

THE COMPANY

FirstView Financial, LLC began operations in 2003 with a single focus: Creating financial products for customers with little or no banking relationships. The first product was the Espree pre-paid MasterCard, which enables customers who don't qualify for checking accounts or credit cards to enjoy convenient transactions wherever VISA and MasterCard is accepted. Originally marketed directly to employers, FirstView has expanded the Espree program by marketing to unbanked/underbanked consumers.

THE CHALLENGE

As a growing business serving a niche market while competing with much larger organizations, FirstView sought a dynamic IVR system that offered big-business features at a pay-as-you-go price structure. With limited resources for infrastructure investments, FirstView's live agents were being taxed with handling simple requests such as PIN and password resets as well as more complex account questions, which limited potential growth.

THE SOLUTION

FirstView implemented a fully-featured IVR solution from Angel.com to provide Espree customers with a full-featured banking experience while ensuring scalability to match FirstView's rapid growth.

"As a small provider competing with major financial institutions, we needed a solution that offered state-of-the-art features without the major investment in price or development time," said Zach Todd, Vice President of Operations for FirstView Financial. "We evaluated several IVR solutions providers but felt Angel.com offered the best combination of technology, infrastructure and flexibility for a company of our size and growth projection."

As a financial institution handling customers' sensitive data, FirstView also required sophisticated, automated data security features that would allay the concerns of FirstView's customers. Enter Angel.com's VoiceSecure feature, which uses voiceprint matching to verify each caller. With VoiceSecure, callers to the Espree card IVR system need only repeat 5 random letters and numbers to be securely verified and gain access to their accounts – no PINs and passwords to key in or repeat to a live agent.

"Unbanked and underbanked consumers are highly sensitive to the security of their accounts," said Todd. "With VoiceSecure, our Espree card holders enjoy a very efficient security measure that is very easy to use. And the automated features they access are the same they would find at any major bank, allowing them to perform tasks such as checking balances, transferring funds or reporting a lost card without the need to speak to a live agent."



AT A GLANCE

FirstView

Headquarters
Atlanta, GA

Industry
Financial

The Challenge

- Provide robust, scalable IVR system economically
- Automate routine customer tasks
- Reduce the number of phone calls sent to live agents
- Provide secure access to customer information

The Solution

- Angel.com IVR system with VoiceSecure

The Results

- Reduced average call time by 30 seconds
- Provided round-the-clock service to customers
- Allowed secure, voice access to customer data

THE RESULTS

With the Angel.com IVR solution in place, FirstView has seen call volume grow significantly in the past 18 months, from a few hundred to more than 15,000 calls per month.

Using Angel.com's Site Builder tool, FirstView built and deployed their IVR solution in a matter of weeks. And by greatly improving the efficiency of live agents, FirstView is able to keep pace with growth with only minimal investment.

"The Angel.com IVR solution is really ideal for our needs," said Todd. "We have a single IT professional on staff to perform all our upgrades or changes. And with VoiceSecure, our average call time for requests such as balance transfers and card reporting has dropped by nearly 30 seconds."

ABOUT ANGEL.COM

Angel.com is a leading provider of on-demand call center and Interactive Voice Response (IVR) solutions. The Angel.com solution delivers value to organizations of all sizes to more productively and efficiently address business problems through the power of voice technology. As a fully hosted solution, no investment in hardware, software, or human resources is required, delivering immediate ROI and easing and simplifying deployment of voice applications that meet unique business needs. Angel.com is the only provider to offer a web-based toolkit, Site Builder, that facilitates voice menu design through a simple Internet connection and our innovative technology enables complete integration with databases or CRM tools, enhanced scalability and flexible applications. For more information, visit <http://www.angel.com>

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~ Zach Todd
VP of Operations
FirstView Financial