

Voice2Form Goes Live With Telephone Self-Service Solutions From NetByTel

Voice2Form, LLC., which uses a patented voice recognition system to help people fill out forms for a variety of commercial and governmental agencies, recently announced that it has gone live with the first application developed and managed by NetByTel, a provider of telephone selfservice solutions. Voice2Form's technology has multilanguage capability. Ken Barash, Voice2Form CEO, stated, "NetByTel's selfservice solutions support our unique VoiceForm technology, a voice recognition system for interactively gathering information to generate a document, form or application, such as mortgage and loan requests, applying for credit cards or a driver's license, even opening a brokerage account or leasing property." Clients have the ability to create a voice-to-text repository of information that can be stored and updated as needed, eliminating the need for redundant input of information. Voice2Form's VoiceForm system was awarded a U.S. Patent on May 18. 2004. The system was launched last July for use within the mortgage industry but has since been expanded to other commercial and governmental applications. http://www.voice2form.com and

http://www.netbytel.com

Definition Du Jour

Dialog Manager

The dialog manager is a component of the W3C Speech Interface Framework. It prompts the user for input, interprets the input received and then follows the instructions in a dialog script specified using VoiceXML. As a result of the particular voice input by the user, the dialog manager may open the needed applications, download another dialog script from the Web or provide the information to be presented to the speaker/user. Essentially, the dialog manager is the "go-between" between the speaker/user and the back-end processes.

SimpleCast 3 Cent Voice Broadcast

SimpleTelecom has announced the public availability of SimpleCast, a solution designed to deliver "no-hassle" three cent voice broadcast calls to telemarketers, non-profits, political campaigns and schools. SimpleCast voice broadcasting requires no minimum commitment and allows customers to start broadcasting very quickly. "SimpleCast answers the needs of voice broadcasters to deliver high-quality voice messages at a market-beating price without the barriers of unreliable service providers, unreachable commitments and unfair price structures," said Sarah Patnode, SimpleCast senior vice president. SimpleCast is suited for voice broadcasters of any size that do not operate their own hardware or lack sufficient capacity in their own infrastructure. No investment in hardware or software is required to use the service. Advanced features such as machine/live detection with separate prompts and automated scheduling are included at no extra cost. Voice broadcasters can get started with SimpleCast by visiting www.simpletelecom.com/simplecast.

http://www.simpletelecom.com

6 G Under all speech that is good for anything there lies a silence that is better. Silence is deep as Eternity; speech is shallow as Time.

- Thomas Carlyle (1795–1881)



From Early Adopters To Mass Market

Speech technologies and solutions have created excitement in the telecommunications market for many years now, but they have not yet reached the mass market. The novelty and complexity of speech solutions

Advanced, Packaged Applications To Bring Speech Capabilities To The Mass Market

By Elka Popova, Frost & Sullivan

have so far required a substantial amount of professional expertise and investment in design, tuning and integration services in order for such solutions to be successfully developed and implemented. The early deployments took months or years, from the initial commitment to the final deployment and integration with existing infrastructure. The inability of vendors and channel partners to standardize, modularize and package products and to reduce the

implementation costs have, therefore, limited the penetration of speech technologies to larger enterprises with substantial telecommunications needs and budgets.

The speech technology and solution market is now entering a new stage. It is gradually transitioning from the early adopter stage to the more rapid growth stage, when speech solu-

tions are beginning to penetrate the mass market. As speech solutions are becoming both more sophisticated and more affordable, they are attracting a larger, more diversified customer audience.

The more widespread adoption of speech solutions is being driven by a number of factors, including improvement of quality, increased reliability and declined cost of the underlying speech technologies. Customers feel more comfortable deploying the new technologies as they learn about partners and competitors realizing cost savings and driving revenues through speech solutions. Finally, increased vendor and channel partner expertise and improved understanding of customer needs have resulted in the development of packaged, off-the-shelf applications that save time to market and reduce the total cost of deployment.

Packaged Applications Offer A New Value Proposition

"Packaged applications" is the buzz word (rather, buzz phrase) of the industry today. Vendors, solution providers and integrators seem to have discovered the key to market success and are rushing to develop off-theshelf, plug-and-play solutions. The term "packaged applications" is fairly general and ambiguous, and it could mean different things to different people. Most typically, however, these are more generic, prepackaged solutions that are less expensive and faster and easier to implement than complex solutions developed for a single cus-

> tomer. Therefore, vendors can more rapidly recognize revenues, whereas customers can more rapidly introduce new features and capabilities to clients or employees.

Packaged applications typically solve common and less complicated tasks. Auto attendants and corporate dialers are examples of products that require little customization but can

be marketed to a wide and diverse customer audience – virtually any business can benefit from such applications. Messaging products can also be offered prepackaged and ready for implementation with more

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advanced features available upon customer request. Other examples of simple speech applications that can be prepackaged include password/PIN reset and address change, typical utility and financial service organization functions that currently involve a client interaction with a customer service agent.

One common characteristic of most packaged applications is that they address the needs of multiple customers across multiple vertical markets. In most cases, packaged applications are the so-called plug-and-play type. Therefore, they require little, if any, design, tuning or integration services. When they are also integrated with off-the-shelf hardware, they are very economical and easy to deploy.

Packaged applications are likely to help vendors both expand their customer reach and penetrate a more diverse customer audience. Small and medium-sized businesses, in particular, will now be able to deploy some speech applications that they could not afford earlier. The growth of packaged applications is likely to have a slightly negative impact on average revenues per customer, especially on the service portion. Packaged applications will, however, most certainly help vendors both increase customer awareness and encourage a larger number of people to test speech solutions. Therefore, packaged applications will drive a larger number of deployments and, eventually, revenues.

Packaged Applications Will Drive Competition

We believe that the success of speech solutions continues to be dependent upon the entrepreneurial spirit of market participants and their ability to create, market and promote advanced speech applications. The entrepreneurial spirit of companies such as Nuance and SpeechWorks (now part of ScanSoft) helped the market grow from the lab stage to early adoption. The two leading core technology vendors educated the market about the benefits of speech, and they invested a tremendous amount of time, effort and money in developing viable technologies and in helping customers implement solutions to meet their specific needs. Now solution vendors need to take this effort further and continue innovating and developing solutions that offer a greater value to customers.

Packaged applications are becoming an important strategic differentiator for speech technology and solution vendors. Both major core technology vendors, such as Nuance and ScanSoft, and leading solution providers, such as Avaya and Nortel, are focusing on the development and deployment of some packaged applications that would help them gain a competitive advantage with small and medium-sized businesses. Core technology vendors are finding out that core technologies are quickly becoming commoditized and that margins are shrinking. Packaged applications will help them to diversify revenue streams and to gain better control of the end users as they move up the value chain. Solution vendors, on the other hand, are finding out that cost considerations continue to represent a major barrier to speech adoption; therefore, they are seeking to develop solutions that help customers realize cost savings on hardware, software and implementation.

Large and established vendors are being challenged by some innovative start-up companies with a strong focus on speechenabled solutions. Most of these companies have developed a competitive edge in cer-





tain vertical markets or specific horizontal applications. Phonetic Systems, iVoice and the former LocusDialog (now part of ScanSoft), for example, have focused mostly on speech-enabled auto-attendants and corporate dialers. Phonetic Systems has also gained a substantial amount of recognition in the carrier directory assistance market and is now diversifying into some self-service applications, such as password reset. AVST, a new formation that includes the CallXpress group of Captaris and the former Sound Advantage, focuses on unified messaging solutions with speech-enabled auto-attendant capabilities. NeoSpeech offers a differentiating outdialing application called VoiceNotify. There are numerous other small vendors that focus on niche application markets.

Packaged applications are likely to foster competition among existing vendors and to encourage the market entry of some new ones. They will most likely give an edge to smaller vendors that choose to focus on niche opportunities. Some of these small vendors may grow to become serious contenders for market share leadership in some application markets, and others may be later acquired by larger competitors.

AVST: Success With Speech Solutions Requires An Entrepreneurial Spirit

Applied Voice and Speech Technologies (AVST) is a perfect example of a company pushing the envelope in creating advanced speech-enabled solutions for the messaging market.

AVST is still not well known in the telecommunications market because it has existed under this name for only about two quarters. AVST was created when Sound Advantage purchased the CallXpress division of Captaris. The merger of the two entities was premised on the vision of combining the advantages of CallXpress, a unified messaging solution, and the Seneca speech application platform. Currently, AVST markets a range of messaging products and capabilities utilizing the various capabilities of the CallXpress and Seneca platforms. CallXpress is one of the five high-profile unified messaging products in the North American market, together with products offered by Avaya, Nortel, Cisco and Siemens. As the only independent unified messaging vendor (not a PBX vendor, as well), AVST offers an open, economical solution that integrates with virtually any

telephone system in the market. The CallXpress scales up to 144 ports per systems and supports as many as 10,000 users in a single Windows 2000/2003 server platform

CallXpress offers a number of differentiating features and capabilities. Users can organize and save all types of messages in folders for future reference; can select the voice message they want to hear first without listening to

them all sequentially; and can enable their database to read or fax information to callers on demand, 24x7, without user assistance.

CallXpress administrators can manage numerous systems through one unified view; can perform changes across multiple systems simultaneously; can use the Microsoft Exchange Directory to change user records for voice, fax and e-mail messaging, rather than making three separate entries; can automatically synchronize user and server data via the Internet; and can activate advanced messaging functionality, such as text-to-speech or desktop message management, on a user-by-user basis.

CallXpress' features, as well as its cost and integration advantages, have enabled it to garner a substantial market share in the unified messaging market.

Now the CallXpress is bundled with the Seneca platform that adds speech-enabled auto-attendant and call routing capabilities to the messaging application. CallXpress allows users to use a single interface to respond to messages via a real-time phone call, a telephone, an e-mail or fax message, or through a combination of messages. For example, users can send a voice message as a .wav file, attach a voice message to a fax or an e-mail, or route e-mail or fax messages to a nearby fax machine.

Furthermore, CallXpress allows users to instruct the program to search for them at up to nine phone numbers, including

Some of these small vendors may grow to become serious contenders for market share leadership in some application markets, and others may be later acquired by larger competitors.

pagers, mobile phones and SMS-enabled devices. The Seneca platform enables users to screen a caller before deciding to take the call or reject it; to create an Address Book; to use a simple voice command to place calls to members of their contact list; to make a return call by simply saying "call back;" to dial a telephone number by pronouncing the digits; to log into the system using only speech commands; and to have

calls routed directly to the user at his or her Virtual Extension number.

AVST is well positioned to leverage its sophisticated messaging and auto-attendant solution to gain further penetration in the unified communications market. As a modular, plug-and-play product that integrates with multiple telephone systems, CallXpress can be targeted to a diverse customer audience via a variety of direct and indirect channels. It can be deployed as a very simple unified messaging solution by more cost-conscious customers, but it can also provide a large array of advanced features that can enhance the productivity and efficiency of busy, mobile professionals.

CallXpress is easy to install and can be marketed by a variety of channel partners that do not need to develop any specific implementation or integration skills. AVST has secured the support of some channel partners, such as Verizon and Norstan, and an OEM arrangement with Ericsson that will help it grow faster and compete more successfully with the larger unified messaging solution vendors.

Conclusions

As the speech technology and solution market grows, it is likely to become increasingly diversified and competitive. Multiple vendors of varying size and business focus are likely to introduce competing products and try to gain market share. Packaged applications currently represent a significant opportunity for vendors to develop a competitive edge.

In the unified communications space, as well as in the speech solutions market in general, smaller speech providers are in the company of large vendors with a significant amount of reputation for offering advanced and reliable telecommunications solutions. Well-diversified vendors such as Avaya and Nortel have substantial marketing and sales resources at their disposal, and they can rapidly and relatively easily develop new solutions in-house or acquire new skills and expertise via mergers and acquisitions.

Smaller vendors, however, are those that will shake the boat. By pushing the envelope in developing advanced solutions and capabilities, they challenge the incumbent vendors to also innovate and offer greater value to customers. These companies also have an impact on pricing, distribution models and customer expectations. Smaller vendors are much more likely to focus on delivering packaged, plug-and-play applications that allow them to target the typically under-served small and medium-sized business segment and to leverage extensive and diverse distribution channels.

As the market evolves further, packaged applications are likely to become a major differentiator and to determine vendors' competitive abilities. Nimble and entrepreneurial companies can strive to introduce such solutions faster than the incumbent vendors and to gain market share away from them. Such companies are likely to pose a significant threat to established vendors and are likely to grow as demand for advanced, packaged, speechenabled solutions grows.

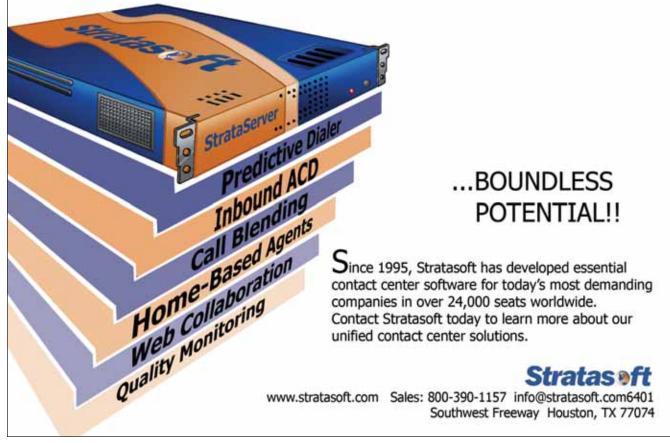
Elka Popova is an industry analyst in Frost & Sullivan's telecommunication services group. Popova's area of specialty is Voice over Internet protocol (VoIP) and other next-generation packet voice services.

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Finding cost efficiencies in the call center seems to be following Moore's law: that is, as more and more call centers implement various call center technologies, it becomes more and more difficult to "squeeze" cost savings on each phone call. Fortunately, there is one nascent technology that has yet to be fully adopted in the call center — speech technology. Speech technology performance and accuracy is drastically better now than it once was, as integration is much easier and developer tools are much easier to use. The ROI on speech technology deployment is often very quick because repetitive or automatic inquiries and tasks can be offloaded from an agent to a speech recognition system.

*Customer Interaction Solutions®*magazine knows that speech technology will be a key differentiator or cost savings method for call centers. We have been covering call center technology for over two decades and have therefore seen the progression from primitive predictive dialers and recording systems, to full CTI integration, to IP-PBXs with remote VoIP call center agents. You would be hard pressed to not find all aforementioned tech-

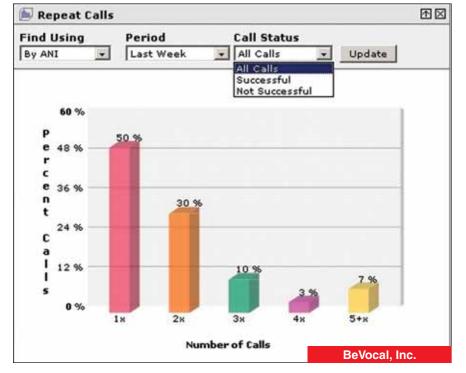
> nologies in a good call center. And so, soon it will also be the norm, rather than the exception, that the best call centers have speech technology implemented.

With new products and whole new categories of products in the contact center space, it is tough for our readers to keep up with the latest and greatest products and services. That is why *Customer Interaction Solutions*[®]launched the Speech Technology Excellence Award: so we can judge the "best of the best" in speech technology and pass our findings on to our readers.

Congratulations to the winners.

— The editors, Customer Interaction Solutions®magazine





BeVocal, Inc. http://www.bevocal.com BeVocal VoCare Customer Care Call Automation Suite

Comprised of more than 25 customizable applications, BeVocal's VoCare endto-end call automation solutions are capable of handling all stages of customer care — from name/address capture and service provisioning, to account maintenance and bill payment.

The company's call automation solutions help enterprise call centers to answer, automate and route customer care calls for less money, while significantly improving customer service levels; they are intended to eliminate the expense, time wasted and headache associated with traditional call automation deployments. Core customer care application modules are reusable and are easily customizable, thus bringing the following effects: high automation rates, out-of-the-gate caller satisfaction and quick time-to-market; tools that enable rapid analysis of applications' 20-30 key performance metrics; and an architecture that allows improvements to be made quickly, seamlessly and cost effectively improvement can be easily leveraged by all applications.

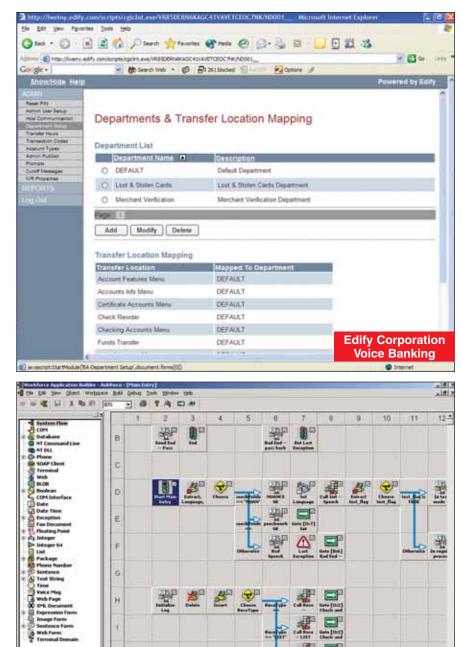
Edify Corporation http://www.edify.com Edify Voice Banking

Edify Voice Banking is a fully licensed, comprehensive software application that enables banking establishments to automate customer interactions and provide access to financial information through speech-enabled self-service. Based on industry standards, the application can eliminate enterprise customer concerns over application functionality and compatibility issues. With Edify Voice Banking, customers calling into the system can verbally identify themselves, their account and their requests without having to traverse a complex touch-tone menu.

Edify Voice Banking is comprehensive, with 16 separate modules of functionality, and is therefore able to entirely replace existing touch-tone IVR applications. The application includes all business logic, error-handling, grammar structures and data access sequences for each module. The application also includes packaged prompts and effective default personas. Licensed application support means investment protection, and it provides the ability to upgrade from release to release.

Edify Corporation http://www.edify.com Edify Voice Interaction Platform (EVIP) 9.0

By combining automation technologies — such as speech recognition, speaker verification, text-to-speech, fax and touchtone capabilities — with a powerful application development environment and natural language capabilities, Edify Voice Interaction Platform (EVIP) 9.0 completely automates transactions that for-



merly required live agent assistance. The platform allows for information access across an organization and beyond, enabling companies to increase call accuracy and to accommodate higher call volumes globally, while still delivering more personalized and intelligent customer interactions.

- Hantstry

Comput 1

IBM

http://www.ibm.com/pervasive WebSphere Voice Server

IBM WebSphere Voice Server for Multiplatforms Version 5.1 is an advanced ASR/TTS engine with support for Media Resource Control Protocol (MRCP). IBM's product is easier to manage and quicker in resolving problems, with end-to-

Edify Corporation

EVIP



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end administration offered by the integrated administration and systems management features of WebSphere Application Server (WAS). It is more scalable and more flexible, and it can integrate to existing IT infrastructures because of the load balancing network dispatcher of WAS.

Interoperable with a range of applications through the use of a standards-based speech architecture, WebSphere Voice Server also offers multiple IVR platform support through the use of MRCP. Single development, as well as deployment for both voice and data applications, has strengthened and quickened the application development. Because of common business logic for visual and voice apps, integration has become easier. Speech applications may be taken to the Web through common development tools and skills. Multiple platforms are supported through Linux, with diverse language support.

Intervoice, Inc.

http://www.intervoice.com Omvia Voice Express Packaged Applications Suite

The 10 flexible Omvia Voice Express packaged speech applications from Intervoice, Inc. enable small to large enterprises and carriers to transform critical business processes into conversations. The applications connect people and information, while reducing upfront development costs, deployment timeframes and application development complexities. The process-based applications suite supports both SALT and VoiceXML. Omvia Voice Express applications can be used as application templates, turnkey solutions, applications as a service (ASP), configurable applications or developer applications.

Enterprises can select an Omvia Voice Express application of their choice and configure it to their needs via tools supporting both .NET and J2EE environments. Powered by Microsoft SQL Server, these applications can provide enterprises with valuable operational and business insight. Detailed call logs and out-of-box reports help managers analyze system usage, efficiency and performance. These applications feature a modular construction that allows developers to add or remove functionality without reworking the entire system.

LumenVox http://www.lumenvox.com LV Speech Tuner

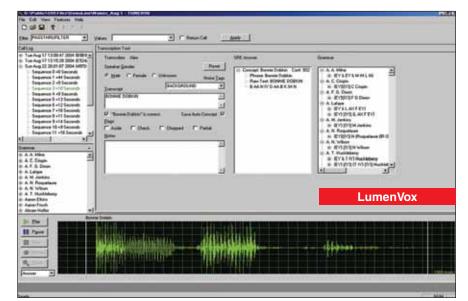
The LV Speech Tuner is a completely integrated maintenance tool that allows end users, value-added resellers and speech recognition professionals to tune and test their own applications. With this GUIbased tool, companies developing speech applications on multiple ASR engines can bring speech application tuning in-house and avoid professional service fees.

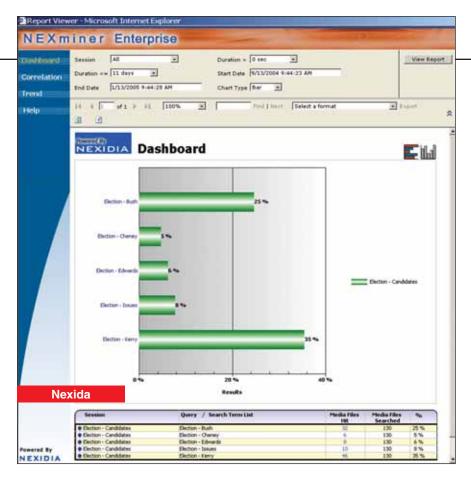
Nexidia

http://www.nexidia.com NEXminer Enterprise

Nexidia's technology offers a consistent and efficient means for extracting information previously locked away in audio files by transforming audio data into actionable intelligence. Nexidia's NEXminer solution is engineered to meet the demanding needs of government agencies and commercial organizations, such as contact centers, financial services and other regulated industries that require mission-critical performance.

The technology fully leverages the actual phonemes that define human speech, delivering a fast and accurate solution for compliance, discovery and knowledge management applications. NEXminer's phonetic engine allows the user to search on proper names, places, industry terms and jargon, without extensive training and cumbersome dictionaries. With the ability to index files at a rate of 20 times real time, as well as to search/analyze audio files at 100,000 times real time, NEXminer Enterprise is, indeed, fast, accurate and scalable.





NICE Systems http://www.nice.com NICE Perform

NICE Perform, targeted at enterprises, is designed to capture multimedia interactions and the information relating to them from all relevant sources. Perform analyzes the captured content using audio analysis technology; analyzes CTI raw data to understand the customer experience; examines customer responses (using postcall surveys); analyzes contact center agents' overall performance using quality monitoring forms; extracts information from agent screens; and uses coaching applications to train call center agents on an ongoing basis.

NICE Perform also presents the analyzed results in the most efficient and attractive manner to allow quick and efficient decision making by means of stateof-the-art graphic user interfaces, advanced







visualization tools, the ability to drill down and playback recorded interactions, and advanced reporting tools. Its audio analytics consist of its distinctive features: word spotting, emotion detection and talk-over analysis.

Nuance Communications, Inc. http://www.nuance.com Nuance Call Steering 1.0

Nuance Call Steering, powered by the company's Say Anything and AccuRoute technologies, enables callers to interact with an automated speech solution that lets them speak naturally and then quickly routes them to the correct destination. It eliminates the need for multiple phone numbers and touch-tone mazes that confuse customers and cost companies millions of dollars a year to maintain. The application is a robust, packaged VoiceXML application that can be rapidly deployed, and comes with application management tools and reporting, mission-critical support and a seamless upgrade path.

SER Solutions, Inc.

http://www.ser.com

SERTAINTY Automated Quality Assurance Solution

Working in conjunction with thirdparty call recording systems, SERTAIN- TY combines advanced speech recognition technology with user-defined business rules to deliver fully automated quality assurance. SERTAINTY enables contact centers to listen to 100 percent of calls and to analyze and score every customer interaction. Rather than listen to an entire call, or monitor only a small fraction of all the calls made in the contact center, SERTAINTY performs accurate, automated evaluations of all customer interactions; scores each call against a set of KPIs; and only flags calls that actually need to be reviewed by a supervisor.

SERTAINTY enables quality issues in the contact center to be quickly pinpointed, by identifying agents who deviate from the script, use inappropriate language or do not achieve KPIs. Knowledge of where and what the issues are enables contact centers to effectively measure, coach and reward agents.

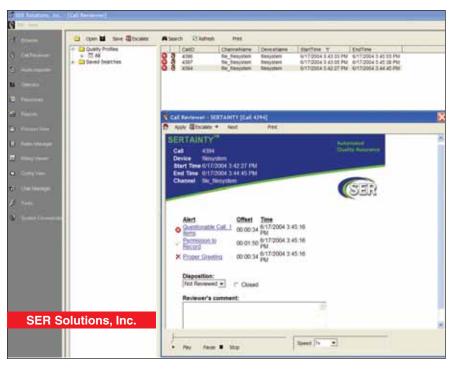
SERTAINTY also enables users to mine previously archived audio files to reveal valuable information or trends and pinpoint customer issues or additional revenue opportunities.

Syntellect

http://www.syntellect.com Continuum

Continuum is a comprehensive array of solutions — from packaged, off-the-shelf products to modular tools and custom applications — designed to increase customer satisfaction and return on investment while decreasing customer service costs and business risk for both live and self-service applications.

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Continuum delivers a "future-proof, state-of-the-art" product suite on an open platform, supporting speech recognition from Nuance (8.5, Verifier 3.5, Vocalizer for Text-to-Speech) to provide recognition accuracy, scalability and robustness. Continuum's use of client/server architecture complements and further extends the flexibility and scalability of these technologies.

Continuum includes a suite of best-inclass development tools to create VoiceXML 2.0-compliant or Java applications, as well as published APIs for access/integration with other interfaces/existing solutions; consolidation, load balancing and multisite linking; unified reporting; and complete disaster recovery.

To accomplish a user-centered, branded Voice User Interface on the services side, Syntellect developed a speech services delivery process wherein context definition, requirements definition, persona definition, conversational dialog design and design stage usability are included in the bundle as standard.

English, Spanish, French and a full complement of other languages are supported.

TuVox

http://www.tuvox.com TuVox Enterprise Software

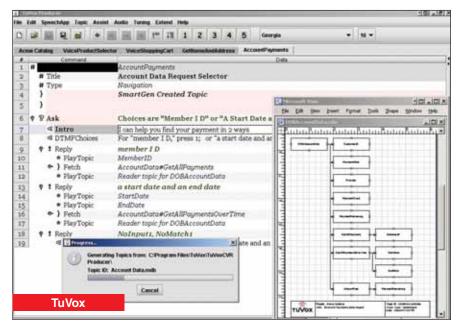
TuVox's integrated approach can minimize work across the complete lifecycle of speech applications, while reducing the need for specialized skills. This integrated approach is delivered through the company's CVR (Conversational Voice Response) system. Built completely on open standards, TuVox's Enterprise Software automates any type of call, including natural language call routing, self-service transactions, information requests and product support.

One notable feature of this solution is its dynamic natural language call routing, which uses an open-ended conversational approach to quickly identify what callers want and routes them to the appropriate destinations within seconds, thus providing improved caller experience.

A second distinctive feature is the seamless integration between the speech application and agents' desktops (bi-directional capability). In the event that a call is directed to an agent, the call transcript and all relevant information provided by the caller to the speech application is transferred to the agent desktop, eliminating the need for callers to repeat information already captured by the speech application.

VoiceGenie Technologies Inc. http://www.voicegenie.com NeXusPoint 6.4

VoiceGenie's NeXusPoint is a VoiceXML 2.0-certified high-performance platform that delivers a flexible, reliable and scalable infrastructure for developing and deploying DTMF (touch-tone) or speechenabled applications. With a feature-rich and robust architecture, NeXusPoint facili-





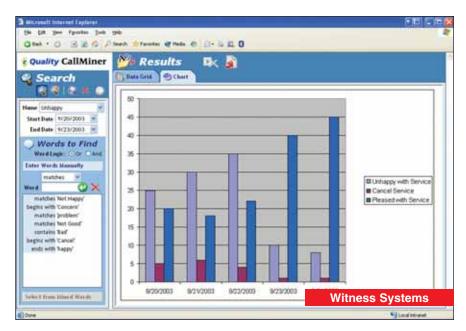
tates speech application deployment for any type or size of business, whether deployed for simple touch-tone IVR services for customer self-service, or for improving internal operations with automated attendants, or for hosting sophisticated voice services for high-impact revenue enhancements.

Supporting open standards at every level, NeXusPoint offers a wide selection of bestof-breed ASR, TTS, speech applications and development tools, providing customers with improved flexibility and choice. With NeXusPoint, customers are not burdened with proprietary "vendor lock-in" at any layer of their deployment — now or in the future.

Witness Systems http://www.witness.com

eQuality CallMiner

Witness' eQuality CallMiner combines speech recognition technology, statistical



methods and data mining techniques to create searchable databases of agent/cus-



tomer voice interactions in the contact center. The software searches and interprets interactions by identifying predefined key words, or combinations of words/phrases, and converting the audio calls into text and statistics about what was said and the context around the conversations. eQuality CallMiner uses sophisticated algorithms to classify the transcripts, weighing and cross-referencing the words and alternatives recognized to produce an optimized assessment of the conversation.

The solution's search rules can track specific words or spot those used in combination. CallMiner can produce reports of most commonly used words, and it allows contact center management and executives to conduct user-defined queries and analysis of agent/customer contacts. Users can drill-down into calls for further detail.

In addition to extracting key information from customer interactions and automating the mining of those contacts, eQuality CallMiner enables users to quantify specific areas of interest; it also automatically highlights contacts that may not meet regulatory and compliance guidelines; and it alerts users when predefined scores and thresholds are met.



For information and subscriptions, visit <u>http://www.TMCnet.com</u> or call 203-852-6800.

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