

# PBZ Card Contact Center Agents Double Their Call Volume Using LIVE by Logos

State-of-the-Art Solution Powered by Dialogic® HMP Software

## CASE SUMMARY

### Challenge

The core credit-card business of PBZ Card, a major credit organization in Eastern Europe, was expanding rapidly, as the company began offering many new types of products and services. Because of its growth, PBZ Card needed a reliable and flexible contact center solution that would always be available to its increasing customer base when needed and would also support outbound marketing and sales.



### Solutions

PBZ Card selected LIVE (Logos Interactive Voice Engine) for its new state-of-the-art contact center, which allowed PBZ Card to double its call volume without adding agents. The IP-based solution uses the open standards CCXML and VoiceXML and Dialogic® Host Media Processing (HMP) Software, which also supports open standards. In addition, migration to VoIP, FoIP, and a distributed solution resulted in significantly reduced communications costs.



### Challenge

Based in Croatia, PBZ Card is one of the largest and fastest-growing credit organizations issuing credit and debit cards in Eastern Europe. With approximately 2.5 million cards issued on behalf of American Express, MasterCard, Maestro, Visa, and Visa Electron, PBZ Card is a major credit card processing bank and the exclusive American Express partner in the region.

Because of its complex and growing credit card business, PBZ Card needed a state-of-the-art contact center to provide the wide range of services required by its large customer base. In addition, PBZ Card wanted a contact center solution that would not only be a customer communications hub, but also a powerful outbound marketing and sales tool so that it could continue to grow its business.

### Solution

In 2006, PBZ Card chose LIVE, a contact center solution from Logos, a company with 15 years of solid experience in creating contact centers for the financial industry, because LIVE met PBZ Card's demands for reliability, security, and scalability. LIVE was able to integrate a number of telephony and IT technologies and provide built-in support for many different communications channels, including traditional telephony, fax, email, and SMS. PBZ Card was also impressed with LIVE's ability to handle Interactive Voice Response (IVR) services, advanced call distribution, and sophisticated workforce management based on complex statistical and reporting functionality.

### Open Standards and Innovative Dialogic® Technology

Logos prides itself on developing its solutions on the most innovative and forward-looking technology available. LIVE, for example, uses a Linux-based fault-tolerant IBM server platform and Dialogic® Host Media Processing (HMP) Software Release 3.1LIN with C++, Java, and PHP as programming tools.

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Dialogic and Logos share a commitment to open standards, and LIVE uses H.323 and SIP along with XML/SOAP, CCXML, and VXML. Because Dialogic HMP Software supports a variety of standard VoIP protocols and coders, Logos LIVE integrated easily into PBZ Card's existing IP infrastructure to deliver services across its network.

Dialogic HMP Software 3.1LIN also provides features that enabled Logos to build a contact center distributed over several servers with failover and load balancing to create a high availability contact center solution.

## Results

The implementation of LIVE resulted in more efficient contact center management, doubling the number of calls PBZ Card could process in a single day without adding agents. PBZ Card was able to introduce automated IVR services that cut wait time and call volume while improving customer satisfaction, new fax server capabilities, and information services such as payment authorization using only the IVR system.

Using LIVE's and Dialogic HMP Software's ability to scale easily, PBZ Card launched several large and successful telemarketing campaigns that increased business. The full migration to VoIP, FoIP, and a distributed contact center also resulted in significantly reduced communications costs.

## About PBZ Card

PBZ Card, owned by Privredna banka Zagreb, is the leading consumer credit institution in Croatia and the surrounding region. The company specializes in issuing and processing credit and debit cards and is the sole distributor of American Express cards in its market. PBZ Card also handles MasterCard and Visa cards and currently supports more than two million American Express, MasterCard, Maestro, Visa, and Visa Electron cards.

For more information, visit [www.pbzcard.hr](http://www.pbzcard.hr).

## About Logos

Logos specializes in the development, integration, and implementation of highly customized turnkey solutions designed to meet the needs and requirements of the financial industry. With 15 years of experience and numerous customer successes, Logos is recognized as the leading contact center, token-based authentication, and digital signature (based on public key infrastructure and smartcards) provider in its region.

For more information, visit [www.logos.hr](http://www.logos.hr).

## About Dialogic Corporation

Dialogic Corporation is a leading provider of world-class technologies based on open standards that enable innovative mobile, video, IP, and TDM solutions for Network Service Providers and Enterprise Communication Networks. Dialogic's customers and partners rely on its leading-edge, flexible components to rapidly deploy value-added solutions around the world.

For more information, visit [www.dialogic.com](http://www.dialogic.com).

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**Dialogic Corporation**

9800 Cavendish Blvd., 5th floor  
Montreal, Quebec  
CANADA H4M 2V9

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Information about Logos and PBZ Card has been provided for this case study by Logos.