

At-home Agent Business Case and Best Practices

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Executive Summary

An At-home agent business model provides compelling benefits for enterprises and agents alike. For enterprises, it provides a cost effective, high quality, flexible, diverse labor pool with an unlimited geographical reach and no real estate costs. For agents it's a great way to be part of the workforce, earning income while maintaining a work-life balance. Agents have flexible work hours, are not hampered by the time and cost of commuting (gas or public transportation) and do not need to invest in a professional wardrobe. Successfully implementing a remote agent initiative requires highly motivated and disciplined management and agents, the right technology and best practices to ensure an effective, productive operating environment that delivers world-class service.

Trends Driving the At-home Agent Business Model

Hiring and retaining talented agents is the major challenge for contact center managers. For the enterprise, the objective is to provide outstanding, differentiated service cost effectively. Employing remote agents addresses the strategic and tactical goals of enterprises and their contact centers, now that the technology is available.

Enterprises are committed to delivering an outstanding customer experience, but continuously struggle to find high quality agents to do the job. Some companies have turned to offshore outsourcers who claim to have an abundance of high-quality agents available for reasonable prices. But there are other enterprises that prefer to keep their contact center activities domestic, if they can find the right agents with the skills required to do the job. Domestic enterprises and outsourcers have found the At-home agent business model to be a creative and cost effective approach to staffing contact centers with high quality and loyal employees. It's also a cost effective method for addressing contingency planning and disaster recovery.

Recent innovations in technology are empowering enterprises to employ remote agents. In the past, companies realized significant start-up and ongoing costs when they installed time division multiplexing (TDM)-based contact center infrastructure in the home of remote agents. The agent was burdened with having to tie up a phone line and pay carrier costs for the entire time he was scheduled to be handling calls. Internet Protocol (IP) and Session Initiation Protocol (SIP) enable enterprises to easily connect agents to their contact center infrastructure with minimal ongoing charges. In the IP/SIP world, agents are simply another end point to the switch. As agents are fully connected to the contact center, it's much easier to supervise them, since the manager has full visibility into their activities.

Hosted IP/SIP-based contact center offerings are also altering and simplifying the landscape for enterprises with multiple sites and want to use At-home agents. Setting up remote agents now requires a PC and one broadband line (cable or DSL) to deliver the call and connect to an enterprise's data network. In most of the hosted contact center environments the applications are Web-based.

The Numbers

Analysts estimate that there are currently approximately 100,000 to 150,000 remote contact center agents employed in the United States. North America-based outsourcers are the primary users and beneficiaries of virtual agents, as this business model is enabling them to compete against offshore outsourcers. Alpine Access and WillowCSN are two fast growing outsourcers that deploy only At-home agents. Two of the largest North America-based contact center outsourcers, Convergys and West, employ thousands of At-home agents. Many other outsourcers, including ICT, Sitel and LiveOps, are also employing remote agents. (See *DMG Consulting LLC's 2006 North American Contact Center Outsourcing Market Report*.) Contact centers of all sizes around the country are also hiring At-home agents or migrating to this business model to address their need for highly skilled, flexible and loyal agents.

Case Study

A retailer needs agents to cover its 6:00 AM to 8:00 AM and 6:00 PM to 8:00 PM shifts. In the past, it required all staff to take turns handling these shifts once per month. This rotation was discussed with the agents before they were hired, but the reality of having to work these hours caused a significant morale issue in the contact center. When it was an agent's turn, she might have had to find early morning and late hour child care coverage or miss classes. These complications resulted in much unhappiness and frustration. Additionally, when agents had to come in early and stay late, they were very tired throughout the rest of the day.

To address these problems, the contact center decided to hire four At-home agents to staff these off-peak hours and provide back-up during peak times. It has not saved money, as the company provides its At-home agents with PCs, pays for their high speed connection charges and compensates its At-home agents at the same rate as in-house staff. But morale has improved greatly and the service level has improved.

Market Projections

DMG Consulting LLC projects that by the end of 2009, there will be over 300,000 remote contact center agents employed by North American companies. Adoption will be fueled by the need for highly skilled, flexible and loyal staff and facilitated by IP/SIP premise-based and hosted contact center solutions. The At-home agent model is also an excellent way to handle contingency planning and disaster recovery.

Benefits of Remote Agents

It is not surprising that enterprises that show their employees that they are valued have lower attrition rates than other companies. Agents expect to be paid a fair wage for doing an excellent job, but numerous employee attitude surveys have found that salary is not the top priority for contact center agents – respect, flexibility and leadership are more important. The At-home business model addresses these critical agent needs, yielding substantial and measurable benefits for agents and as well as the enterprise and its customers. When agents are satisfied with their position, they do a better job, resulting in a much more pleasing customer experience. The benefits resulting from the use of remote agents include:

1. ***Ability to hire higher quality and skilled agents at lower wages.*** Enterprises can be more selective when hiring.
2. ***Elimination of geographic limitations, greatly expanding the population of available agents.*** For example, if an enterprise requires agents who speak different languages, they can be hired directly from countries where the language is spoken. This will often decrease wage and benefit costs while providing more qualified agents.
3. ***Improvement in the quality of work, making the job more desirable.*** When enterprises hire appropriately skilled people to do a job, they are more satisfied than when people are forced to perform jobs for which they feel either over- or under-qualified. Skill mismatches often result in attrition.
4. ***Reduction in agent attrition.*** At-home agents have the best of both worlds – flexible hours, dependable jobs, a work-life balance, no time or money wasted on a commute and a great deal of respect for their work.
5. ***Greater staffing flexibility and coverage for off-hours and peak volumes.*** Today's contact center workforce management applications do an excellent job of forecasting transaction volumes and determining the number of agents required to ensure that

- interactions (calls, emails and chats) are handled on a timely basis. In the past, it was very difficult to get part-time agents to fill peak and off-hour shifts, as they were often asked to come in at odd hours and for short durations. Those who were willing to cover these hours were often not choice employees. With remote agents, contact centers can easily get coverage around the clock. Many agents feel unsafe going out to work late at night, but are fine when they are working in the security of their own home.
6. ***Easier handling of seasonal volume fluctuations.*** Many contact centers have peak and slow seasons, where they require a constantly changing number of agents at different hours. For example, companies that sell calendars are busy from October through January, but very slow the rest of the year. Remote agents can be hired to staff the peak periods and paid a very low salary the rest of the time to be on call, as needed. Alternatively, remote agents can be hired for certain months and encouraged to pick up other remote jobs during slower periods.
 7. ***Availability of agents on stand-by to handle unexpected call surges.*** Today, contact center managers often have to ask employees to come in early or stay late to handle unexpected call surges. Employees feel pressured to put in extra hours and enterprises have to pay overtime. At-home agents can be paid a minimal rate to make themselves available and then receive the full rate if they are needed to handle calls. Or the company can broadcast a message offering extra hours to any At-home agents interested in working extra hours. This reduces expenses and improves employee morale.
 8. ***Easier recruitment of part-timers.*** It is very hard for contact centers to recruit part-time employees, particularly if they are not going to be paid benefits. This is not the case for remote agents, who appreciate the flexibility of being able to work at home.
 9. ***Possible elimination of the need to pay benefits.*** There are two primary At-home agent business models. In the first model, remote agents are hired as full employees and paid salary and benefits. In the second model, virtual agents are hired as contract employees and paid a salary, but no benefits. In the second model, the agents have to provide their own equipment and sometimes are asked to pay for their own training. This approach asks the agent to make an up-front investment, which is intended to build their commitment to their new job.
 10. ***Reduced salary rates.*** Some companies pay their At-home agents a lower rate than on-site staff. DMG Consulting recommends against this approach, as there are an increasing number of opportunities for At-home agents and a company that offers lower salaries will likely suffer greater agent attrition in the long run.

11. **Reduction in real estate expenses.** When agents do not work on-site, enterprises do not need additional buildings, parking lots, cafeterias or security. This saves companies thousands of dollars per year per agent.
12. **Facilitating of contingency planning and disaster recovery.** Enterprises must have readily available off-site locations that can guarantee business continuity in the event of an emergency. Remote agents meet this need at no additional cost to the enterprise.
13. **Reduced agent commuting time and cost.** Contact centers are often built in remote locations where real estate costs are low. As a result, it can take a great deal of time to drive or reach the center with public transportation. Eliminating the commute saves agents a great deal of time and money. This is more important to part-time agents, who have to commute just like full-timers, but are getting paid for fewer hours.
14. **A low or no-cost reward/recognition incentive for agents.** Contact centers can set up an incentive program to reward outstanding agents by allowing them to work at home. Agents are pleased to be able to save commuting time and money and appreciate being recognized and treated with respect. This increases agent loyalty at little cost to the enterprise.

At-home Agent Business Case

When considering At-home agents, enterprises should review the potential savings, benefits and incremental costs. The savings and costs associated with remote agents are reflected in Figure 1.

<i>Figure 1: Enterprise Savings and Costs from At-home Agents</i>		
Savings	Costs	Comments
Real Estate Expenses		This is a hard and quantifiable cost savings. However, if an agent station is staffed on-site during a different shift in the day, there are no savings.
Equipment		If agents are required to purchase their own PC, telephone, headset, desk and other equipment, companies will realize hard dollar savings.
Salary		Some companies are paying At-home agents slightly less than premise-based agents; the justification is that agents who have to commute need to be compensated for their extra time and expense.
Benefits		Benefits range from 18% to 30% of salary at most companies in North America. It

Figure 1: Enterprise Savings and Costs from At-home Agents

Savings	Costs	Comments
		is often easier to employ At-home agents on a part-time basis. In general, agents who work less than 20 hours per week do not need to be paid full benefits – please check, as laws vary by state.
Training		Some companies pay to train their At-home agents and some actually require their At-home agents to pay for their own training. If a company does not pay for agent training, this will be a quantifiable benefit.
Hiring Expenses		Because of high turnover rates, contact centers spend a great deal of time and money on repeated agent recruitment and training. Reducing agent attrition can yield significant savings.
Contingency Planning		The dispersed nature of At-home agents provides an excellent and cost effective contingency plan for enterprises, as long as network availability is also addressed.
	Telecom Expenses	Enterprises have to pay agent communications charges, whether they are premise-based or at-home. However, At-home agents require a remote IP network that may or may not result in an incremental cost.
	Network Quality of Service (QOS)	Enterprises must address the QOS issues of At-home agents. This may add incremental cost, depending upon how the voice and data infrastructure is set up.
	Data Security	Enterprises may have to invest in additional security capabilities to protect customer data.
	Management Overhead	Agents have to be managed regardless of where they sit. However, companies will incur incremental expenses in doing remote quality assurance and may realize additional costs

Figure 1: Enterprise Savings and Costs from At-home Agents

Savings	Costs	Comments
		from remote recording (depending upon the configuration). Management may also have to invest in eLearning to support At-home agents.
	Recruiting Costs	Enterprises are more careful and spend more time hiring At-home agents. While this reduces agent attrition, it represents an incremental cost to the organization.

Technology Considerations and Requirements for Remote Agents

Innovation in communications technology has made the use of At-home agents an attractive option for many companies. In the past, enterprises that wanted to use remote agents had to incur substantial costs. Today, reasonably priced high speed internet access (DSL and cable), Internet Protocol (IP)/Session Initiation Protocol (SIP)-enabled networks and cheap line charges have made At-home agents a practical and cost effective option.

At-home agent technology requirements are largely driven by the business model. If agents are expected to provide their own equipment – broadband (DSL or cable), phone and PC, they are likely to use a traditional telephone line (called plain old telephone service, POTS), which is the technology accessed by time division multiplexing (TDM)-based PBXs. However, if an enterprise wants to manage its At-home technology infrastructure, it generally either has to provide an IP-based set-up or direct the agent to purchase IP-enabled technology.

At-home Agent Configurations

There are three primary remote agent configurations used today:

1. POTS-Based (TDM)
 - At corporate site, requires 2 PBX/ACD phone lines – one for call receipt and one for call redirect (to send to the At-home agent)
 - At agent’s home, requires 1 broadband line for data and one POTS line for voice
 - Data traffic goes through a virtual private network (VPN) which functions as a firewall and provides data security and password protection. (A VPN concentrator at the host office allows the home user to access the corporate data sources)

- CTI required for agents to manage their status (available, unavailable, wrap-up, etc.) and to enable supervisors to control agent availability

Note: Internet bandwidth is not an issue for call quality, as the voice call goes through a Telco carrier that guarantees the QOS.

2. PBX-Based (TDM)

- At corporate site, requires 1 PBX/ACD phone line
- At agent's home, requires a fully featured business set connected to the PBX/ACD. Contact center has full control
- At agent's home, requires 1 broadband data line shared by both voice and data; a separate POTS line can be used as a backup carrier for voice
- Data traffic goes through a virtual private network (VPN), which functions as a firewall and provides for data security and password protection. (A VPN concentrator at the host office allows the home user to access the corporate data sources and connect to the PBX)
- Agent can use CTI to manage availability, but it's not necessary, as agent can indicate status via IP phone. CTI enables supervisors to manage agent status

Note: Internet bandwidth is an issue for call quality as the voice call normally goes across the broadband connection. However, in resilient configurations, a more sophisticated TDM modem can be installed, with the ability to redirect the call in progress over a secondary POTS line when the quality of service is degraded. This makes the amount of available bandwidth on the Internet connection less critical.

3. IP-Based

- At agent's home, requires an IP soft or hard phone; phone will be a fully featured business set connected to the PBX/ACD. Contact center has full control
- Requires 1 broadband line shared by voice and data traffic
- All traffic goes through a VPN
- Requires a VPN concentrator. Voice and data traffic goes through the broadband modem to the VPN concentrator and into the corporate network. The concentrator performs authentication. It also facilitates split tunneling to minimize the use of VPN resources.
- (Requests go into the corporation via the concentrator. General Internet access is sent via broadband)

- Agent can use CTI to manage availability, but it's not necessary, as agent can indicate status via IP phone. CTI enables supervisors to manage agent status

Bandwidth management and voice QOS are serious considerations. The minimal recommended bandwidth for IP-based At-home agents is 768 kbps downstream from the central office (ISP) to the home and 128 kbps upstream from the home to the ISP. Both DSL and cable modem service are expected to deliver this bandwidth, however service degradation may be encountered in shared-bandwidth configurations. Many Carriers/Internet Service Providers (ISPs) now offer higher DSL connection speeds. (Throwing more bandwidth at a traffic congestion point often alleviates performance issues.)

At-home Agent Deployment Models

There are a variety of deployment models for At-home agents, including:

1. Agents are responsible for purchasing, installing and maintaining their own equipment
2. Agents are sent a preconfigured set-up with instructions and are then responsible for implementing it
3. Enterprise takes full responsibility for equipment, installation and maintenance

DMG Consulting recommends that remote agents be required to have a minimal level of technical competence so that they can install and troubleshoot their equipment. It's also critical that At-home agents have an alternate telephone service so that they can call for assistance, if their equipment fails.

Remote Recording

Contact centers are required to record many types of calls, particularly if they involve financial services, healthcare or sales. In some cases, it's a federal guideline and in others recording is used to reduce the enterprise's liability risk. Recording is also required to do quality assurance so that management can assess how well agents adhere to the department's internal policies and procedures.

Recording requirements also apply to remote agents. The approach for recording remote agents varies based on how the phone set-up is configured. If the remote agents are using a PBX-based phone set-up, whether it is IP or TDM, they can be recorded with the exact same equipment as an agent based in the physical contact center. This works because the telephone set is fully configured as part of the PBX/ACD, so the call can be easily recorded and managed. If an agent is using a

POTS telephone, it gets more complicated. The call can easily be recorded at the incoming trunk. However, if a call is redirected – which happens in the majority of cases, CTI is required to manage the call flow.

Quality of Service

Contact centers must maintain the quality of voice transmission and data flow to ensure that customers receive the best possible service with minimal disruptions. In the TDM world, the Carrier or NSP guarantees the QOS. Carriers typically guarantee and deliver a “five 9’s” level of service, meaning 99.999% uptime. When calls go through an enterprise’s VPN, which happens if a remote agent’s phone set is part of the PBX/ACD set-up or IP-based, there is no one to guarantee the QOS. Enterprises generally use 768 kbps downstream and 128 kbps upstream as the minimum bandwidth for a remote agent to handle voice and data transactions without any contention or line degradation. However, the only way to ensure that there are no line disruptions due to volume is to provide additional bandwidth. This is not necessary, but does help to insure the quality of service over the Internet.

Remote Agent Management Best Practices

Managers in small, medium and large contact centers throughout the US are weighing the benefits and challenges of employing remote agents. As technology is no longer viewed as an impediment, the most significant concern is how to manage At-home agents who cannot be seen by their supervisor. This is a real issue, particularly for single-site operating environments that have never had agents based in multiple or satellite locations.

Best practices have already emerged to address the challenge of managing remote agents. Some of these best practices have long been used to manage agents in secondary locations. The most important management practice is to invest time in hiring qualified agents – individuals who are highly motivated, have the right working environment and technology already in place, are technically savvy and able to troubleshoot their At-home set-up, and can satisfy all competency and skill requirements. DMG Consulting recommends that contact centers employing At-home agents use the following best practices for hiring and managing their staff:

1. Use a competency-based assessment tool as part of the hiring process to evaluate potential At-home agent candidates. This tool should make sure that candidates have the necessary contact center skills and are highly motivated self-starters.

2. Ask agents if they meet all of the criteria on the At-home agent readiness checklist. (See below.) Email this document to candidates and ask them to complete and return it to you as part of the interview process.
3. Establish a three-month trial (probationary) period to determine if a new hire or a premise-based agent who “transfers” to an At-home location can properly perform the job. Whether hiring employees or contract staff, the agreement should make it clear that the enterprise has the right to terminate the relationship without cause during this probationary period. (Involve your human resources and legal department in addressing this issue.)
4. Create a training program that addresses your products, systems and general corporate information. This program needs to be delivered via an eLearning mechanism or on paper and must test the agent’s knowledge. Supervisors must be available to review and assist remote agents with training challenges.
5. Give remote agents the same training opportunities as premise-based staff. If you generally put new hires in a protected pod for the first two weeks after coming out of training, do the same for the remote agents. Be sure to make a supervisor available, particularly immediately following the initial training.
6. Establish and document job responsibilities, requirements, procedures and policies. This document needs to address all standard operating policies plus specific At-home agent requirements.
7. Establish a formal communication process between supervisors and At-home agents. The process should include a daily conversation with the supervisor or manager. It’s critical that management adhere to this schedule. Additionally, remote agents must be made aware of the process for escalating inquiries to supervisors. (It’s recommended that premise-based and remote agents follow the same escalation procedures.)
8. Use chat for handling the majority of agent inquiries. Supervisors need to be available to respond immediately to chat inquiries from agents.
9. Ensure that At-home agents have access to all product and service information, whether it’s online or paper-based. If paper-based, the documents should be shipped to remote agents as part of their set-up process.
10. Establish a defined number and frequency of quality monitoring sessions for At-home agent evaluations. Provide regular, scheduled feedback on agent performance, covering both strengths and coaching on performance opportunities. It’s important to involve At-home agents in all quality assurance and training-related activities.

11. Reward At-home agents for performance excellence, just as you would premise-based staff.
12. Ensure that At-home agents have access to performance management reports and quality assurance evaluations for self-managing performance.
13. Include At-home agents in all team meetings and up-training activities. It's recommended that At-home agents be part of an agent team that includes both remote and premise-based staff. If your staff is 100% remote, then run team meetings at least once per week to keep staff connected and interacting with each other.
14. If using both premise-based and At-home agents, pair agents to ensure and reward cooperation. Be creative in identifying ways to promote a sense of "connectedness" or "team spirit" for At-home agents. If you are doing a holiday party at the site, be sure to communicate this to remote agents so that they have time to prepare and join in, if they choose. Do not leave them out because they are not on-site.

At-home Agent Readiness Checklist

Use the checklist in Figure 2 to qualify the readiness of potential At-home agent candidates. This list has multiple purposes; it should be shared with remote agent candidates before they interview so that they know the requirements for doing their jobs. Only if they meet these criteria should you invest time in a skill assessment and interview. (This list is also helpful for enterprises considering the use of At-home agents. It helps jumpstart the process by itemizing what it takes to provision At-home staff.) Remote agent candidates should indicate "Yes" or "No" to each of these questions. The questions assume that agents are responsible for providing their own phone, broadband connection and personal computer (PC).

Figure 2: Readiness Checklist

- | | Yes | No | |
|----|--------------------------|--------------------------|---|
| 1. | <input type="checkbox"/> | <input type="checkbox"/> | Do you have a private workspace in your house with a door, where ambient noise can be minimized during work time? |
| 2. | <input type="checkbox"/> | <input type="checkbox"/> | Do you have an "office space" with a desk, a PC, phone with mute/hold/conference, a headset outlet and a headset? |
| 3. | <input type="checkbox"/> | <input type="checkbox"/> | Do you have a separate phone line that can be dedicated to contact center calls (if not in an IP environment)? |
| 4. | <input type="checkbox"/> | <input type="checkbox"/> | Do you have a second phone line for personal calls? |

5. Are you technically capable of setting up and installing the hardware and software required for your job?
6. Can you troubleshoot your At-home agent technical set-up?
7. Do you have a reliable personal computer that meets the company's defined system requirements?
8. Do you have a broadband connection?
9. Do you have a subscription to a reliable high speed ISP service that meets the company's defined requirements?
10. Can you be on the Internet and phone at the same time (if not working in an IP environment)?
11. Can you commit to working a minimum of 20 hours per week (or the minimum number of hours established by the company)?
12. Are you willing to train for the position via online course materials and phone/webinar sessions?
13. Are you a quick and accurate typist who is comfortable communicating with a supervisor via chat?
14. Do you have a bank account for automatic payroll deposits?
15. Do you have any experience working at home or for an off-site or remote manager?
16. Are you a highly motivated self-starter who enjoys working by yourself?

A candidate who answers "No" to any of these questions is not completely ready to function as a remote agent. Many of these deficiencies are easily remedied if a candidate is capable and highly motivated to work from home. However, if a candidate indicates that he cannot self-train or is not a highly motivated self-starter, this job is not for them.

Final Thoughts

Enterprises confronted with high agent attrition rates (anything over 25% annually), the need for flexible and variable staffing, the need to tap into a different and larger pool of agents and skills, or the desire to improve agent morale and job satisfaction should seriously consider hiring At-home agents. The number of remote agents will increase significantly during the next three to five years, as enterprises large and small realize the potential benefits this business model delivers to their organization. Technology innovation, in the form of IP/SIP and hosting, has eliminated many system barriers and has greatly reduced the start-up costs previously associated with the At-home agent business model. However, companies considering the use of remote agents should analyze all

benefits, costs, savings and challenges associated with this service delivery model, including whether their management is ready for the change.

About the Author

Donna Fluss is the founder and Principal of DMG Consulting LLC, a firm specializing in customer-focused business strategy, operations and technology services for Global 2000 and emerging companies. Ms. Fluss is a recognized thought leader and innovator in CRM, contact center and real-time analytics. For over 23 years, she has helped end users build world-class differentiated contact centers and vendors develop high-value solutions for the market. She is the author of the recently published book, *The Real-Time Contact Center*, and many leading industry reports, including the *2006 Speech Analytics Market Report* and the annual *Quality Management/Liability Recording Product and Market Report*.

More information is available at www.dmgconsult.com.

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