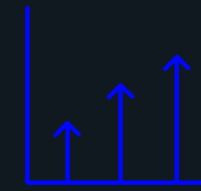# ECSI

ECSI Improves Self-Service Outcomes for Student Loan Borrowers with NICE Enlighten Autopilot

ECSI specializes in financial services for the United States higher education system, including borrower-facing services, financial document preparation for universities, and contracts with federal student loan agencies. As part of its mission to improve service standards and boost efficiencies, ECSI deployed NICE Enlighten Autopilot to engage with would-be callers and customers seeking self-service. Autopilot provides highly successful self-service that contains the majority of customer contacts, supports ECSI's near-perfect client retention track record, and provides the organization flexibility to configure and adjust customer inquiry handling as the need arises. The company has also eliminated reliance on seasonal hires and has significantly improved the live agent contact experience.

51%-68%
Self-service containment rate using Autopilot, variable by seasonal demand

15-20 SEASONAL STAFF SAVINGS
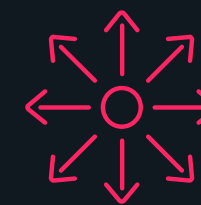Autopilot coverage eliminates the need for seasonal hiring

1-3 MINUTES
Reduction in live agent handle time with Autopilot caller authentication

SCALABLE TO 6X VOLUME
ECSI's seasonal volume varies significantly and Autopilot scales to cover

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CUSTOMER PROFILE

ABOUT
ECSI is the leading provider of past-due accounts receivable management, campus-based student loan servicing, tax document services, tuition payment plans, refund management, call center, and outsourcing services in the industry today. With more than 50 years focused on higher education, ECSI has established itself as the premier partner for colleges and universities nationwide.

INDUSTRY
Financial services

WEBSITE
home.ecsi.net

LOCATION
HQ in Coraopolis, PA

AGENTS
200 agents

GOALS
- Create a high-quality, efficient, automated self-service option
- Improve self-service containment rates
- Expand to 24/7 service
- Improve call resolution times

PRODUCTS
- NICE Enlighten Autopilot

FEATURES
- Virtual agents available for both authenticated and guest visitors
- Fully automated conversations
- Authenticated handoff to live agents for escalations
- Bots configurable by internal business experts

NICE

01 THE BEFORE

The limitations of exclusively live-agent service

ECSI prides itself on providing industry-leading service to the higher education finance sector with a culture of promptness, consistency, and expertise. As a result, the company has earned a 99% client retention rate. However, this achievement comes with high operating costs. Before its work with NICE, ECSI lacked any form of automation or meaningful self-service in its inbound call center, with all calls going to live agents.

02 DESIRE TO CHANGE

Unprecedented disruption puts self-service in the spotlight

2020 was a pivotal year for ECSI, as it was for many organizations, that brought the need to solve structural challenges to a head. The company provided customer support using reactive measures and workarounds, but a drastic change in circumstances led it to enact sustainable transformation. "ECSI was already struggling with high volume, staffing issues, and customer expectations," said Corey Reed, ECSI Management Information Analyst. "Once COVID happened and we had to send everyone home and had days of tens of thousands of contacts, we recognized we needed a real self-service solution."

Contact volumes rose and stayed persistently high in 2020, and the company recognized that staffing up to meet the demand would be impractical for both the short- and long-term. ECSI sought a solution that would contain a significant share of contacts to self-service, offer 24/7 assistance, reduce wait times, and improve overall service quality along with agent job stability and satisfaction.

03 THE SOLUTION

Three purpose-built AI use cases

ECSI selected NICE's Enlighten Autopilot to conversationally handle service and support inquiries for daily contacts ranging from hundreds to several thousand. ECSI received extensive training on the configuration and deployment of this artificial intelligence (AI) solution to better build and adjust its own workflows as business needs change. "The ECSI and NICE teams worked closely to ensure that everybody was on the same page, and that led to a smooth transition and rollout of Autopilot," Reed said.

The deployment started in April 2023 with a phased rollout in a lower-volume and easily automated field – a tax program where answers could all be found in existing FAQs. With no need for user authentication, this was an easier lift to configure, deploy, and observe results.

From there, ECSI and NICE deployed Autopilot for two additional use cases. The second handles a hybrid scenario regarding financial aid refund inquiries with the ability to address some questions without authentication from FAQ answers before moving on to authentication and disbursement details for more complex or transactional queries. The third and most complex utilization of Autopilot handles tasks associated with ECSI's core loan servicing, which deals directly with account-specific information and user authentication.

ECSI uses live monitoring and reporting to observe and adjust courses of action if students struggle to find answers or navigate ECSI's self-service resources. The platform is fortified for experimentation without the need for external Autopilot specialists. "Our business is always moving, especially when it comes to compliance and security. So having full, hands-on access to NICE Autopilot workflows, allows us to experiment through trial and error to improve, makes us more comfortable," Reed said. "We can start and roll out new projects in just two or three months without contacting NICE, and that flexibility is awesome to have." Live chat agents continue to handle complex inquiries during normal service hours but Autopilot has substantially expanded ECSI's service window. "Our telephone lines are only open 12 hours a day, so being able to offer 24/7 access to students really intrigued us," Reed said.

04 THE RESULTS

Faster assistance and high self-service containment

Autopilot successfully contains more than half of all customer interactions, providing resolution through self-service without the need for a live agent, ranging from 51-68% containment depending on topic and season. Autopilot also helped ECSI address higher contact volume during peak seasons. "Autopilot has delivered huge impacts, handling tens of thousands of chats monthly that didn't have to be answered by live representatives," Reed said. "It has been totally worth the investment."

NICE

The company has also realized reductions in average speed of answer (with more contacts handled through self-service) and a reduction in inbound call handling time. Autopilot-driven caller authentication before handoff to an agent saves between one to three minutes on each contact. Additionally, customer satisfaction has remained high, meaning ECSI has achieved all of its project targets.

The performance of Autopilot across all three sets of circumstances has also helped ECSI contain labor costs. Although reductions in full-time permanent staff were not a project goal, the organization wanted to reduce its reliance on seasonal hires. The first three and a half months are the busiest of the year with contact volumes up 500% or more over monthly averages. In past years ECSI hired between 15-20 seasonal employees to cover the increase, but this is no longer necessary. "We're no longer bringing in any seasonal staff to handle fluctuations in volume," Reed said.

05 THE FUTURE

More complex inquiries in the near term

ECSI intends to give Autopilot more access to its internal knowledge base, to further shrink the gap between the resources available to customers and live agents. The company hopes to increase self-service containment by another 10% through the introduction of new capabilities added to the three existing installations. "We're constantly looking for new opportunities to answer questions without the need for a representative," Reed said.

Among these targets are wider self-service options for questions about deferment and forbearance programs, which account for 20-25% of ECSI call volume. At present, all such requests go directly to a live agent. The company hopes that a significant majority of such inquiries will be handled by NICE solutions in the near future. "Those contacts are a huge part of our business, so we're already working on that internally," Reed said.

"Our business is always moving, especially when it comes to compliance and security. NICE Autopilot has delivered huge impacts, handling tens of thousands of chats monthly that didn't have to be answered by live representatives."

COREY REED
MANAGEMENT INFORMATION ANALYST
ECSI

About NICE

With NICE (Nasdaq: NICE), it's never been easier for organizations of all sizes around the globe to create extraordinary customer experiences while meeting key business metrics. Featuring the world's #1 cloud native customer experience platform, CXone, NICE is a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center—and beyond. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, partner with NICE to transform—and elevate—every customer interaction.

www.nice.com

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