

White Paper

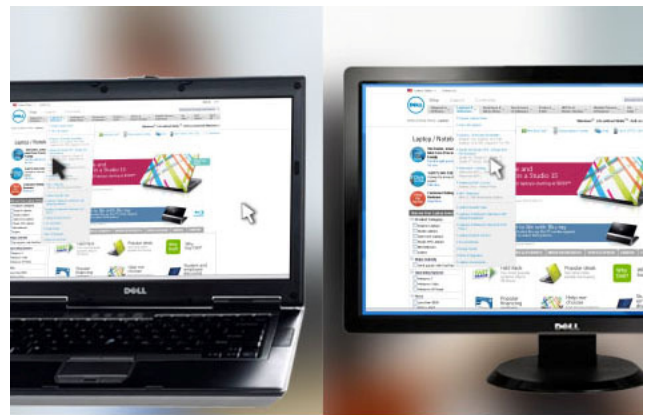
Co-Browsing Delivers Exceptional Customer Service

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Having found their dream home, Jason and Ashley Jones huddle around the home computer to complete a mortgage application. Midway through the process, they have questions about some fields on the form. No problem! They call their bank's customer service center and launch a co-browsing session to bring a mortgage consultant into their on-line process. With all parties looking at the same information at the same time, it takes minutes to complete the application. Jason and Ashley check that item off their list while the bank starts processing their application.

This seemingly idealized scenario can be a reality through use of second generation co-browsing technology. A simple click of a mouse and exchange of a one-time access code enables a service representative to see a customer's computer screen and provide context-specific assistance while preserving the customer's autonomy and privacy. Circumstances rife with potential for failure and frustration become business opportunities and positive experiences.



Co-browsing has come of age as a low risk, high impact tool to increase revenue, lower operating costs, and instill loyalty. The technology folds seamlessly into contact center operations, benefitting both the company and customers. And significantly, secure co-browsing readily integrates into the existing technology infrastructure. This white paper will show you how to deliver differentiated yet cost efficient service to delight customers in the 21st century.



Time to Raise the Level of Your Customer Service Game

In corporations around the globe, business strategists and marketing professionals have become attuned to the role customer service plays in their competitive positioning. While brand recognition, product, price, and convenience may draw customers into your corporate tent, poor service is the number one reason why customers leave. Given the high cost of acquiring new customers, it makes sense to invest the time and energy to serve customers well. *What does it take to pass muster in customer service?*

Customers want to communicate with knowledgeable staff when needed. They want to resolve issues in one contact. Those prone to self-serve want to be successful in their endeavors. They don't want to exit midstream and have to start all over again with a service representative. Customers don't need a "mountain top" experience. They *do* need to complete their transactions successfully or get help with issues in the least amount of time.

What is Co-Browsing?

Web-based collaboration tools are commonplace. Most of us have shared screens for tech support, worked on documents together during conference calls, and/or participated in webinars. Second generation, hosted co-browsing brings the richness of web-based collaboration to the customer care environment. Here are some of its distinct capabilities:

- Prospects/customers launch sessions with service representatives from the company website. *They get help when and where they need it.*
- Second generation co-browsing does not require a software download nor write data on hard drives. *Sessions begin within seconds (not minutes) without concern for firewalls or malware alerts.*
- By default, service representatives do not have the ability to make keyboard entries or mouse clicks. *Prospects/customers control the action.*
- Companies can shield pages and/or data fields with sensitive customer information from agent view. *Visitor privacy is protected as they browse the company's website.*
- Second generation co-browsing supports all advanced web presentation technologies (e.g., AJAX, Flash, etc.). *Agents see the rich content that prospects/customers experience.*
- Co-browsing isn't limited to the company's website. *Prospects/customers can explore any sites or tools relevant to their inquiries.*



These days, customers increasingly opt for the convenience, control, and anonymity associated with the Web. The American Bankers Association reports that for two years running, consumers prefer on-line banking over all other means of contact (e.g., branches, Automated Teller Machines or ATMs, mail, phone, mobile, etc.)¹. Customers will revert to the phone when they can't help themselves, they need advice, or they're frustrated. These are "moments of truth" in which you either demonstrate service mastery or put established relationships at risk.

Most companies see the writing on the wall. In a recent Forrester Research study, 86% of participants place "customer experience" among the top strategic priorities for 2011. Within that domain, the number one target is **improving on-line service**.²



Why Customer Experience Matters

Ask a corporate executive if there's value in delivering a superior customer experience and you'll likely get an affirmative response. But ask for investment dollars to address it and the response may be less than enthusiastic. The path between "customer experience" and the bottom line is difficult to trace. But findings from the Customer Contact Council's survey of 75,000+ customers just might raise some eyebrows:³

- 59% of participants expended moderate to high effort to resolve an issue
- 59% report being transferred
- 57% have switched from the web to the phone when attempting self-service
- 65% share negative experiences, half of whom tell 10 or more others

In a world in which unfavorable press can go viral with the click of a mouse, companies ignore loyalty-eroding conditions at their peril. Unfavorable reviews – even from complete strangers – influence purchase decisions... and *that* affects the bottom line.

¹ <http://thefinancialbrand.com/14005/aba-ipsos-banking-delivery-channel-survey/>

² Megan Burns, *The State of Customer Experience*, 2011, Forrester Research, February 17, 2011

³ Matthew Dixon, Karen Freeman, and Nicholas Toman, *Stop Trying to Delight Your Customers*, Harvard Business Review, July-August 2010

Co-Browsing Gives You and Your Customers the Edge

There's a clear call to action to help customers succeed on-line. You can and should continually improve your customer-facing websites with improved content, features/functions, and user interfaces. However, even the best of designs won't eliminate calls for assistance. Co-browsing provides an opportunity for customers to share their screens with service representatives in real-time and get help navigating the site, completing a transaction, selecting a product, or resolving an issue.

Referring back to the opening example, co-browsing enabled the mortgage consultant to enter the Jones' application process at the exact place in which questions arose. She helped them help themselves by providing expert guidance and drawing attention to features, functions, and data fields when needed. The Jones got to complete the task in the channel of their choice, and no one wasted time describing the visuals or starting over. Everyone was literally "on the same page."

Co-browsing can also add value to a service transaction that starts with a phone call. For example, a business customer may call a banker to get help with a wire transfer. The banker suggests that the two co-browse to step through the transaction together. In this case, the customer launches the session and shares the secure one-time pass code with the banker who watches as the customer enters all of the pertinent data into the form. When everything is structured exactly as needed, the action is confirmed. The customer can rest assured that the wire transfer has been executed and can pursue a like transaction using the self-service tool the next time the need arises.

There are a host of benefits that co-browsing technology delivers, such as:

- Improved customer satisfaction and loyalty
- Customer-centric up-selling and cross-selling
- Increased first contact resolution rate
- Reduced error rate on customer transactions
- Accelerated cycle times for on-line transactions
- Broader adoption and more intensive use of on-line products and services
- Reduced customer service costs

Don't underestimate the loyalty created by efficient and effective customer service. In a recent survey jointly sponsored by Avaya and British Telecom, eighty-three percent of respondents said they'd increase their wallet share with companies where it's easier to do business.⁴ Co-browsing lets companies leverage the efficiency of the Internet while delivering the "personal touch" of a branch office or retail store.

⁴The Autonomous Consumer: Understanding the challenges of dealing with informed, demanding and networked customers, a study conducted by British Telecom and Avaya published January 2011

Co-Browsing is a Player in B2B and B2C

Companies across a broad spectrum of industries have deployed co-browsing technology to address a variety of targeted interaction types, such as:

- Navigation assistance
- Customer on-boarding
- Premium service for high value accounts
- Low frequency transactions
- Complex sales

Below are several examples of application opportunities in targeted vertical markets.

Online Banking & Brokerage

- Cross-sell/up-sell new accounts
- On-boarding new accounts
- On-line banking, bill pay set-up
- Electronic funds transfer requests
- Wire transfer
- Credit card payments, balance transfers
- Loan origination and servicing
- Treasury/Cash management

Insurance/Healthcare

- Plan research and comparison
- Application processing
- Coverage verification
- Claims processing

Retail

- Catalog sales
- Up-selling/Cross-selling
- Return authorization

Travel/Transportation

- Reservations
- Loyalty Account Management

Investment/Asset/Wealth Management

- On-boarding new accounts (e.g., annuities)
- Individual Retirement Account (IRA) rollover
- Retirement plan rollover
- Funds transfer, redemption, account linkages
- Group contribution management
- “White glove” service for high net worth clientele

Technical Support

- Applications training and support
- Troubleshooting, problem resolution
- Application upgrades, configuration and maintenance
- “How to” questions

Utilities

- Start/stop service
- Bill payment
- Energy consumption review and management

Education

- Application processing
- Financial assistance
- Tuition/fees payment

Minimal Effort for Co Browsing to Take the Field

Despite clear benefits, customer service technology initiatives often get stalled as a function of overburdened Information Technology (IT) resources or IT concerns about architectural “fit” and integrity. Second generation co-browsing goes easy on IT resources and integrates readily into existing environments.

While first generation solutions required embedded code for every viewable page, second generation solutions place HTML or JavaScript at the customer engagement points. Once a co-browsing session has been established, the parties can screen share any page on the company site, browse other sites, or share ancillary web tools and applications. Pages and/or data fields on the company site with sensitive customer information may be shielded from agent view using additional code. This treatment supports compliance with the Health Insurance Portability and Accountability Act (HIPAA) and the Payment Card Industry (PCI) data security standards.

Login credentials authorize agent access to co-browsing technology. Most restrict agents from executing mouse clicks or making keyboard entries on customer computers. This feature increases end user comfort level and decreases corporate liability. It also places end users squarely in control of their web-based interactions.



The set-up for second generation co-browsing is as easy for the end user as it is for the company. It works on all major operating systems and browsers. It does not write executable files or data on the user’s hard drive. As such, there’s no cause for triggering alerts on firewalls or malware detection software nor interference with registry settings. There’s nothing on the disk that requires “clean up” at the end of a session. And because there’s no requirement for software clients to launch a session, end users can proceed with their business without hesitation.

Finally, second generation co-browsing technology leverages HyperText Transfer Protocol Secure (HTTPS) sessions and runs completely in the browser, thereby mitigating the risk of infection for all participants. This approach also takes away the need to pre-process complex visual images (e.g., Flash or dynamic pop-ups), thereby simplifying implementation and minimizing delivery costs.

The Call to Action

Customers are maturing in their channel use – especially with respect to Internet-based offerings. Email is commonplace. Web chat is nearing the tipping point in adoption. Social networking is gaining traction in customer service organizations. Customers still look for more. They need the capacity to collaborate and co-browse when they reach out from the web to connect with a company representative.

Co-browsing encourages growth in on-line business by enhancing the service model around your website. It bolsters revenue by increasing success rates with on-line applications, and elevating customer satisfaction and loyalty. It delivers cost savings through support of the evolution of business transactions from assisted- to self-service. And the technology can be deployed effectively, quickly, and with limited demand on internal resources through a non-intrusive solution.

Every company *wants* to meet customer expectations. The winners are those who translate that desire into reality. Co-browsing provides an edge in customer experience while delivering concrete benefits for both parties. It's a here-and-now technology that let's you stand in the future of customer service.

Keys to Successful Implementation

Any technology-based initiative needs appropriate preparation to ensure its ability to deliver tangible business benefits. Here are six key elements for success:

- **Tie co-browsing to business strategy.** Make sure you understand how the technology will impact operational and business success.
- **Secure executive sponsorship.** This person will set the tone for cross-functional collaboration and provide visible support for people and process changes as you incorporate this capability into your operations.
- **Assemble a cross-functional planning team.** Include representatives from the affected line(s) of business, eCommerce, contact center, security, compliance and IT.
- **Craft processes, protocols, and user interfaces based on customer needs.** Get feedback and input from agents during the design process, the pilot phase, and after production release. Focus on ease of use for customers.
- **Solicit customer feedback.** Find out what works and doesn't work. Tune the application and the associated processes.
- **Institute a formal change management process.** Make sure your employees are educated about how the technology works and where it fits in your service infrastructure. Celebrate and reinforce their successes, and address training issues and/or resistance promptly.

About Lori Bocklund

Lori Bocklund is President of Strategic Contact, an independent consulting firm that helps companies optimize the value of their customer contact technology and operations. Strategic Contact helps centers develop and execute plans tied to business goals, conduct assessments and build roadmaps, develop technology requirements and select appropriate solutions, and manage projects to successful implementation.

Lori is a recognized industry leader in contact center strategy, technology, and operations. With over 23 years in the industry, she has acquired an understanding of a broad spectrum of systems, applications, and operational environments. She shares her knowledge and experience through speaking engagements, seminars, articles, and the book she co-authored.

Lori has a B.S. in Electrical Engineering from South Dakota State University and an M.S. in Electrical Engineering from The George Washington University.

About LiveLOOK

LiveLOOK is a leader in visual sharing and real-time online interaction. LiveLOOK's products are based on a patented innovation in screen sharing. *Co Browsing* allows a contact center agent to see a customer's screen to assist with online sales and customer service. *Presenter* allows users to share presentations, images, photos, web pages and documents real-time while communicating on the phone or via instant messaging. *Social Browsing* provides social collaboration capability for brands looking to harness the power of social networking to drive sales. *Remote Support* provides technical support centers with a robust tool to perform remote troubleshooting, file sharing, and rebooting with automatic session reconnection.

Incorporated in 2008, LiveLOOK was founded by a team of former AT&T Bell Labs developers who continue to create innovations in online collaboration technology.

For more information about LiveLOOK, visit www.LiveLOOK.com.