

Challenge

- Limited view of agent activity due to multiple disparate systems
- Reporting had been tedious and lacked effectiveness

Solution

- Aspect® Unified IP®
 - Advanced List Management
- Aspect® Workforce Management

Results

- Improved right party contacts
- Reduced agent idle time by 30 percent
- Decreased agent count
- Improved inbound and outbound forecasting
- Reduced telephony costs

Homeward Residential

Mortgage service company significantly reduces costs and improves productivity using Aspect's unified platform

**The Company**

Homeward Residential, formerly American Home Mortgage Servicing, provides services to homeowners and loan investors, residential lending and other real estate finance related businesses. Based in Coppell, Texas, the company services operations in Guadalajara, Mexico, Jacksonville, Florida and Pune, India. Established in April 2008, Homeward Residential brought together two mortgage loan servicing platforms each with strong capabilities and specialised expertise. By multiplying these strengths, the company has achieved more than the sum of its parts and has taken servicing to new levels. With a multibillion portfolio under management, Homeward Residential is one of the country's largest servicers of Alt-A and subprime loans.

The Business Challenge

Prior to June 2010, Homeward Residential had 995 global agents across four locations using an Avaya ACD with a Cisco CTI, Intervice IVR and an Aspect® Unison® dialer. The organisation had been struggling with this configuration because they were running on a number of different platforms and there was a limited view of the agents' activity. Inbound activity, in particular, was difficult to track as agents were working on an Avaya PBX. Reporting was done ad hoc and required timely piecing together of Avaya and Unison data, and in many cases the numbers were not accurate between the two vendors causing an array of issues when presenting results.

There were other business challenges encountered as a result of the mixed bag solutions approach – including the lack of robust reporting to adequately track agent-level states (inbound, outbound and wrap time). In addition, the multiple vendor platforms caused a lot of confusion about the source of inbound issues when troubleshooting. Other problems were the high costs and maintenance requirements of dual agent licences, and the double workload imposed on Legal and management when it came to contracts for expanding the systems and support renewals.

The Solution

After an RFP process in June 2010, Homeward Residential ultimately chose Aspect Unified IP and Advanced List Management over Avaya for the user interface and functionality and robust reporting in particular. Additionally, they expanded by adding Aspect Workforce Management into the blended functionality for inbound/outbound contacts. Considering the need for blended



"I am very pleased overall with the innovation and flexibility that the Aspect products bring to my day-to-day management of the system and workforce. With Aspect, we continue to find ways to help improve processes – both voice and non-voice related."

- Richard Volel, Vice President, Contact Management, Homeward Residential

activity across four domestic and international call centres – Aspect had the most robust features and functionality. This includes best time to call/Advanced List Management, the flexibility to automate the download/upload process, the agent interface of LYRICall™ and 100 percent IVR scripting.

The Aspect solution allows Homeward Residential to track time management and agent productivity with limited use of voice resources and enables them to manage all of their inbound calls. Using workforce management capabilities, the company can also accurately forecast for both inbound and outbound. In addition, Homeward Residential has a lab and disaster recovery (DR) system, which gives them the ability to roll out changes and serves as one more level of security to ensure production isn't impacted.

Results

The comparison between the way things were and the way they are now shows a dramatic difference. Since fully utilising Aspect's solutions, the company's agent idle time has been reduced by 30 percent from 47 hours to 34 hours. This is the result of removing the lag time caused by switching between distinct inbound and outbound systems connected via CTI, which is eliminated by the built-in blended capabilities of Aspect® Unified IP®.

Time to troubleshoot issues, especially inbound, has been reduced by having a single vendor for a blended inbound/outbound solution. With Advanced List Management, right party connect rates have increased by more than 50 percent from 132,546 to 203,506 connections. The average speed of answer decreased from 29 seconds to nine seconds with Aspect Unified IP and abandon rates are roughly one percent today. Wrap time (after-call work time) has dropped from 40 percent to 15 percent.

The full functionality of the Aspect solution, including Advanced List Management and Aspect® Workforce Management capabilities, has not only increased right party contact rates for Homeward Residential, it has also allowed fewer calls that yield more contacts. This lowers telephony costs and supports a reduced agent headcount.

As Homeward Residential continues to expand their portfolio, they will look to implement enhanced functionality of Aspect Unified IP in 2013.

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About Aspect

Aspect is the only software company with a fully-integrated interaction and workforce optimization platform for enterprise contact centers globally that need to profitably (and seamlessly) orchestrate people, processes and touch points in an era when the contact center is the new center of the customer experience. For more information, visit uk.aspect.com.

