

# Interim Improvements

Aug 25, 2001

## One Contact Number for Students Overview Points

The Central IVR team of the Consistent Answers for Customers initiative is examining the approach for implementing of one of the Students Channel Customer Service Task Force goals.

The goal as defined in the FY 2001 Performance Plan tasks the Students Channel with the following project:

*“Launch a single, toll-free, ‘One Call Does It All’, number for student customer service that will allow access to any call center (by 9/30/01).”*

This document outlines the proposed design and implementation plan for achieving this goal and the two-staged approach recommended by the Central IVR team. Stage I includes implementing a Single Contact Point for Students to satisfy the Performance Plan goal. Stage II will maximize the “One Call Does It All” environment by designing a Central IVR architecture to service all of the channels at SFA, maximize customer satisfaction, and realize savings. This document details the overall description, recommended improvements, timeframes, requirements, and impacts to customer satisfaction for Stage I only. This document will also analyze the high level projected costs / savings analysis of implementing the Single Contact Point for Students.

### ***Stage I – Single Contact Point for Students***

The proposed implementation for Stage I entails routing the existing 800 numbers for the Students servicing call centers into the highly publicized and mainstreamed phone number used at FSAIC (1 800 4 FED AID). The following call centers are considered to be the Student servicing call centers\*:

- Debt Collection Service Information Center (DCSIC)
- Federal Student Aid Information Center (FSAIC)
- FAFSA on the Web Customer Service Center (FOTW)
- Direct Loan Servicing Center (LS)
- Direct Loan Origination Center (LO)
- Direct Loan Consolidation Center (LC)

***\*These centers may also handle calls from schools or financial partners, but are considered Student servicing call centers because of the volume of calls related to student inquiries***

### One Contact Number for Students

#### Four pieces of the solution

- (1) 1 800 4 FED AID
- (2) MCI Cloud IVR
- (3) Existing IVR
- (4) Warm Handoffs

These pieces will make up the Interim Solution for the “One Call Does It All” Performance Goal for the Students Channel. This solution will then be migrated to the overall IVR vision to be incorporated with the Consistent Answers initiative in the future.

# Interim Improvements

## One Contact Number for Students

### 800 4 FED AID (1)

Route all of the current student service numbers to a single point of contact

LO  
800 557 7394  
(Student #)

LC  
800 557 7392

DCSIC  
800 621 3115

FSAIC  
800 4 FED AID

FOTW  
800 801 0576

LS  
800 848 0979

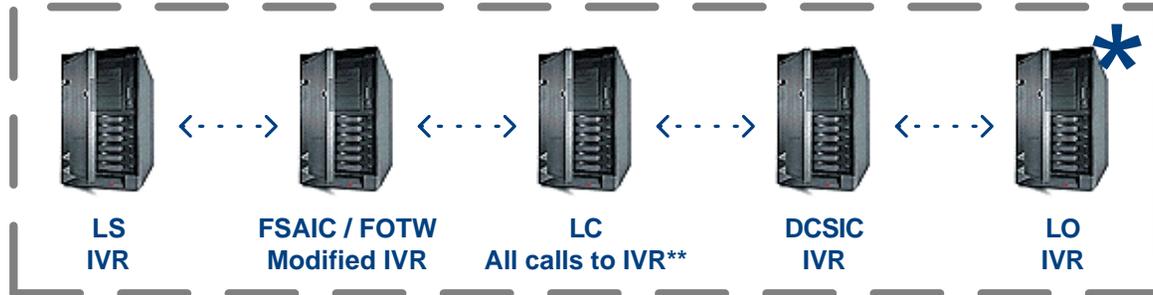


### ICI CLOUD IVR (2)

This will route the calls to the correct IVR and reduce some of the transferred call volumes

### Existing IVRs (3)

These will be the existing IVRs at the call centers with minor modifications to allow for additional inquiries and transfer capabilities



### Warm Handoffs (4)

Extend the "warm handoff" capabilities from LC-LS-LO to the ICS call centers



\*Need to examine impacts to the following:  
-Marketing campaign  
-Costs  
-Customer Service

\*\*Currently the calls are routed to the IVR or agent by a %



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## One Contact Number for Students

### 1 800 4 FED AID (1)

To take advantage of the existing popularity with SFA's main contact number, the following 800 numbers will be needed to rerouted to 1 800 4 FED AID.

Existing Number	Call Center Name	Termination Date Scheduled
800 557 7394	Direct Loan Origination (LO)	1/31/02
800 557 7392	Direct Loan Consolidation (LC)	1/31/02
800 557 7392	Debt Collection Service Information Center (DCSIC)	1/31/02
800 801 0576	FAFSA on the Web (FOTW)	1/31/02
800 848 0979	Direct Loan Servicing (LS)	1/31/02

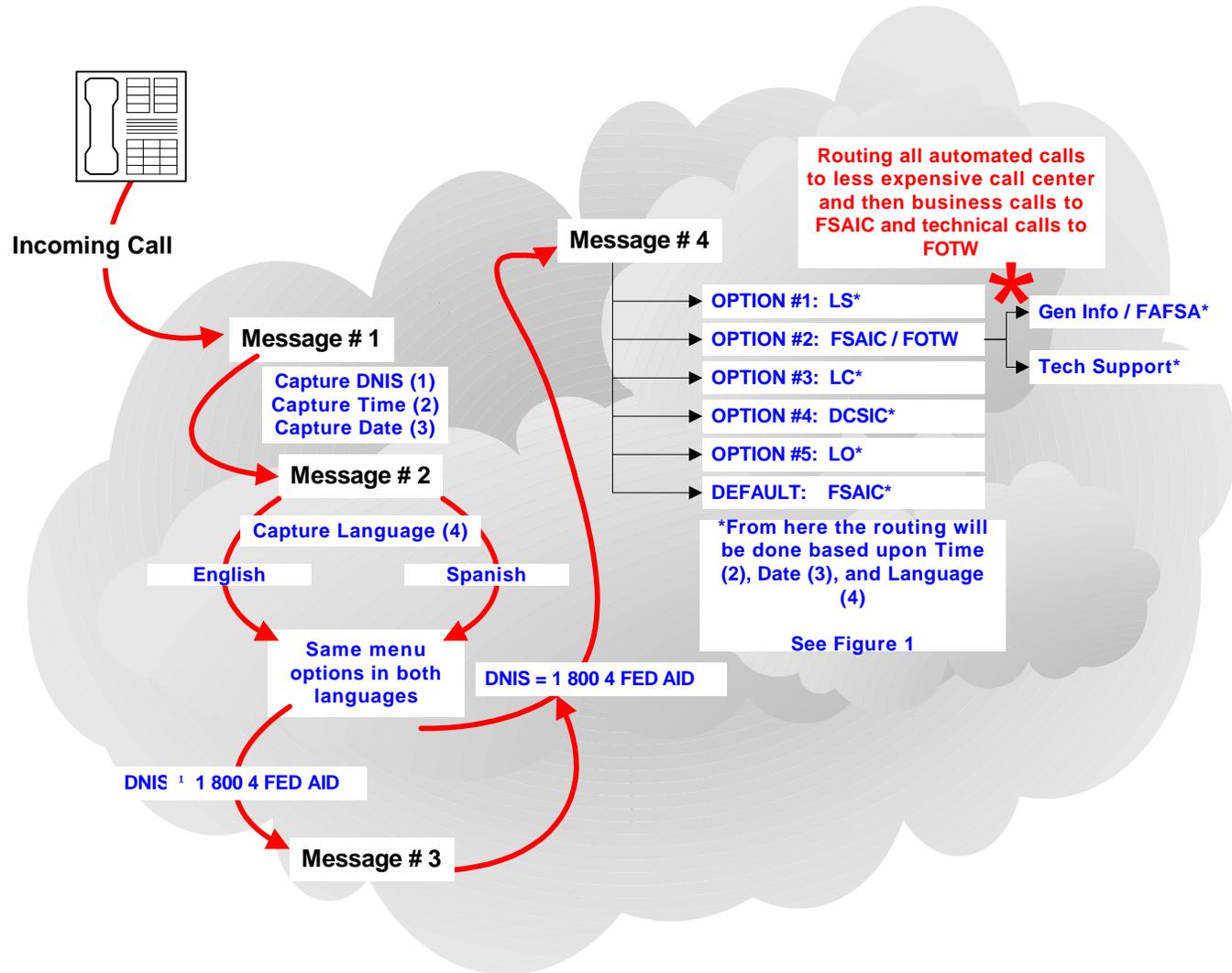
Each incoming call to this number will be played a message that will indicate that after 4 months from implementation, this number will no longer exist and that 1 800 4 FED AID will be the main contact number for any future inquiries.

Phasing out these 800 numbers could bring in potential savings by reducing telephone network costs for SFA.

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One Contact Number for Students  
MCI Cloud IVR (2)

Aug 25, 2001



## Network Requirements for MCI IVR

- ◆ DNIS
- ◆ Simple Voice Recognition
- ◆ Spanish Language
- ◆ Time Evaluation
- ◆ Date Evaluation

## Message List

### Message # 1:

"Thank you for calling the SFA Call Centers..."

### Message # 2:

1. "If you would like to continue in English, please press 1 or stay on the line."
2. "Para continuar en Espanol, oprima el 2."

### Message # 3:

"The number you called (DNIS #) will be discontinued in the next couple of months. Please use 1 800 4 FED AID to reach the (Call Center) in the future."

	DNIS #	Call Center
A	800 557 7394	Direct Loan Origination
B	800 557 7392	Direct Loan Consolidation
C	800 621 3115	Debt Collection Service Information Center
D	800 801 0576	FAFSA on the Web
E	800 848 0979	Direct Loan Servicing

### Message # 4:

1. "To service your current loans through the Direct Loan Servicing Center, please press or say 1."
2. "To discuss general aid information or the FAFSA application through the Federal Student Aid Information Center, please press or say 2."
3. "To consolidate your loans through the Direct Loan Consolidation Center, please press or say 3."
4. "To speak with the Debt Collections Service Information Center, please press or say 4."
5. "To discuss the status of your loan origination with the Direct Loan Origination Center, please press or say 5."
6. "To repeat this menu, please press or say 9."

Note: With the DNIS captured, SFA can process the number of calls that would have been transferred to the wrong call center. If the incoming DNIS is compared with the Option Selected and they do not match, then that call would have needed to be transferred to the correct call center under the current architecture.

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One Contact Number for Students

MCI Cloud IVR (2)

Figure 1 -- Routing Flow

Option	Call Center	Language	Time	Routing Rule
1	Direct Loan Servicing (LS)	English	During Hours	Send to English IVR menu @ Loan Servicing
		Spanish	During Hours	Send to Spanish Queue @ Loan Servicing
		English	After Hours	Send to English IVR menu @ Loan Servicing
		Spanish	After Hours	Block in MCI IVR and play After Hours Message
2 (Gen Info / FAFSA)	Federal Student Aid Information Center (FSAIC)	English	During Hours	Send to English IVR menu @ FSAIC
		Spanish	During Hours	Send to Spanish Queue @ FSAIC
		English	After Hours	Send to English IVR menu @ FSAIC
		Spanish	After Hours	Block in MCI IVR and play After Hours Message
2 (Tech Support)	FAFSA on the Web (FOTW)	English	During Hours	Send to English Queue @ FOTW
		Spanish	During Hours	Send to Spanish Queue @ FOTW
		English	After Hours	Block in MCI IVR and play After Hours Message
		Spanish	After Hours	Block in MCI IVR and play After Hours Message
3	Direct Loan Consolidation (LC)	English	During Hours	Send to English IVR menu (DNIS 6001 AL) @ Loan Consolidation
		Spanish	During Hours	Send to Spanish IVR menu (DNIS 6001 AL) @ Loan Consolidation
		English	After Hours	Send to English IVR menu (DNIS 6001 AL) @ Loan Consolidation
		Spanish	After Hours	Send to Spanish IVR menu (DNIS 6001 AL) @ Loan Consolidation
4	Debt Collection Service Information Center (DCSIC)	English	During Hours	Send to English IVR menu @ DCSIC
		Spanish	During Hours	Send to Spanish IVR menu @ DCSIC
		English	After Hours	Block in MCI IVR and play After Hours Message
		Spanish	After Hours	Block in MCI IVR and play After Hours Message
5	Direct Loan Origination (LO)	English	During Hours	Send to English IVR menu @ Loan Origination
		Spanish	During Hours	Send to Spanish Queue @ Loan Origination
		English	After Hours	Block in MCI IVR and play After Hours Message
		Spanish	After Hours	Block in MCI IVR and play After Hours Message
DEFAULT (No selection)	Federal Student Aid Information Center (FSAIC)	English	During Hours	Send to English IVR menu @ FSAIC
		Spanish	During Hours	Send to Spanish Queue @ FSAIC
		English	After Hours	Send to English IVR menu @ FSAIC
		Spanish	After Hours	Block in MCI IVR and play After Hours Message

# Interim Improvements

## One Contact Number for Students

### Existing IVR (3)

### Requested Changes

Call Center IVR	Requested Changes
Direct Loan Origination (LO)	<ul style="list-style-type: none"> <li>• <b>THEY DON'T SEEM TO HAVE ANY AUTOMATION – BLOCK ALL AFTER HOURS CALLS</b></li> <li>• Eliminate Spanish Option for repetitiveness</li> <li>• Allow for direct access from MCI Network IVR to both English IVR menu and Spanish IVR menu</li> <li>• Change all requests to go to a CSR to “0” key</li> <li>• Change all requests to repeat a menu to the “*” key</li> <li>• Put all menus in the following order:               <ul style="list-style-type: none"> <li>➤ Option #1 (1)</li> <li>➤ Option #2 (2)</li> <li>➤ Option #3 (3)</li> <li>➤ ...</li> <li>➤ Repeat menu (*)</li> <li>➤ Talk to a CSR (0)</li> </ul> </li> <li>• Allow for Simple Voice Recognition so that rotary calls can be handled in the IVR</li> <li>• In all menus, if there is not an answer for input after 5 seconds, automatically repeat menu once before going to a CSR</li> </ul>
Direct Loan Servicing (LS)	<ul style="list-style-type: none"> <li>• <b>NEED A BETTER ANALYSIS OF WHAT THEIR IVR DOES</b></li> <li>• Eliminate Spanish Option for repetitiveness</li> <li>• Allow for direct access from MCI Network IVR to both English IVR menu and Spanish Queue</li> <li>• Allow for Simple Voice Recognition so that rotary calls can be handled in the IVR</li> <li>• In all menus, if there is not an answer for input after 5 seconds, automatically repeat menu once before going to a CSR</li> </ul>
Direct Loan Consolidation (LC)	<ul style="list-style-type: none"> <li>• <b>NEED A BETTER ANALYSIS OF WHAT THEIR IVR CAPACITY IS (WHY THE % ALLOCATOR)</b></li> <li>• Eliminate Network IVR</li> <li>• Eliminate Spanish Option in English IVR for repetitiveness</li> <li>• Allow for direct access from MCI Network IVR to both English IVR menu and Spanish IVR menu</li> <li>• Change all requests to go to a CSR to “0” key</li> <li>• Change all requests to repeat a menu to the “*” key</li> <li>• Put all menus in the following order:               <ul style="list-style-type: none"> <li>➤ Option #1 (1)</li> <li>➤ Option #2 (2)</li> <li>➤ Option #3 (3)</li> <li>➤ ...</li> <li>➤ Repeat menu (*)</li> <li>➤ Talk to a CSR (0)</li> </ul> </li> <li>• Integrate the Simple Voice Recognition into the main IVR menu (not a separate branch)</li> <li>• In all menus, if there is not an answer for input after 5 seconds, automatically repeat menu once before going to a CSR</li> </ul>

# Interim Improvements

## One Contact Number for Students

### Existing IVR (3)

### Requested Changes

Call Center IVR	Requested Changes
<p style="text-align: center;">FAFSA on the Web (FOTW)</p>	<ul style="list-style-type: none"> <li>• <b>DO WE WANT TO TAKE THE STATUS CHECK FUNCTIONALITY AND PASS IT TO THE FSAIC (or vice versa)</b></li> <li>• Eliminate Spanish Option for repetitiveness</li> <li>• Eliminate options for PIN registration status and PIN request until the functionality is available (best practice)</li> <li>• Allow for direct access from MCI Network IVR to both English IVR menu and Spanish Queue (can we direct from the Network IVR straight into a queue)</li> <li>• Change all requests to go to a CSR to "0" key</li> <li>• Change all requests to repeat a menu to the "*" key</li> <li>• Put all menus in the following order:               <ul style="list-style-type: none"> <li>➢ Option #1 (1)</li> <li>➢ Option #2 (2)</li> <li>➢ Option #3 (3)</li> <li>➢ ...</li> <li>➢ Repeat menu (*)</li> <li>➢ Talk to a CSR (0)</li> </ul> </li> <li>• Allow for Simple Voice Recognition so that rotary calls can be handled in the IVR</li> <li>• In all menus, if there is not an answer for input after 5 seconds, automatically repeat menu once before going to a CSR</li> </ul>
<p style="text-align: center;">Federal Student Aid Information Center (FSAIC)</p>	<ul style="list-style-type: none"> <li>• <b>NEED A BETTER ANALYSIS OF WHAT THEIR IVR DOES</b></li> <li>• Eliminate Spanish Option for repetitiveness</li> <li>• Allow for direct access from MCI Network IVR to both English IVR menu and Spanish Queue</li> <li>• Change all requests to go to a CSR to "0" key</li> <li>• Change all requests to repeat a menu to the "*" key</li> <li>• Put all menus in the following order:               <ul style="list-style-type: none"> <li>➢ Option #1 (1)</li> <li>➢ Option #2 (2)</li> <li>➢ Option #3 (3)</li> <li>➢ ...</li> <li>➢ Repeat menu (*)</li> <li>➢ Talk to a CSR (0)</li> </ul> </li> <li>• Allow for Simple Voice Recognition so that rotary calls can be handled in the IVR</li> <li>• In all menus, if there is not an answer for input after 5 seconds, automatically repeat menu once before going to a CSR</li> </ul>
<p style="text-align: center;">Debt Collections Service Information Center (DCSIC)</p>	<ul style="list-style-type: none"> <li>• <b>THEY DON'T SEEM TO HAVE ANY AUTOMATION – BLOCK ALL AFTER HOURS CALLS</b></li> <li>• <b>NEED A BETTER ANALYSIS OF WHAT THEIR IVR DOES (these are same recommendations as FSAIC)</b></li> <li>• Eliminate Spanish Option for repetitiveness</li> <li>• Allow for direct access from MCI Network IVR to both English IVR menu and Spanish Queue</li> <li>• Change all requests to go to a CSR to "0" key</li> <li>• Change all requests to repeat a menu to the "*" key</li> <li>• Put all menus in the following order:               <ul style="list-style-type: none"> <li>➢ Option #1 (1)</li> <li>➢ Option #2 (2)</li> <li>➢ Option #3 (3)</li> <li>➢ ...</li> <li>➢ Repeat menu (*)</li> <li>➢ Talk to a CSR (0)</li> </ul> </li> <li>• Allow for Simple Voice Recognition so that rotary calls can be handled in the IVR</li> <li>• In all menus, if there is not an answer for input after 5 seconds, automatically repeat menu once before going to a CSR</li> </ul>

# Interim Improvements

## One Contact Number for Students Warm Handoffs (4)

The CRM Call Center IPT Quick Hits subteam defined a warm handoff as the following:

<b><i>A Warm Handoff</i></b>
<p>A warm handoff is the capability of forwarding or transferring Department of Education customers to the contractor that will address their needs or concerns.</p> <p><b>As the Department of Education Representative (the initiator), you would:</b></p> <ol style="list-style-type: none"><li>1. Dial the special or 800 number to the call center.</li><li>2. Inform the representative at the center that the customer is holding.</li><li>3. Stay on the line until you explain the customer's concern or need to the receiving representative.</li><li>4. Introduce the customer to the representative.</li><li>5. Drop off the line after you are sure the representative can assist your customer.</li></ol> <p>In some instances, you may need to make more than one call to other call centers in the event the number you call first cannot service your customer's needs.</p>

These capabilities were implemented at Direct Loan Origination, Direct Loan Consolidation, and Direct Loan Servicing in August 2000. In order to allow for consistency amongst the call centers, the warm handoff process needs to be implemented at FSAIC, DCSIC, and FOTW by September 2001.

### Implementation Process

SFA contracted with MCI to provide services for the FTS 2001 lines. Following is a process description of what was needed in order to perform the Warm handoffs.

- The contractors for SFA assisted MCI with the migration from AT&T.
- There was a 4-week lead-time provided to MCI with the request and specifications of what was needed in order to perform the warm handoffs.
- No additional lines were ordered to accommodate this process.
- MCI used one week to test the procedures.
- The SFA contractors used two weeks to test the procedures once MCI completed their test.
- There was a 48-hour window after the migration to test and approve everything by the contractors of SFA before reverting back to AT&T if problems were detected.

The procedure for warm handoffs is documented in Figure 2.

# Interim Improvements

## One Contact Number for Students Warm Handoffs (4)

### Procedure

#### **Normal warm handoff**

If the caller is initiating a call that requires the assistance of another SFA contractor, the CSR will inform the caller: Unfortunately I do not have access to that information for you. I can connect you with the \_\_\_\_ Center who will be able to assist you. For future reference, you can reach the \_\_\_\_ Center directly at 1-800-\_\_-\_\_\_. Let me try that line for you now and I will then connect you with a representative”.

CSR dials **(\*8)** which places the borrower on hold, then presses **(01)** which speed dials the call to \_\_\_\_ Center. **Pause for 5 seconds and Press (5\*)** that will bring the caller back on the line.

#### **THE CALLER WILL REMAIN ON THE LINE WITH YOU WHILE YOU RELAY THE QUESTION AND INTRODUCE THE CALLER.**

- Do not place the caller on hold
- Do not place the caller on transfer

The caller will be on the line when you dial

#### **CSR informs caller:**

“Thank you for holding Mr./Ms. \_\_\_\_\_. We are being connected with the \_\_\_\_\_Center now. Please stay on the line until I have connected you with a representative.”

**CSR will be connected to the \_\_\_\_\_Center’s VRU. You have the option of being connected to an English-speaking representative by pressing “1” or a Spanish-speaking representative by pressing “2”. You will then input “1 then 9” or “ another specified number provided by the contractor” to be routed to the front of the queue as a Priority call.**

**Do not give this priority number out to any callers  
CSR’s will stay in queue until a representative answers the call.**

When a representative from the \_\_\_\_Center answers the call:

#### **CSR informs the representative:**

“Hello”. This is (your name) from the \_\_\_\_\_Center. I have (caller’s name) on the line with us. The social security number they are calling about is \_\_\_\_-\_\_-\_\_\_. They are calling about (state the issue). Go ahead Mr./Ms. (caller’s name).

**CSR then press the “Release” button on their phone. The caller and the \_\_\_\_\_Center will be connected.**

**If you get a busy signal:**

#### **CSR informs the caller:**

I’m sorry the line is busy. Let me give you the 800 number again and you may try them at your convenience. Do you have a pen and paper handy? The number is \_\_\_\_\_. Their hours are from \_\_\_\_\_ Eastern Time. Thank you for calling.

# Interim Improvements

One Contact Number for Students

Cost - Savings Analysis for Changes to Existing IVR  
Functionality at Students Channel Call Center Sites

Call Center	Implementation Cost		Blocked Call Savings	Transferred Savings	Net Benefit
LS		**			\$0.00
FSAIC	(\$25,000.00)	*			(\$25,000.00)
FOTW	(\$25,000.00)	*			(\$25,000.00)
LC		**			\$0.00
DCSIC	(\$25,000.00)	*			(\$25,000.00)
LO		**			\$0.00
<b>Total</b>	<b>(\$75,000.00)</b>	*	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$75,000.00)</b>

*Savings Realized In Contract Renegotiations*

## Additional Benefits

This Performance Plan goal is heavily focused on increasing customer satisfaction. By providing a single contact number and consistent IVR flows throughout the currently segregated system, customer satisfaction is expected to greatly increase.

\*Costs are estimated from information pulled from PIC and FOTW Invoices as of 4/1/01

\*\*Costs were not able to be estimated since the contracts for LS, LO, and LC are not itemized

## NEXT STEPS

- Finalize possible implementation plan
- Get cost analysis from MCI
- Examine savings benefits from transfer reduction and blocking after hours calls
- Finalize design components for Operating Partner existing IVRs
- Communicate with Operating Partners
- Finish deliverable
- Present to Steering Committee
- Get approval