

New Call Center Technology providing Dynamic Answers to Questions at the Push of a Button eliminating Human Error



Art Coombs
President & CEO
KomBea

CEOCFO: *Mr. Coombs, according to your site, KomBea is changing the call center status quo. How are you doing that?*

Mr. Coombs: KomBea is all about call centers becoming secure and compliant. When you think of a call center, you typically think of humans talking by phone with humans. The challenge is, the very definition of being human is that we make mistakes. KomBea believes that there are certain pieces of information that should not be shared by simply speaking it over the phone and that there are certain portions of a call where the information provided needs to be perfect – where there is no room for error whatsoever. We introduced technology that allows for secure and error-free information exchange, eliminating human imperfections.

CEOCFO: *Would you give us an example of a specific problem and how your technology helps overcome the challenge?*

Mr. Coombs: Let's say you call your credit card provider because your card was lost or stolen. There are certain statements that the FTC requires a credit card company to deliver to you as a consumer to protect you. Those have to be delivered verbatim, word-for-word. You should be able to understand those disclosures. If you are asking a human to deliver something word-for-word, every single time, 100% correctly, it is a herculean challenge. It is nearly impossible to get a human being or a group of humans to do that accurately every single time, whereas technology has the ability to do that 100% of the time. Agents using our technology are required to press a button that plays these disclosures. If they don't play the disclosures in full, the card replacement is not processed. The disclosures are perfect and delivered every time a card is replaced.

CEOCFO: *The rep would press a button and then there would be a recorded disclosure. Is that what you mean?*

Mr. Coombs: In short, yes. If I am the call center agent and you are the consumer, I would gather the details about your stolen card. Based on those details, I would then say that there is some very important information that my company (JPMC, Citibank, Wells Fargo, BoA, etc.) needs to provide you. And to ensure it is 100% accurate, I am going to have my system read it to you... and I will be on the phone the entire time so that you can interrupt me to ask questions or have me repeat anything. Then the agent hits a button to play a dynamic disclosure, customized with the customer's name, their address, or whatever to deliver exactly what the FTC requires.

CEOCFO: *Would you give us another example?*

Mr. Coombs: Another great example is when you book an international flight. The name on your ticket and the name on your passport must match 100%. It is not good enough if your name is Carla and the agent enters Karla... and then you show up to go on a cruise with your family. The TSA will not let you go forward. Worse yet, you cannot book another ticket for 24 hours. These rules are in place to protect us from people that may want to cause harm. It is critical that the person on the phone spells your name correctly. With our technology, the travel agent or booking agent can say, "To ensure I have this 100% accurate, I am going to have my system read and confirm your flight reservation including the spelling of your name, dates, and other flight details." The system then reads it with a friendly, easy-to-understand voice,

which you now clearly know is coming from Delta, Orbitz, or whomever you are booking with. It matches exactly what is “in the system”. There is no opportunity for typos, transposed numbers, or other mistakes.

CEOCFO: *Is this still uncommon in situations like this to use technology or is this approach being embraced?*

Mr. Coombs: We are seeing a positive trend of this being embraced. We live in a world where technology is there to help us, not hinder us. I am old enough to remember the days when I first learned to drive. I could literally put my father’s car in park, reverse or drive without putting my foot on the brake. There was often a little red disclaimer on the rearview mirror that would say warning, if you put your car in drive or reverse, it will lunge forward possibly causing an accident. In the mid to late seventies, the automobile industry got together and said we can fix this problem, let’s just make it mandatory that we only build and sell cars in which you cannot put it in reverse and you cannot put it in drive unless the driver firmly has his or her foot on the brake. Technology is often used to protect us, to help us live better lives. KomBea is providing technology for the call center world, so that humans can interact with humans with more security and accuracy... while creating a better customer experience.

CEOCFO: *Would you tell us about your three different products?*

Mr. Coombs: Sure. SecureCall is all about the exchange of sensitive information over the phone. This allows consumers to give a call center agent a Social Security number, account number, credit card number, or other sensitive information by entering it on their phone key pad. The agent never sees or hears it. It isn’t in the call recordings. Using the required disclosure feature we’ve been discussing, the consumer also has the opportunity to authorize a credit card charge or agree to the details of a disclosure. We’ve basically replicated the Point of Sale experience you have at a Walmart or Home Depot – but over the phone. You don’t speak your credit card number out loud or even give your card to the clerk. You see the charge on the POS screen and agree to it with a signature or PIN. SecureCall can also send emails and SMS messages as part of the verification process. Finally, SecureCall also allows the agent to give information to the customer without the agent being able to hear it. This allows a credit card company, for example, to have their call center agent give you a PIN or confirm the email on your account without the agent ever seeing or hearing it. While we believe most call center agents are honest, consumers simply don’t know the person on the other end of the phone... and who might overhear that call or a call recording. It’s best to just not have sensitive information traversing the phone lines. I would never in a million years give your social security card number out to someone over the phone. The second product is ExactCall, which we have already talked about earlier.

“No disrespect to agents or those who train and manage them. But by delivering affordable and easy-to-implement technology, you can lift the performance of those agents. You’ll get it right with every customer, every single day, every single call.”- Art Coombs

ExactCall lets call center agents deliver mandated disclosures, order summaries, the spelling of names, reservation details, or anything that needs to be delivered exactly right.

Finally, ProtoCall is a tool that allows an agent to have a conversation with a consumer using 100% pre-recorded audio files. It is not the panacea for all call center situations, but in certain call types is advantageous and more efficient. For example, ProtoCall is great for ensuring a phone survey is delivered perfectly, consistently, and without bias.

CEOCFO: *Would you tell about the recently added new features to SecureCall?*

Mr. Coombs: We recently enhanced SecureCall to be a softphone, which gives us an added layer of security and simplicity in deployments. We also added the ability to send an email or SMS message – providing another avenue for authentication or even a receipt or summary. In some situations, call centers need to provide two-factor authentication: something you know and something you have. You see this on Websites at times when you want to reset your password. The Website will send you an SMS (proving that you have your cell phone) and will also ask questions (mother’s maiden name, PIN, or zip code). If you think about this, it absolutely eradicates any kind of fraudulent behavior because not only do I have to know the password, but I have to also have access to the phone number that you originally used to set up the account. That is the only phone that can receive this password. There are many features in there that can be used by companies to continue to protect their consumers.

CEOCFO: *Which types of companies are turning to you for service?*

Mr. Coombs: They are many financial and insurance organizations that place a great deal of emphasis on security and compliance. We have also seen some traction with merchants who take telephone orders. There are travel companies that are starting to turn to us for the reasons we discussed. For example, with the TSA, you can imagine how upset a

consumer would be if they missed their vacation with their family because the travel agent did not give or enter the information correctly.

CEOCFO: *What is the competitive landscape?*

Mr. Coombs: We have competitors in the SecureCall space, though they tend to only have the DTMF detection capabilities... not the other features I listed surrounding customer authorization, disclosures, etc. We aren't seeing much competition with ExactCall. With ProtoCall, we have competitors who provide the technology, but only for use within their own call centers. At KomBea we have no call center services – we only offer the technology.

CEOCFO: *Are companies coming approaching you today?*

Mr. Coombs: Yes. For the first few years of our existence, we were hoping that we wouldn't have competitors. Then it dawned on me that we need competitors to better validate our market space. The more competitors you have, the healthier the industry. KomBea has been around for about 16 years. We are fiscally prudent. We have no debt and no outside investors. We have prospects coming to us. We are in a good place.

CEOCFO: *Why is KomBea a necessary company today?*

Mr. Coombs: If you are a company that has a call center and you want to protect your customers from fraud and deliver accurate information, there is no way you can do that with imperfect humans. I mean no disrespect to agents or those who train and manage them. But by delivering affordable and easy-to-implement technology, you can lift the performance of those agents. They won't make the critical mistakes, you won't have to face litigation and fines, and you'll have happier agents and customers. Everyone wins! You'll get it right with every customer, every single day, every single call.

Interview conducted by: Lynn Fosse, Senior Editor, CEOCFO Magazine



**For more information visit:
www.kombea.com**

**Contact:
Vickie Robinson
801-610-5800
vickie.robinson@kombea.com**