigning the call centers would provide a focused and consistent interaction with the customers while reducing costs by eliminating duplication and inefficiencies.

CRM Vision

A CRM vision requires a cultural shift that aligns a company, its employees, and its systems toward customers. CRM applications and technologies form a base that enables the CRM vision that a company develops to gain customer satisfaction. CRM is a vision that aligns the information, systems, policies, processes, and employees of an enterprise in an effort to attract and retain customers. A well developed vision provides strong CRM direction to the employees in the organization. Some of the qualities of a successful CRM Vision include the following:

- Realigns and reinvents business processes
 - Requires policy decisions that effect the online organization
 - Opens the enterprise for customer self-service
- Is based upon the full range of technology
 - Enables new business strategies
 - Streamlines processes and speeds communication
 - Adapts quickly to support business changes
- Provides a complete view of each customer
- Uses technology to make the most of each customer contact
- Allows customers to utilize an organizations process instead of building their own
- Puts current applications to strategic use
 - Back-office systems integrated for customer support
 - Data warehouse stores used to strategic advantages

Functional Reengineering

The customer care vision and call center organizational design needs to be aligned with and support the business objectives. The objectives set the approach for achieving the CRM vision and the direction for how key functions are performed. Call center reorganizations should be based on evaluation of the customer, products/services, placement, and promotion business components.



Customer satisfaction is the most critical decision point when deciding how to reorganize call centers. Customers expect knowledge, problem resolution, speed of answer, courtesy, access, and intimacy from their call center interactions. Product and service placement and promotions closely follow how the organization perceives customer values. It is crucial to know how customers and products/services align to meet business objectives.

Call centers should be organized to focus on increasing customer satisfaction and fulfilling business objectives. The SFA Call Centers should be redesigned around core functions such as Information Services, Direct Lending, Aid Delivery Partners, Technical Support, and Debt Collections. This will allow the call centers to provide knowledgeable and accurate responses to the customer around the services SFA offers. Other key dimensions that should be assessed are employee satisfaction, ease of implementation, and financial analysis.

The Call Center Reengineering team will further evaluate:

- Each organizations ability to satisfy key drivers of customer and employee satisfaction
- The level of effort required to move from the existing call center configuration to the new functional alignment
- The ability of each organization to satisfy SFA's business objectives and CRM vision

Streamlined Processes

Cross-functional collaboration and partnerships of all call centers supporting an organization is integral to the call center CRM vision. A critical element of cross-functional collaboration and partnerships is development and acceptance of common goals and objectives. Call centers supporting different functional areas must work together and have mutual responsibility for providing seamless service to customers.

Consistent performance measures should be defined for all call centers regarding organization, departmental, and individual criteria that is driven by the CRM vision and linked to the business objectives. The performance metrics should be baselined and measured at defined intervals. World-class organizations extensively and continuously benchmark and measure performance.

The streamlined process solution recommends developing standards for all call centers supporting SFA regarding standard reporting, issue escalation and resolution procedures, consistent hours of operation, standards for informed queues, and creating standardized training modules for employees using a variety of media. In addition Warm Handoffs should be implemented for a call centers.

Clearly defined performance and process standards and measures for service quality, productivity, cost, and control should be implemented across SFA call centers in order to successfully deliver the CRM vision and business objectives.



3.4 Central IVR

The implementation of a Central IVR will address the Customer Service Task Force goal of providing a “Single Point of Contact” to SFA’s customers. The functionality provided by a Central IVR will help SFA reduce costs and provide customers with direct access in addressing their problems.

A Central IVR will provide one contact number for all SFA customers to call and resolve their issues. Currently, there are 13 centers with over 16 contact numbers that handle a specific area of customer inquiries in SFA. The implementation of a Central IVR will allow all of these call centers to be contacted through a single point. A customer can call one phone number, key through a simple calling tree, and access the correct call center on first contact.

Customer satisfaction will be greatly increased if a Central IVR is in place. The Central IVR will help by:

- Eliminating multiple contact numbers
- Reducing abandoned call rates
- Increasing the percentage of first call resolution
- Providing an informed queue to estimate wait times
- Allowing for consistent answers
- Routing customer call to the appropriate area the **first** time
- Standardizing Spanish and TTY access to the call centers
- Providing some access to SFA 24/7

Another main advantage of a Central IVR is its ability to reduce overall cost for SFA. There are two main areas that costs can be reduced if a Central IVR is in place. They include eliminating incorrectly referred calls and providing automated access to simple customer interaction (ex: account inquiries)

Providing a “One **Number** Does It All” methodology, SFA can eliminate the excess costs incurred with customers contacting the incorrect call center on the first try and then having to be transferred to the correct one. The larger saving in costs can occur in automation. By addressing some of the simple, high volume inquiries received in the call centers through automation in a Central IVR, SFA could save a significant amount. Providing automated access to these inquiries will allow customers to save time and SFA to save money. In order to take maximum advantage of the Central IVR, some other technologies must be in place. These include an overall CRM system and an Information Repository.

Not only will a Central IVR provide a single access point, allow for better customer service, and reduce costs, but it will also help SFA become a better organization. A key ingredient in CRM is to minimize the contact channels and provide instant access to customer information. A Central IVR will address all of these issues and help SFA in its mission to become a Performance Based Organization (PBO) by implementing CRM best practices.



4.0 Appendix

4.1 IPT Participation Matrix

Name	Area Represented	IPT Launch	Sub Team Kickoff	Core Team	Best Practices	Current State	Quick Hits	Mid Course Report	CAPI Redial	GAAP Analysis	Solution Generation Session
Adams, Daria	Students	✓	✓				✓	✓	✓		
Adams, David	Students							✓			
Alexander, Lynn	CIO										
Anderson, Barbara	EDS	✓	✓								
Applegarth, Don	EDS	✓	✓				✓		✓	✓	✓
Augenstein, Karl	Modernization Partner	✓									
Avoletta, Brenda	Analysis								✓	✓	✓
Bartkowiak, Thaddeus	Ombudsman										✓
Bates, Dena	Students	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beavers, Rosemary	Schools										
Bolden, Barbara	Students	✓				✓			✓	✓	✓
Booth, Wayne	Schools		✓				✓				
Boyd, Tanva	Students	✓									
Brodsky, Nancy	Interaction Associates	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Brooks, Yolanda	CIO										✓
Bruenig, Larry	NCS										✓
Burkhart, Joe	Modernization Partner									✓	✓
Callari, Kelly	AESA						✓				
Cameron, Lynette	ACS				✓			✓	✓		
Cammon, Carol	Schools										✓
Carmona, Maria	Students						✓	✓			
Carter, Dee	Schools		✓			✓					
Clark, Diane	NCS	✓									✓
Connors, Mike	Data Tree										✓
Cornelius, Harry	IQCA	✓	✓								
Crowley, Katie	Modernization Partner	✓									
Dale, Terry	NCS										
Davis, Jarvis	EDS		✓				✓				
DeMoss, Joyce	Ombudsman									✓	
Domergue, Christopher	Modernization Partner			✓	✓	✓	✓	✓	✓	✓	✓
Dublin, Beth	Modernization Partner			✓					✓	✓	✓
England, Sandy	CIO		✓			✓			✓	✓	✓
Epps, Karen	Schools						✓				✓
Essex, Adam	CIO	✓									
Faison, Kenneth	Students	✓	✓			✓					
Faucett, Janice	Schools			✓						✓	✓
Ferrer, Vincent	Schools	✓	✓			✓			✓		
Figgins, Michael	Modernization Partner	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Freeman, Karen	Communications										
Grayson, Barbara	Schools		✓								
Hall, Linda	Financial Partners										
Hammond, David	Students	✓									
Hampton, Tawanda	ITS	✓									
Hanners, Lisa	Raytheon										✓
Hardesty, Candace	Contracts & Acquisitions										
Harding, Nettie	Schools										
Harris, Faye	CFO										
Hawald, Stephen	CIO										
Haynes, Fred	Students										



Name	Area Represented	IPT Launch	Sub Team Kickoff	Core Team	Best Practices	Current State	Quick Hits	Mid Course Report	GA/Predictal	CAP Analysis	Solution Generation Session
Hawward, Dan	Students										
Herbert, Bernardette	CFO	✓						✓	✓		
High, Mike	Schools										✓
Hill, Chris	Schools	✓	✓				✓		✓		✓
Hill, Denise	CIO			✓	✓				✓	✓	✓
Hill, Paul	CIO	✓									
Holman, Jane	Schools										
Hopkins, Gary	Students										
Hyatt, Jamie	Raytheon	✓									
Ishaq, Cameron	Financial Partners									✓	
Jacks, Kay	Schools										
Jennings, Corwin	Students	✓	✓	✓			✓				✓
Jones, Carol	Students						✓				
Kidd, Frank	CIO	✓	✓				✓			✓	✓
Kinfu, Michael	Modernization Partner	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Kingsley, Dottie	Analysis										
Kirby, Torrey	Modernization Partner										✓
Laurence, Robert	Data Tree									✓	✓
LeBlanc, Marilyn	APPSD	✓									
Leborys, Ben	Students		✓					✓			✓
Ledman, Chris	NCS		✓				✓	✓	✓	✓	✓
Leifeste, Denise	Students	✓									
Love, Mark	CFO										✓
Lyles, Patricia	Students										✓
Lynch, Jim	CFO										
Mason, Barbara	Schools		✓					✓			✓
McIntosh, Sherlene	Students	✓	✓	✓				✓			✓
McLain, Thurman	Schools										
McMahon, James	Schools										
Menard, Monica	Students		✓					✓	✓	✓	
Milidantri, Michaelyn	Schools	✓		✓				✓	✓		✓
Muncie, Mary K.	Students										
Murray, Dan	NCS										✓
Murray, Michael	Students										
Oliver, Monica											
Oppermann, Dan	Students	✓				✓					
O'Riley, Carl	Raytheon	✓									
Pai, Shyam	Modernization Partner										
Penyak, Steve	ACS	✓									
Petersen, Chris	ACS					✓			✓	✓	✓
Phillips, James	Modernization Partner	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Power, Catherine	Students		✓					✓			
Priddy, Chuck	EDS		✓			✓					✓
Ramos, Frank	Schools										✓
Reis, Todd	Modernization Partner	✓	✓	✓							
Renwick, Martin	Modernization Partner									✓	✓
Reynolds, Nancy	Students	✓	✓								
Rojtman, Marcello	Schools						✓				✓
Roland, Eric	Modernization Partner									✓	
Ryan, Bill	Students	✓									



Name	Area Represented	IPT Launch	Sub Team Kickoff	Cue Team	Best Practices	Client/State	Quick Hits	Mid Course Report	CAP Festival	CAP Analysis	Solution Generation Session	
Santiago, Julia	Interaction Associates	✓			✓	✓	✓				✓	✓
Saunders, Jeanne	Students											
Sefton, Karen	Schools											
Sellers, Jason	Ombudsman	✓	✓									
Sesit, Steve	Raytheon	✓										
Sherrer, Valerie	CIO	✓				✓						✓
Sommerville, Yvonne	Students	✓	✓		✓			✓	✓			
Steinhauer, Paul	NCS	✓	✓			✓			✓	✓	✓	✓
Stone, Shelby	Students	✓	✓				✓		✓			✓
Stonner, Paul	CFO											
Szabo, Sue	AESA	✓	✓					✓			✓	✓
Teresa, Anne	SEA University											
Terrell, John	Raytheon								✓			✓
Thomas, Calvin	Human Resources											
Van Vlandren, Jeanne	Students	✓							✓			✓
Wade, Renee	Schools		✓									
Washington, Michelle	CIO											
Westbrook, Mary	NCS	✓										✓
Wheeler, Shirley	Students	✓	✓		✓		✓		✓	✓		
Whitmire, Sandra	Students				✓	✓		✓				
Wiley, Debra	Ombudsman	✓										
Williams, Gary	Modernization Partner									✓		✓
Wilson, Keith	CIO											
Windham, Rick	Modernization Partner	✓	✓									
Wingard, Steve	Schools											
Wright, Wayne	CIO											✓
Wyndham, Jacqueline	NCS							✓				
Zink, Jeannette	Schools											



4.2 Core Team Charter

Charter

Customer Relationship Management Call Center IPT	
<p>Purpose</p> <ul style="list-style-type: none"> • Improve customer satisfaction • Reduce unit costs • Better customer relationship management in a timely way through the medium that best meets their needs, i.e. phone, web, paper • Promoting electronic business while maintaining easy access to paper <p>Why now?</p> <ul style="list-style-type: none"> • The PBO Performance Objectives and the Customer Service Task Force Report both make a strong request for a single number for all student calls by September 2000. • This initiative has the greatest potential to affect the PBO goals, enterprise-wide. <p>Guiding Principles for the year 2000</p> <ul style="list-style-type: none"> • Remain customer focused, not process focused • Best in business • Reliable and consistent • Worthy of trust • Implement Quick Hits • Providing immediate customer beneficial impact 	
Specific and Challenging Goals	
Topic	Goals
Quick Hits	<ul style="list-style-type: none"> • Agreed upon prioritized list of quick hits and a high level business case for each • Implementation of quick hits • Evaluation Plan
Documentation of Current State of Customer Relationship Management	<ul style="list-style-type: none"> • An inventory of all SFA sites, focusing on the Call Center activities and other related business processes (such as, web services and manual processing), as appropriate, including– <ul style="list-style-type: none"> • Location • Services provided • Volumes • Staffing level • Top 20 questions asked • Information technology • Who is the customer • Reporting–kinds of reports they provide • Available quality measures, standards, and procedures
Best in Business	<ul style="list-style-type: none"> • Survey of Best in Business • Gap analysis between Best in Business and Current State



Solution for the future	<ul style="list-style-type: none"> • A list of recommended solutions and a business case for each • Management Council agreement on solutions that will be implemented
Action Plan	<ul style="list-style-type: none"> • Action Plan for additional Quick Hits • Action Plan for detailed design and implementation of agreed upon solution
Special Conditions, Constraints, or Requirements <i>Note: check with sponsor</i>	

Decision-Making <ul style="list-style-type: none"> • Preferred approach – team consensus on recommendations • Fall-back approach – team leader and/or business owner where consensus cannot be achieved • Recommendations from the Core Team to the sponsor as the final decision maker
A Common and Collaborative Approach
Process Map and Work Plan See attached process map Operating Agreements and Principles- how we want to work together <ul style="list-style-type: none"> • Communicate – information to each other • Stick to timelines • Consistent meeting time • When given assignments – complete by due date • Show up on-time • Start and end on-time • Distribute documents in advance • Read documents in advance • Resolve to deal with Core Team issues – resolve them, don’t let them fester • Mindful that all opinions are desired, respected, and considered • When not able to attend a meeting, let the Team Leader know • Make sure Core Team members receive all meeting materials when unable to attend How often the Core Team will meet and other key agreements Tuesdays 10-12 (every week)
Complementary Skills and Resources <ul style="list-style-type: none"> • Key stakeholders and their interests and needs • Competency Requirements for the team • TBD during the sub-team assembly phase. • Quick hits will likely require funding • Budget dollars have been approved



Stakeholder Analysis

Stakeholders	Interests/Needs/Wins
<ul style="list-style-type: none"> • Applicants—including parents 	<ul style="list-style-type: none"> • Worthy of trust—consistency • Timely information • Simplified forms—easy forms to fill account • Shorter wait times—quick response
<ul style="list-style-type: none"> • Big ED 	<ul style="list-style-type: none"> • External (Congressional) impact on decisions • Analysis and Forecasting
<ul style="list-style-type: none"> • Borrowers (focus group(s) – TBD) 	<ul style="list-style-type: none"> • Privacy • Real-time access to their information—24/7 • Accurate information • Advice on options • Consistency in responses/ answers • One call does it all • Problem resolution • Worthy of trust—consistency
<ul style="list-style-type: none"> • CFO 	<ul style="list-style-type: none"> • Funding issues
<ul style="list-style-type: none"> • CIO 	<ul style="list-style-type: none"> • Be a part of technology solutions • Solutions fit within overall standards
<ul style="list-style-type: none"> • Congress 	<ul style="list-style-type: none"> • Legislative impact • Not remove their Call Centers or give me one • Good service • Having their buy-in • Cost reduction
<ul style="list-style-type: none"> • Financial Partners—Lenders and GA’s 	<ul style="list-style-type: none"> • Quick access to financial information • Same as Schools • Shelter their loan information • Unfettered access to our direct loan portfolio
<ul style="list-style-type: none"> • Management Council 	<ul style="list-style-type: none"> • Improved customer satisfaction • Reduced unit costs • Tangible benefits • Quick success
<ul style="list-style-type: none"> • OGC 	<ul style="list-style-type: none"> • Compliance with current laws and regulations
<ul style="list-style-type: none"> • OIG 	<ul style="list-style-type: none"> • Unfettered access to data • Compliance with laws and regulations • Relevance in assisting us in our mission
<ul style="list-style-type: none"> • Schools (focus group(s) – TBD) 	<ul style="list-style-type: none"> • Simplified access to student and school information • Access to same information that CSR’s give out over phone • Unique support apparatus—(not necessarily for students) • Worthy of trust—consistency
<ul style="list-style-type: none"> • Staff from SFA 	<ul style="list-style-type: none"> • Job relevance • Their involvement in solutions • Tools to better perform jobs • Access to information