Fulton Bank

Fulton Bank connects and streamlines service for 230 regional banks with NiCE CXone in the Cloud

For years, Fulton Bank has been on an impressive growth path, acquiring or merging with other regional banks to expand its footprint into six East Coast states. With each acquisition, Fulton Bank's contact center added new processes, people, systems, brand standards, and customers. With NiCE CXone, Fulton Bank cohesively integrated the service of more than 230 regional banks on one platform, expanded self-serve functionality, streamlined reporting and performance management, and established an adaptable platform ready to scale with Fulton Bank's future growth.

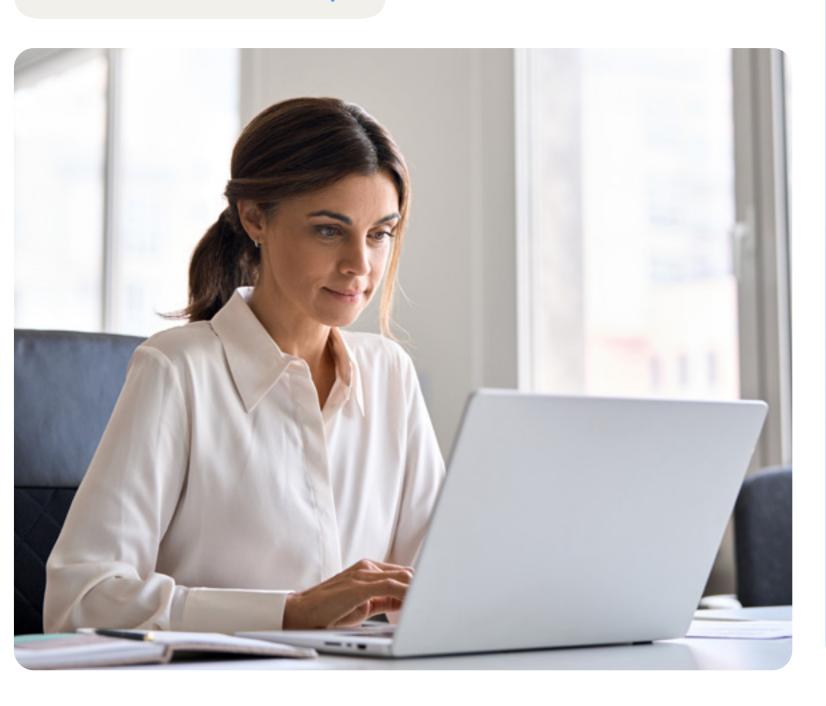**80% increase**
containment rates in the IVR

Connected support
For over 250 regional banks sustained at 940+

7,500
Customer interactions daily

Customer profile

About
Since Fulton Bank opened its doors in 1882, it has strived to deliver the best banking experience for its customers. Today, as part of Fulton Financial Corporation, an over $30 billion financial services holding company, Fulton Bank offers a broad array of financial products and services in Pennsylvania, New Jersey, New York, Maryland, Delaware, and Virginia.

Industry
Financial services

Website
www.fultonbank.com

Location
Lancaster, Pennsylvania

Agents
120 agents

Products
- NiCE CXone
- Workforce Management
- Performance Management
- AutoSummary
- Quality Management
- Recording
- Interaction Analytics

Goals
- Establish operational cohesion and a consistent service experience

- Create agent capacity with IVR containment rates of 80% or better
- Solve key customer pain points
- Generate trusted voice-of-customer insights
- Increased sales conversion and an enhanced employee experience

Features
- Integrated data, dashboards, and pre-built reports automate previously manual reporting functions
- Time-Off Management automation with pre-approvals in workforce management
- Cloud-based operations save time and money and set the stage for secure, continuous growth.

NiCE

01 Before
Ongoing acquisitions add contact center complexity

Over the last several years, Fulton Bank's holding company, Fulton Financial Corporation, has acquired and merged with dozens of regional banks, extending the Fulton Bank brand across the northeastern area of the US. With each acquisition, Fulton Bank's contact center absorbed new processes, people, systems, and brand standards.

When Fulton Bank's 45 agents went home in 2020 amidst COVID-19 shutdowns, the bank's manual scheduling, forecasting, reporting, training, and performance management processes were strained at best or non-existent at worst. "Before we moved to NiCE in 2021, we were using a couple of different systems," explained Contact Center Infrastructure and Planning Manager Krystal Davis. "Some were co-branded, others weren't. Some played nice, others didn't. Nothing was cohesive."

02 Desire to change
Siloed operations call for a comprehensive solution

As Fulton Bank continued to acquire new financial institutions and consolidate, the contact center struggled to keep up with the influx of customers and employees. Lacking the time, capacity, or solutions needed to fully integrate new agents and systems, agents were skilled by affiliate name with every point of contact leading only to one skill, causing redundant customer inputs and frustration.

When pandemic shutdowns exacerbated the pain points of an already manual, disjointed operation, Davis initially sought a solution that would streamline scheduling and performance management functions for remote work. Research showed that Fulton Bank's disconnected challenges called for a more comprehensive solution. "We had to take a step back and really assess where we were and what we wanted to make possible," said Davis.

The status at the time was hard to decipher amidst its siloed processes, people, systems, and brand standards and it was putting the bank at risk by limiting its ability to adapt. Customers didn't come through its digital service channels authenticated, so with each transfer, credentials had to be repeated. The bank had no way to scale its operations to match surges in demand. Its interactive voice response (IVR) tool was limited, only enabling customers to check their balance or hear recent transactions. The bank experimented with an automatic speech recognition system but found it wasn't a good fit for its geographically diverse customer base.

03 NiCE solution
A phased approach fosters strong working bonds

With Davis leading the charge, Fulton Bank selected NiCE CXone to consolidate its operations in the cloud. The bank was methodical and thoughtful over the nine-month-long rip-and-replace process. Unavoidable internal delays extended the timeline, but Davis maintained the contact center's stability throughout and helped to establish tight working bonds between Fulton Bank and its NiCE support team.

"Across our phased implementation, we worked with a great team at NiCE," said Davis. "We were so in tune with our account support folks, and because they understood our operations so well, they recommended solutions we would have never thought were possible."

04 Results
250 banks, one integration solution

CXone consolidated and turbo-charged Fulton Bank's service operations with efficiencies and insights—even from its now permanently remote work environment. Utilizing NiCE-enabled virtual training, comprehensive performance dashboards, interaction recording, and real-time monitoring, Fulton Bank

NiCE

transformed its once classroom-based training functions to enable continuous and efficient agent development and onboarding. The efficient onboarding processes helped Fulton Bank grow its agent headcount by more than 60% between 2020 and 2024 to better serve more customers on more channels.

Thanks to robust skills routing capabilities, agents are now classified by their competency within product type—not by each legacy bank's—so customers are efficiently routed to receive best-fit service, no transfers required. Interaction Recording and Management help the bank ensure compliance, while Quality Management and Interaction Analytics help them get proactive. "We're able to identify an issue that customers are calling about more today than they were yesterday and get in front of it with proactive communications or training," said Davis.

Reporting has been almost completely automated with data integration into dashboards and pre-built reports and workforce management analytics that were previously manual and email-reliant, are now entirely automated and demonstrably more accurate. Utilizing CXone workforce management time-off automation with pre-approvals reduced the time and effort spent handling PTO requests. On the back end, the move to the cloud has generated cost savings, added flexible capacity, and enabled rapid solutions and upgrades. "Before, we had to build a ticket and wait around for support," Davis says of Fulton Bank's on-premises solution. "Now we can turn to the NiCE Customer Community to get solutions for common issues, or we can reach out to our NiCE team and they can implement fixes in real-time."

Advanced IVR capabilities have generated valuable efficiencies and improved customer experiences, too.

The IVR, which boasts containment rates of 80%, offers an expansive menu of self-service options, including one-time authentication, which ensures customers only have to input their credentials once. The customer experience was improved with the addition of a "Center Assist" team, which is made up of financial center-based employees who can be rapidly deployed from wherever they are to answer voice calls in the event of a surge in demand.

05 Future
"Pushing what's possible"

Fulton Bank has extended the power of CXone into other parts of the organization, where it's streamlining scheduling functions in other departments, including its brick-and-mortar branches. "We've remained open-minded in terms of the direction we wanted to go because we didn't want to be making decisions based on yesterday's tech," said Davis. "You have to acknowledge that you don't know what the tech of tomorrow could deliver and be open to solutions you may not have initially considered."

Fulton Bank is looking forward to using Enlighten AutoSummary, which will relieve agents of the time-consuming and costly burden of manually composing notes after every interaction – freeing them to focus on the customer and improving overall CX.

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> **We work with a great team at NiCE,** which is critical because the transition felt like learning a new language. Thanks to that team **we've gone from feeling like we're on a steep learning curve to feeling like we're stable and ready** to keep pushing what's possible.
>
> **Krystal Davis**
> Contact Center Infrastructure and Planning Manager
> Fulton Bank

About NiCE

NiCE is transforming the world with AI that puts people first. Our purpose-built AI-powered platforms automate engagements into proactive, safe, intelligent actions, empowering individuals and organizations to innovate and act, from interaction to resolution. Trusted by organizations throughout 150+ countries worldwide, NiCE's platforms are widely adopted across industries connecting people, systems, and workflows to work smarter at scale, elevating performance across the organization, delivering proven measurable outcomes.

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