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| The Contact Centre Solution  Technical Workshops |
| Bupa UK Insurance |

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| May 2021 |

Contents

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Introduction 3

Technical workshops 3

Workshop structure 3

1. Voice and Omni Channel Scenarios 4

2. Analytics and Automated Quality Management (AQM) 9

3) Workforce management 11

4) Data and MMI (Management Information)Scenarios 12

5) Migration Strategy 14

6) Planning and Transition 14

# Introduction

## Technical workshops

To understand how your solution will best meet our key business scenarios, we are proposing a full day's technical workshop for the next stage of the RFP (Request for Proposals) process.

In the following sections of the document, we have documented various business scenarios which we would like you to demo and present how your solution will meet these.

We have broken these down into the following topics for discussion:

* Voice and Omni Channel Scenarios
* Analytics and Automated Quality Management (AQM)
* Workforce Management
* Data and MI (Management Information)
* Migration strategy
* Planning & Transition

During the demonstrations we will be looking to understand the following:

* How does the proposed solution you meet the requirements?
* What is out of the box and how much is customization?
* What can be done via self-service and who do we have to depend on the vendor to do in Business as usual (BAU).
* The ease of use and management in life.

## Workshop structure

We have proposed the below structure and approx. timings to cover the relevant topics:

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| **No** | **Topic for Demonstration** | **Time** | **Time allocation** |
| 1 | Voice and Omni Channel Scenarios  *(Break at 10.30 for 10mins)* | 9.00 - 11.30 | 2.5 hours |
| 2 | Analytics and Automated Quality Management (AQM) | 11.30 - 13.00 | 1.5 hours |
|  | **Lunchbreak** | **13.00 - 13.30** | **30 mins** |
| 3 | Workforce Management | 13.30 – 15.30 | 2 hours |
| 4 | Data and MI | 15.30 - 16.00 | 30 mins |
| 5 | Migration strategy  *(Break at 16.00 for 10mins)* | 16.00 – 16.30 | 20 mins |
| 6 | Planning & Transition | 16.30 – 17.00 | 30 mins |

# Voice and Omni Channel Scenarios

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| *Scenario 1* | *This scenario looks to see how the proposed solution meets the following capabilities #NLR (Natural Language Routing), #Routing decision made on variable conditions to offer alternative routing, #Call Back capabilities, #skill/proficiency routing #API (Application Program Interface) integration to back-end systems, #Agent Whisper, # AI (Artificial Intelligence) Guided Help and knowledge. #PCI (Payment Card Information) on a phone line, #Call recording, #Team collaboration using IM/chat, # Remote Silent monitoring, #Supervisor features.* |

1. Existing Bupa customer navigates their way through the Bupa website to the health cover page to find out how they can request a “pre- authorization” for a hip replacement.
2. The customer finds the appropriated number on the website and calls in.
3. The customer is greeted with a Natural Language IVR (Interactive Voice Response).
4. The platform establishes that the wait time is about 5 minutes. The platform offers either a call back or determines that there is another team that could take the call and they have availability. The availability measure has a threshold check so as not to overload the overflow team with the primary team calls. (i.e., Call priorities need to be available based on competency and proficiency).
5. The call is steered to an ID&V process which requires 3 unique credentials to pass ID&V. Credentials are matched against the Bupa MS Dynamics CRM (Customer Relationship Management).
   1. ***Scenario Option 1.1 -ID&V passed*** 
      1. Data passed to MS USD (Universal Service Desk) so that the agent has visibility of who the customer is, the number they are calling from, what they are calling about. Once positively ID’ed the customers previous interactions irrespective of channel should be available in Dynamics.
      2. Whisper played into agent’s headset to give them an indication of what line of business the caller is calling in from.
      3. Guided help using AI should be available to guide the agent through the call to take the next best action.
      4. During the call, the agent needs to play a pre-recorded compliance message to the customer. The agent transfers the customer to the IVR to play the message. Once the customer accepts the terms and conditions, the call is returned to the agent.
      5. ***Scenario option 1.1b***– *Team member assistance* & *Call recording all legs.*
         1. The agent now needs to get input from another team and starts a consultative call. All legs of the call need to be recorded including the leg between the two agents for compliance purposes. Once the consultation has ended the call returns to the original agent.
      6. ***Scenario option 1.1c*** – *Supervisor assistance*
         1. The agent reaches a point in the call where she requires assistance from a supervisor. The agent contacts the supervisor via the inbuilt IM/chat messaging feature.
         2. The Supervisor starts silent monitoring the conversation and if necessary, can barge in on the conversation.
      7. ***Scenario option 1.1d*** -*Remote Silent monitoring* 
         1. A starter needs to shadow an experienced agent, as such they need to listen in on a call without the need to have a physical splitter on the headset and without the need to be a supervisor. Both agents are working from home.
      8. At the end of the call, the agent needs to be able to go into wrap status with wrap codes which can be used for MI purposes.
      9. The context of the interaction needs to be stored in CRM (MS Dynamics) appending it to the rest of the interactions associated with this customer using API integrations.
      10. A supervisor should be able to go back and find the call and screens recordings. All legs of the call need to be stitched up and have custom data like the ID&V status etc. held within the meta data of the recording platform for ease of searching and reporting.
   2. ***Scenario Option 1.2 ID&V fails or partially Fails.*** 
      1. Using API’s, the input from the customer should be visible to the agent in USD. This allows for an audit trail of what the customer has inputted into the platform via DTMF or speech.
      2. Agent manually ID&V’s the customer using USD.
      3. At the end of the call, the context is copied to CRM.

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| *Scenario 2* | *This scenario looks to understand how the solution will take payment online and meet the PCI DSS v3.2 standards requirements.* |

1. **Scenario Voice payment**
   1. The agent needs to take a payment in a secure way meeting PCI DSS v3.2 standards while still being on the call with the customer.
   2. The transection connects to a payment gateway to take the payment outside Bupa’s network. A token is sent to Bupa Back end financial systems so that no manual activity is required to reconcile payments between the payment gateway and the financial systems.
2. *Scenario – Chat payment*
   1. A customer has initiated a chat session with an agent and wished to purchase a pay as you go Health assessment.
   2. The agent sent the customer a URL that allows the customer to make a payment on a secure PCI site.
   3. The customer makes the payment which routes through the payment gateway and to the backend financial systems within Bupa.

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| *Scenario 3* | *This scenario looks to explore the WebRTC feature that could be embedded on a web page to initiate a call into the contact centre.* |

1. An existing customer navigates their way through the Bupa website to the health cover page to find a number for making a claim on the health insurance.
2. Clicks the number which initiates an internet-based call.
3. Call connects to the Natural language IVR for call steering.
4. The meta data associated to the page the customer is calling from, any analytic journey data is captured. Routing decisions should also be possible using this meta data.
5. The data pertinent to the chat for example, the location on the web site that the call was initiated, the journey the customer took on the website to get to the number is made available to the agent's desktop to allow for a more insightful conversation with the customer.
6. The capabilities outlined in Scenario 1 would also apply to calls originating using this channel.

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| *Scenario 4* | Remote and Home workers – ensuring voice quality using flexing codec and ensuring that all legs of the call are *recorded. (Internal and external facing).* |

1. The Covid-19 pandemic has highlighted the need to have an effective home working solution.
2. Home and outsourced workers need to work from outside the Bupa network while being able to access all the same tools as they would do in the office. These include recording all legs of calls and screens. Home workers use their own broadband which may have variable quality. Please demonstrate how the proposed solution would ensure voice quality, stability and contact Centre desktop functions including all legs of the call

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| *Scenario 5* | *This scenario looks at the capability of WebRTC for voice calls in a native app.* |

1. Customer logs into the Bupa Touch mobile app which is based on the native app Xamarin framework. By logging into the app, we know the identity of the customer.
2. The customer elects to call the contact center from the dental page.
3. The call connects using WebRTC. The same logic and capabilities as in scenario 1 should be possible.

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| *Scenario 6* | *This scenario looks to explore how the customer can change channels seamlessly without the need to re-identify themselves and the agent being able to see the full context of the conversation on both channels. #Ability to identify type of customer and make routing decisions.* |

1. Customers are banded into different groups ranging from Platinum, Gold Silver and Bronze depending on the services they subscribe to. The Platinum customers have dedicated customer support teams with enhanced SLA’s and hence imperative these are not breached.
2. A Platinum customer logs into the Bupa Touch app which is based on a native app Xamarin framework. By logging into the mobile app, we know the identity of the customer.
3. Customer elects to start a chat on health cover page. This chat button is dynamically assigned using API’s queries based on the type of customer i.e., a Platinum Gold, Silver or Bronze.
4. The chat is presented to the appropriate agent team who are presented with the identity of the customer within USD and details of what the customer intent is based on what options/pages they have selected in the app to initiate the chat.
5. During the conversation it is felt that the customer would be better served in the voice channel. As such the agent escalates the chat to a call.
6. The customer receives a telephone call. The full context and Identity are transferred to voice channel. The customer does not need to re-ID&V themselves and the agent has full visibility of chat conversations.
7. At the end of the call, the chat and voice transcripts are copied to CRM using API’s.

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| *Scenario 7* | *This scenario looks at the ability and easy of customizing the UI/UX of the chat and other channels.* |

1. Branding, image and reputation are extremely important to Bupa.
2. As such it is important that the customer facing UI are easily customizable and can be done without the need to engage in expensive Professional services.
3. It will be important to see how we can achieve different lays outs and docked buttons styles for different business units.

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| *Scenario 8* | *This scenario looks at the #Knowledge, #canned responses, #co-browse capabilities and ease of use.* |

1. A customer selected a chat session from Bupa.co.uk.
2. The chat is routed to an agent who is presented with information of what page the customer initiated the chat from, email address, First names, last name and the reason for their interaction.
3. The agent is presented with canned responses and the Knowledge to guide them through the conversation to achieve the next best action.
4. During the conversation it becomes clear that a co- browse session would be useful to complete a form online with the customer. The agent offers the customer the option to Co- Browse which is accepted. (This needs to be consent based and can mask areas of the page that has sensitive information.
5. The agent asks the customer to navigate to another page. The chat session stays docked to the pages the customer move to.
6. On completion of the chat session, the transcripts and context are copied to CRM.

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| *Scenario 9* | *Self Service using the Virtual Assistant.* |

1. A customer initiated a Virtual assistant chat session on the Bupa home page.
2. The customer can select from the option offered in the chat window or free type.
3. The customer free types in that they would like to get a pre-authorization for treatment.
4. The AI intent engine need to be able to ask the customer for what kind of treatment they are requesting the Pre auth for. Once known, ID&V the customer using 3 data points to identity the customer.
5. Using data from multiple back-end systems to be able to start the pre – auth process and issue a pre -auth code to the customer via chat and follow it up with an email and or SMS notification.
6. At the end of the VA (Virtual Assistant) session, the transcripts and context need to be copied to CRM for the interaction.

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| *Scenario 10* | *VA Escalation to Agent Chat Scenario* |

1. Customer initiated a Virtual assistant chat session with our Bupa branded and customized VA on our web site.
2. The customer can select from the option offered in the chat window or free type.
3. The customer free types a query that can only be dealt with by chatting to an agent.
4. As it is a service query, the VA prompts the customer for 3 data points for ID&V using CRM.
5. Once ID&V is completed, the chat is escalated to the agent including the location from where the VA session started, the ID&V status, bring USD to validate the customers credentials.

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| *Scenario 11* | *JML – Joiners, Movers and Leavers process*  *Set-up and configuration of routing design* |

For the scenario's below please demo how the proposed solution is used to meet these requirements;

1. New hire agents, recruited into Bupa, set-up process on system with skills / capabilities – preference for as much automation in creation as possible.
2. Visibility across platform of hierarchy with Operational areas, teams and skills / capabilities and access rights - update once to be copied across platform.
3. Reporting / Export of configuration for regulatory review, audit and checking.
4. Cross reference capability to view use of components on the platform.
5. Removal of records when advised of leavers, clarification on full removal or termination (retention of records in call recording for example – automation or manual and the ability to audit status by historical event).
6. Please demonstrated how call and omnichannel scripting tools highlight issues in the logic and how it can be simulation testing can be performed to prove it works before being put into production.
7. Dashboard given overview licenses and capacity being used with thresholds for high water marks.
8. Please identify any areas that Bupa administrators will not have access to self-serve and hence having to rely on the vendor to implement.

# Analytics and Automated Quality Management (AQM)

Voice analytics is extensively used in Bupa to get an insight into the customer intent, customer outcomes and sentiment analysis. It is also used in conjunction with AQM to intelligently feed dynamic inboxes and desktop processing (DPA) to facilitate the next best action.

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| *Scenario 1* | *Voice Analytics used to get customer Insight, #Sentement, #Intent, #Insight for customer behaviour.* |

1. Please demonstrate how the proposed solution can be configured and built to offer:
   1. insight of the customer intent
   2. improve customer experience and processes by understanding for example why a customer has ended up calling into the contact Centre when they initially started off by self- serving. Another example being the reason for repeat call or interaction.
   3. Use sentiment analysis to understand dissatisfaction to help understand poor customer journeys to enable improvements to be made to business processes and customer experience.

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| *Scenario 2* | *Text Analytics used to get customer Insight, #Sentement, #Intent, #Insight for customer behaviour.* |

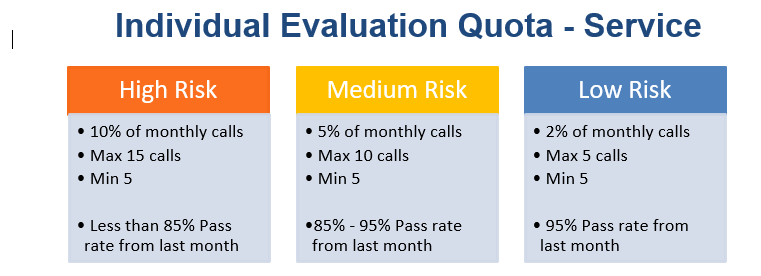
1. As with scenario 1 please demonstrate how the proposed solution can use text analytics for non-voice channels like chat, email and social.

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| *Scenario 3* | *Automated Quality Management – using Voice/Text Analytics to target calls in a dynamic inbox o be evaluated.* |

1. The FCA guideline state that organizations should not cherry pick calls to be evaluated. To meet this requirement, Bupa use Automatic Quality Management (AQM) to randomly select 60% of the calls to be Evaluated and use Speech analytics to supply call types based on the voice of the customer to target 40% of the calls to be Evaluated. Examples of the call types include dissatisfaction and complaints.
2. Please demonstrate how the proposed speech analytics and AQM solutions can meet this requirement and how difficult it is to implement.
3. Can the same be demonstrated for text analytics and AQM to meet the same requirement.

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| *Scenario 4* | *Automated Quality Management – The use of API’s to imports the “Group” into the QM Dynamic inbox* |

1. Depending on an Advisor’s previous months evaluation performance, at the start of the month they are placed in one group. High risk, medium risk or low risk. Their group determines their quota of interactions to be evaluated in the current month. These quotas represent a % of an advisor’s calls but will be capped with a maximum and a minimum number of calls. Below is an example of what the groups could look like.



1. Once an individual quota is determined by their group, the call selection is split into 60% random interactions and 40% *targeted* interactions as described in scenario 3.
2. For the Groups to be updated each month, at the start of the month, the QC Management Team must create an Excel file (built from the SQL Extract pulled from WFO platform on previous months QM performance) and place this in a defined location, so that an API application can ‘grab’ the file and then read and update the ‘Group’ settings within WFO Organization Management automatically. This API application is currently part of the Out of the box solution from Bupa existing WFO platform.
3. Please demonstrate how the proposed solution would meet this use case.

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| *Scenario 5* | *Desktop Analytics* |

1. DPA is used for in several use cases in Bupa. These include.
   1. Masking call recording and card payment details on the screen recordings for partial PCI compliance
   2. Prompting workflows based on the activity the agent is performing on the screen. This is prompted when the agent clicks on certain fields on a screen. These fields could be in embedded iframes or Power apps.
2. Please demonstrated how the proposed solution could meet these requirements and the effort and complexity involved in implementation.

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# Workforce management

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| **Scenario** | **Title** | **Please demonstrate the following scenarios:** |
| *1* | *Fairness of shift allocation of defined periods (daily/weekly/monthly/custom)* | Ability to set parameters of shift allocation including shift preferencing and reporting of measurements of fairness parameters. |
| *2* | *Inherent Data visualisation* | Present forecast/plans/other data formats in visual formats suitable for operational consumption without extraction into other tools (such as excel/power BI (Business Intelligence)) |
| *3* | *Bulk extraction & importation of data* | Demonstration of how data can be extracted from the system for us in external tools & critically how we can import mass data items including holiday balances, training activity and changes to hierarchy. |
| *4* | *Attendance tracking* | Improved capability of one-off tracking of activity such as attendance to mandatory scheduled activity |
| *5* | *Toil & Overtime* | How does the platform handle toil & overtime? |
| *6* | *Shift management* | Shift bidding/shift swapping – what does this look like? |
| *7* | *Mobile Access* | Accessibility to the tool – mobile access? |
| *8* | *Intelligent Decision Making* | Intelligent decision making based on intraday projections for booking in-day requests – for example if TM wants to take someone off the phones how does the system authorise or deny the request – what data does it check & can it make alternative suggestions? |
| *9* | *Basic capability* | What do the basics look like – building a forecast/building shifts & shift generation? |

# Data and MI Scenarios

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| *Scenario 1* | *Understanding what and how raw data is made available to Bupa – Historic and Intra day* |

1. The Bupa analytic team consume data from various sources which include the voice platform, omni channel platform, the WFO platform and CRM platform. It is therefore important that the data from the various sources are stitched up to give a full 360 view when consumed in the Bupa data warehouse.
2. Historic and intraday data is pushed/ pulled into the data warehouse every 15 minutes.
3. The transfer of the data is done securely and should be able to handle the quantity of data for the last interval without loss or corruption of data.
4. The transfer method needs to have inbuild error handling in the event of the data for a particular period was not sent or got corrupted. Automated process kicks in to ensure any missing files are passed to the data warehouse when they become available. In addition, alarming needs to be sent to the Bupa New relic platform so that the operation teams are aware of any faults.

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| *Scenario 2* | *Understanding the data schemas and how it is stitched up to provide a 360 view of the data.* |

1. The key objective is to understand the cradle to grave journey of the customer to understand trends and behaviors.
   1. **Scenario 2a** -Customer navigates the Bupa web page to find out how to make a claim on their health insurance. The customer finds the claims forms online and start completing it. They get stuck. A chat offer is made which the customer accepts. While chatting the agent realizes that the customer would be better served through a call. The agent escalates the chat to a voice call. The agent then brings in a product specialist to assist with the query mid call. On completion of the call the reason code areas captured, and the context and transcripts are saved into CRM. The voice leg of the call was recorded. This data is all stitched up to provide the cradle to grave view of the customer journey.
   2. **Scenario 2b** – Customer needs to get a pre-authorization for treatment. They initiate chat through the Virtual Assistant which takes them through the ID&V process and then allow them to request the preauthorization. The customers eligibility is checked again the backend system using API and a code is provided to the customer via chat and confirmed via SMS and chat. The self-service and intent data needs to be available to allow accurate reporting and analysis of self-service transections.
2. Once the data is received into the Data Warehouse, use the provided data schemas to create the data models using all sources of data include the voice, omni channel and WFO platform and any other sources that make up the vendors solution.
3. Irrespective of channels, (voice, chat, email, social, messaging), the data needs to be linked for all interactions an agent and customer has so that a full context history is visible.
4. Custom tags configured on the voice recording platform linking the calls at an agent and skill level to the MI coming out of the voice and omni channel platform.
5. The output are custom reports and dashboards that are made available to the business using Power BI.

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| *Scenario 3* | *Understanding how raw data is made available to Bupa – Real Time* |

1. Real time reports are used at 4 levels in the business.
   1. Agent Desktop to monitor their own performance and have visibility of the team and other teams they may need to transfer an interaction to.
   2. At a supervisor/Manage level.
   3. The real Tactical Planning team who monitors the adherence of the agents and manage the peaks and troughs in the contact center.
   4. To feed wall boards in the contact center floors.
2. The refresh interval time is important to ensure that the users are getting near real time data covering both agent level and queue level data.
3. Pulling of this data should not have an adverse impact on the network.
4. Is there a difference in solution depending on where the person is located (i.e., office/home)?

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| *Scenario 4* | *Data Protection and Right to forget* |

1. It is imperative that there is a process to obfuscate PII (Personally Identifiable Information) data when a customer asks for their data to be forgotten. While most applications have processing in place to obfuscate date from their one platform, there is a requirement to be able to send an identifier to the Bupa Data warehouse. This identifier would identify the customer that needs to have its data obfuscated within the data warehouse. This identifier needs to be a common identifier used across all applications that make up the contact center solution including the voice, omni channel, WFE platforms.

# Migration Strategy

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| *Scenario 1* | *Migration of Legacy screen and Call recordings* |

1. In compliance with the FCA (Financial Conduct Authority) guidelines Bupa retains its call and screen recording for 7 years. Currently Bupa use Verint call and screen recording and voice analytics.
2. Please articulate how these recording would be migrated to the proposed platform and could continue to be accessible by analytics, QM and for playback without the need to have separate User Interface (UI).
3. Please articulate or demonstrate how the proposed Voice analytics platform could utilize these Legacy and new recording to meet the use case as stated in the WFO section of the document.

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| *Scenario 2* | *Call flows and business logic migration* |

1. Please demonstrate how the existing Cisco call flow could be transformed and exported to the proposed platform. Please detail what can be automated and what would need to be manually done.

# Planning and Transition

1. Bupa has revised the implementation timeline and we are now targeting the technical delivery of the service to start in February and run through to October, leaving November for dual running and transition. What impact if any does this have on cost, resource and would you approach anything different given the additional time to implement.
2. Bupa is very risk adverse, please demonstrate how you would be transitioning the CCaaS (Contact Centre as a Service) solution into service and minimizing any impact to the operational service.
3. Provide a walkthrough of an updated plan on a page and detailed plan based on the new timeline.