

## Huntington National Bank



Huntington National Bank, the principal subsidiary of Huntington Bancshares, Incorporated, is a \$56 billion regional bank holding company, located in Columbus, Ohio. Through its affiliated companies, Huntington has more than 140 years of serving the financial needs of its customers.

Huntington began an extended search and weighed its options carefully, which included multiple RFP's, prior to making the decision of selecting the *Noble® Solution* suite. Dave Mortenson, Vice President, Front End Collections, states, "We liked Noble's flexible deployment options and the built-in call recording and reporting features. It was also important that system updates were included with the annual support plan – without additional charges – and that Noble Systems continues to support older versions of its software."

Huntington utilizes Noble's *blended inbound and outbound processing* for collecting as well as for some telemarketing programs. The collections applications include, but are not limited to, mortgages, checking accounts, installment loan and lease accounts. The centralized system resides at the bank's technology hub, in Columbus, Ohio, and is accessible to four remote sites. The configuration allows Huntington to immediately manage changes in account volumes across sites and departments, without the need to manually adjust workloads – enabling Huntington to run their business as one large virtual site.

The *Noble Predictive Dialer* gives Huntington superior control of its outbound programs, with seven options for call pacing and screening of busy, no answer, disconnected, or answering machine calls. "Noble gives us intelligent voice recognition; we have answering machine detection in the 90+% range," observes Mortenson.

Using the *Noble IVR (Interactive Voice Response)* and *Noble TTS (Text to Speech)* tools, the Bank leaves personalized messages on answering machines, providing the Collections Department the ability to focus on live calls. "We use customized, automated messages on answering machines with our outbound programs during peak hours to free our collector resources," Mortenson says. "During these periods, we have found that 8 text-to-speech licenses can do the work of approximately 15 FTEs."

Noble also allows Huntington the ability to record 100% of inbound and outbound calls, in all states without dual-consent laws, using an integrated digital recording solution with the *Noble Recorder*. This provides an opportunity

### Summary:

Huntington National Bank, a \$56 billion regional bank holding company, provides innovative retail and commercial financial products and services. When Huntington decided to look for new contact center technology, the Bank found the integrated platform from Noble Systems. The *Noble® Solution* offers blended outbound and inbound call management with built-in digital recording, IVR, and reporting features in a customizable environment.

**Industry** | Financial Services

**Applications** | Collections & Telemarketing

**Solutions** | Outbound Predictive Dialing, Blended Inbound Processing, IVR, Text to Speech, Automated Messaging, Skills Based Routing, Call Recording, Real-time Reporting, Distributed Architecture with Remote Sites, Centralized Reporting, Custom .NET Scripting with Software Integration

**Seats** | 115 in 4 sites

STORY  
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for the Bank to improve their phone quality and training programs by having the opportunity to review calls to provide coaching and resolve customer inquiries.

Noble Systems offers Huntington a flexible scripting environment, and the platform's open architecture makes it possible to integrate with the external software applications. Mortenson states, "We really like the flexibility of the systems as a whole, and the ability to customize it. The integrated database and access to back-end tables gives us the flexibility to really customize the solution to meet our needs. We use fully-customized .NET application for our scripts, and the GUI is very robust. We interface with four different collections systems, as well as two web-based applications."

Product support was also one of the critical factors in Huntington's technology decision. The Noble Care® team provides implementation assistance and training, as well as on-going technical support services. "The Noble Support Team has done everything possible to resolve issues when they arise. They go the extra step to keep us up and running."

The *Noble Solution* is the right fit for The Huntington National Bank's contact center technology needs. "The openness and flexibility of the platform and Noble Systems' willingness to work with us on customizations are huge advantages. We have a very robust solution with real-time reporting. We are seeing definite staffing benefits and our collectors are more productive, reaching more borrowers per hour," Mortenson concludes. "We were happy to find a solution that combines dialing, inbound, call reporting, and all the other functionality that Noble includes, with a vendor organization that supports its products and its clients."

" We like Noble's flexible deployment options and the ability to customize it to meet our needs. The built-in call recording and reporting features are added benefits. With answering machine detection of 90%+, and automated messaging using IVR, we are seeing definite staffing benefits and are reaching more borrowers per hour. "

**Dave Mortenson**

*Assistant Vice President, Front End Collections*

**ABOUT NOBLE SYSTEMS CORPORATION**

Noble Systems Corporation is a global leader in contact center technology solutions, providing innovative products since 1989. Every day, millions of customer contacts are made by agents at 4,000+ client installations worldwide using the award-winning Noble® platform for inbound/outbound/blended communications. The scalable, integrated Noble® solutions include advanced ACD and predictive dialing; unified contact processing for voice, email, and web; and integrated IVR, digital recording, messaging, quality control/monitoring systems, scripting, and real-time reporting and management tools. Call 1.888.8NOBLE8 or visit Noble Systems online at [www.noblesys.com](http://www.noblesys.com).

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