



How the National Foundation for Credit Counseling freed up 100 employee days per year by using Twilio and Ciptex Locator technology



The customer

Founded in 1951, the National Foundation for Credit Counseling (NFCC) is the first and largest nonprofit credit counseling organization in the United States. Its member agencies help clients from across the USA with a range of financial issues.



The challenge

When they first make contact with the NFCC either by telephone or by filling in an online form, potential clients must be directed to an agency that has the appropriate capability to help them.

The NFCC was using two separate systems to enable this: one for online queries and one for telephone queries. Each system used different technologies and billing platforms, neither of which complemented the other.

When using the telephony system, agencies had to select the types of queries they were able to work on and specify the times of day and week that they could receive the calls, based on employee availability. They then had to complete the same process on the online system.

“Ciptex are smart, hardworking, professional people who have created a quality outcome that helps us connect people in financial need with our counselors who can help them.”

- Jennifer Pizi, COO, National Foundation for Credit Counseling



For phone queries, there was no opportunity to include variations on the support they could offer without significant development costs, as everything came under umbrella terms. For example, in housing financial counseling, they could not specify themselves as being experts on foreclosure prevention or purchasing a first home. They could only register as being experts on 'Housing'.

Furthermore, if the subject matter expert was not working that day, then the agency simply couldn't take the call.

These arduous processes cost NFCC time and money. One member of staff spent 50% of their time pulling data, responding to agency queries, training agencies to use the systems, navigating issues, auditing the systems to ensure quality, and doing data analysis. Any changes including messaging updates, that needed to be made to systems had to be made by the providers, which each took up to seven weeks and up to \$7,500.

A new, efficient and effective solution was needed.

System changes could take up to

7 weeks

and cost as much as

\$7,500

Arduous processes cost one member of staff 50% of their available time.

The solution

The Foundation required a flexible Interactive Voice Response (IVR) system that would automatically direct a new client to the most appropriate agency after they had answered a series of questions to establish their need and identify their location. The same logic would also need to be applied to a routing solution for people contacting the NFCC via online. After exploring the market, the NFCC's Chief Operating Officer (COO), Jennifer Pizi, understood that Twilio was the gold standard producer of this technology.

As a Twilio gold partner, Ciptex was perfectly placed to develop a solution using the company's IVR technology in this way and to also create a bespoke portal that would allow agencies to register their specific areas of speciality, the states in which they offer each specialty and the days and times in which they are offered. Once registered, information held in the portal would inform the IVR and online systems' decision on where to send the client who was contacting the NFCC.

With a strong reputation working with leading non-profit organizations, including the government, the Royal National Institute for Deaf People and Debt Free South West, Ciptex was the ideal partner for the NFCC.

"The interface looks incredible!"

- Kelly Clark Martin, Consumer Debt Counselors

The proposed Ciptex solution combined the Twilio IVR telephone and online elements of contact into one user interface, with the potential to add more elements – such as chatbots – should they be required in the future. A web registration portal, with the aim of providing a detailed portrait of agencies signing up to use the Locator services and their capabilities for clients, was also proposed.

Ciptex held weekly, two-hour workshops with the NFCC senior leadership team which enabled them to develop the most significant aspects of the solution, as well as other smaller-scale weekly and ad hoc meetings to discuss more detailed nuances. A user group of volunteer agency staff was established, which kept the focus on the needs of agencies throughout the solution's creation and implementation.

It took approximately one month to design the system and another month to build it.



The solution took only

**2 months
to install**

The result

The new Ciptex solution has consolidated all methods of contact in one place and directs a potential new client of the NFCC to the first eligible agency from the very beginning of their journey with the Foundation. If their call is not answered by the first eligible agency within ten seconds, the call is automatically transferred to the next eligible agency until it is answered.

When an agency within the Foundation signs up to use the Ciptex Locator services, they can add to their profile detailed descriptions of their capabilities, rather than the previous umbrella terms. This ensures that the client is always directed to the right agency for them.

The system has also been built to be fluid, with the understanding that technology develops every 18 months, rather than being a static solution.

As such, Ciptex's solution now makes the routing of a contact much more specific and accurate. The time that was spent by NFCC staff responding with challenges of their old systems



has been eliminated. This procedure would take approximately 50% of an employee's time – or about 100 days each year – which is time that can now be spent focusing on other optimizations. At a non-profit organization where every penny counts, this is vital.

NFCC member agencies are also able to easily subscribe to the solution without external assistance, which saves both time and money and subsequently keeps the focus on clients.

The new system is now ready for the needs of any client and is also fit for the future and the twists and turns that financial counseling may take.

"The new software works so much better than our prior software. I love the wizard to set up profiles. I also appreciate the time the Ciptex staff took together with our staff to co-ordinate the porting so well"

- Scott Laughlin, Chair of the Council on Member Affairs at NFCC and Executive Vice President at CCCS of Buffalo, inc.



Chat online



support@ciptex.com



+44 345 8800 808