VOCALCOM
Connecting to Customers

The Official Channel to Drive Content & Services

Mobile Apps enhance Customers Services & Mobile Marketing

Modernise Your Contact Centre and Engage Your Customers Anywhere Anytime with Mobile Apps

Smartphones are a huge part of everyday life, with consumers using them at home, work and whilst socialising. Consumers want to be able to communicate with their service provider using any channel, and with the Smartphone market growing, mobile apps will become the most important channel used by consumers when they engage with a brand or company.

Vocalcom's end-to-end Mobile Platform Solution for the Contact Centre is designed and built with the consumer in mind. The Vocalcom solution has uniquely created an intimate connection between self-service, the contact centre, social and mobile. Very few systems in the marketplace have been able to create such a tight connection between all these components.

The Mobile

- **The Mobile Designer** lets you manage your apps through a comprehensive CMS system. The cloud based platform can either manage your existing apps or build mobile apps which can be used for customer service, lead capturing, loyalty and to support your marketing campaigns. The Mobile Designer allows you to manage your mobile apps 24/7 through the CRM. Vocalcom's mobile team is highly specialised in app development and develop your mobile app to meet your requirements, whether that be for sales, marketing or customer service.

- **The Mobile Connector** allows the client to have deep contact centre integration in any app with Smart Call Button, Call Back, Mobile Chat, Visual IVR and Real-time Waiting Times. The solution is easily integrated with existing Smartphones such as iOS, Android, Windows 8 and HTML5 web apps. With the above features the app truly becomes a personal assistant answering as many queries as you have with the voice of an agent just a click away.
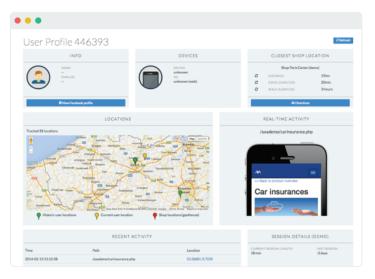
Featuring research from

Gartner.

The app has an intelligent software integrated into it, so when the end user clicks on the 'call now' button, it automatically transfers the call to an operator specialising in the area you were browsing in. Based on the callers topic (the product/service they were viewing), the end users context is transferred to the call centre.

- **The Mobile Profiler** allows you to make your mobile app smarter and omni-channel with user profiling. The app automatically captures the users interest, context, location, etc., and displays this to the contact centre agent on any inbound, outbound, chat sessions and social interactions in real-time. The apps intelligent software captures the users activity and builds a 'user profile', based on the data collected by the profiler you can send users push notifications and personalise offerings depending on the information they have been viewing.

- **With the highly sophisticated Contact Centre Integration** system, when a call or chat request is made using the Call Button' the best skilled agents dashboard automatically displays the user profile. The dashboard features include but are not limited to:

  - Current topic the user is looking at
  - Users location
  - Top interests
  - Users previous interactions with the contact centre
  - Etc.

- Build a powerful communications plan with the **Mobile Marketer.** The Vocalcom Mobile App Solution allows you to use the app as a marketing tool thus expanding the methods you would typically use for marketing purposes. Using the app you can send the user the right message at the right time and place. The app has 4 steps, which can either be integrated to work together or be used independently.

  - The first step is geofences or location as its better known. This allows the app to locate the nearest shop or organisation of the product or service the users was browsing

  - The second step is to look at the store or organisations opening times

  - Thirdly, depending on the users profile, the app segments the users interest and helps locate and send relevant information

  - And last but not least, the app personalises actions and send the user notifications, i.e. invite to visit the store, special offers at the time, coupons to use in store etc.

- The **Technology behind it all** is simple. Vocalcom SDK is easily integrated into the existing or new app. The automatically builds and tracks all user activities, building a user profile, tracking the location and contact of the users browsing. All this data is then sent back to the contact centre in real-time.

Depending on the user's context or browsing the topics are mapped to operator skills, ensuring that as and when the user contacts the contact centre, the agent handling the query is specialised and well equipped to answer their questions.

Inside the **Vocalcom Operator Dashboard** all the information about the customer is displayed to the agent. The agent can instantly provide personalised and relevant advice.

This is the end of IVR's, endless questions, and repetition of information, now **enjoy only great service!**

At Vocalcom we continue to develop revolutionary and state-of-the-art contact centre solutions for businesses worldwide to empower businesses and users to truly transform the customer experience.

The new Mobile App Solution encourages businesses and end users to communicate using latest smartphone technology. With Mobile apps being the official channel to drive content and services to consumers its vital that businesses integrate their existing services with mobile apps if they are to compete with others in the market and to ensure they are always available.

The Mobile App solution provides excellent services ensuring you are always available, information is in real-time, there's no more re-identification and you have the added advantage of a new channel for marketing your products and services. The Mobile App empowers users to define exactly the service they want and when they want it, thus driving new and existing consumer interactions.

Apps, Personal Cloud and Data Analytics Will Drive New Consumer Interactions

Smartphones, and tablets are rapidly changing the behaviour of consumers, always connected with a smartphone in one hand, and a briefcase or coffee in the other. Calling, texting, posting, sharing, reading. Companies cannot afford to get left behind. It is now imperative that companies have a road map for the future, for modern, mobile customer engagement.

Key Findings

- The data collected from apps will in turn improve the services delivered to consumers. Increased customer value will translate to better customer experience and engagement thus increasing revenue for businesses, all thanks to better targeted content, services, marketing and messaging

- Information about location and personal data is crucial in order to deliver the right message and the right time and place to the consumer

- The app software will ultimately gather information, upload it into the cloud, process and analyse the data, thus it is the obvious and most convenient platform to enable better products and services to be developed

- On average smartphone users switch on their devises up to 100 times a day, and each time apps are being used and communications are made

- Mobile apps usage will increase as more and more users embrace mobile computing into their everyday lives

- Organisations are devising new and effective ways to interact with their customers, whether they be loyal ones or potentially new ones.

CONSUMERS ACT QUICKLY AFTER THEIR LOCAL SEARCH

% of consumers who visit a store within a day of their local search:

Smartphone **50%**
Computer/Tablet **34%**

Consumer behavior before visiting store and while in-store:

1 in 3 searches on smartphone occur right before consumers visit a store

15% of in-store activities involve conducting smartphone searches about a product or for price comparison

Recommendations

Before jumping on the band wagon and creating and implementing mobile apps to your business contact centre, it is vital that organisations and developers consider and take into account some of the following points:

- Developers should launch functionality that requires users to generate meaningful data

- Data collected from the apps should enhance the users experience and the business should be able to gain benefit from the data itself

- Businesses should interact with their users, using all available channels of communication, while integrating them to their business.

Strategic Planning Assumption

By 2017, mobile users will provide personalized data stream to more than 100 apps and services every day.*

These included:

- Customer engagement through mobile apps

- The growing trends of mobile apps within organisations

- Mobile marketing

- Easy and deep contact centre integration in any app

- Omni-channel dashboards for agents with user profile of caller

- And making your contact centre omni-channel and personalised

The goal of the Mobile App is as follows:

To create multiple communications channels for customers and clients using social media and mobile apps, whilst ensuring the organisations brand and communications are intact. Using Mobile Apps, organisations can improve the value delivered to consumers.

Branded apps should offer a great user experience and create user engagement to ensure that consumers return to the app. With users returning to the app, it allows organisation to utilize the data collected to analyse it thus helping them to create best of breed user experience as their first priority. Ensuring that consumers stay with the app will become increasingly important for organisations over the next five years. Apps will become increasingly smart offering real time advice and in the future acting as an agent for the consumers.

According to Gartner, by 2017, mobile apps will be downloaded more than 268 billion times, generating revenue of more than $77 billion — making apps one of the most popular computing tools for users across the globe. It is already commonplace during 2013 to see brands and businesses use mobile apps as a primary component of their user engagement strategies. As the use of mobile devices (including wearable devices) expands into other areas of consumer and business, mobile apps will become even more significant.*

Also according to Gartner, as users continue to adopt and interact with apps, it is their data (what they say, what they do, where they go) that is transforming the app interaction paradigm. Currently, apps often provide an opportunity for brands to reach and engage with customers in a direct way, and therefore data coming from the user is often treated as a resource. This is especially true of free apps which in 2013, account for 92% of app downloads.*

We believe it is correct to say that Mobile Apps have become the norm in delivering information and data to consumers. These days there is an app for practically everything, enabling consumers to achieve what they want, when they want. Mobile apps are so sophisticated that organisations are able to know a lot more about their customers, like location, interests, preferences, buying habits and much much more. Vocalcom Mobile App Solution for the Contact Centre allows organisations to go one step further by, gathering and analysis the data collected to ensure that as and when the consumers requires direct contact, the agent they speak to is specialised in that field.

Vocalcoms Mobile App Solutions allows organisation to customise the user experience and enabling them to know what the consumer requires before they speak to an agent. It also allows them to push notifications and promotions to its users at anytime and anywhere.

Vocalcoms motto is to help organisations to provide excellent services by:

- Always being available

- No re-identification when you speak to a contact centre agent

- No waiting time

- Users full browsing history is sent to the contact centre

- Enabling organisations to send marketing material such as, documents, alerts, notifications and coupons.

Source: Vocalcom

Omni-channel mobile customer service & mobile marketing

Contact center agent — — — Mobile customer

Real-time feedback on waiting times etc.

User context, topic, location, interests

Contact us

360° view on caller — — — Omni-channel apps

* Gartner Predicts 2014: Apps, Personal Cloud and Data Analytics Will Drive New Consumer Interactions, Stephanie Baghdassarian, Brian Blau, Jessica Ekholm, Sandy Shen, 22 November 2013

Predicts 2014: Apps, Personal Cloud and Data Analytics Will Drive New Consumer Interactions

Mobile apps have become the official channel to drive content and services to consumers. Using big data collated via apps can drastically improve value to consumers. Businesses that develop data tracking and analytics will improve delivery to customers, increasing customer loyalty and acquisition.

Key Findings

- In the next three to four years apps will no longer be simply confined to smartphones and tablets, but will impact a wider set of devices from home appliances to cars and wearable devices.

- The increasing numbers of devices connected to apps and the cloud will drive big data collection and analysis, with the end goal of improving the value delivered to users.

- Increased value to users will translate to increased revenue for business-to-consumer (B2C) organizations, thanks to better targeted content, services, marketing and advertising messages.

Recommendations

- Brands and their app developers should enable data collection and analytics on their apps by integrating with the most appropriate solution and follow up with the most tailored actions.

- App developers should provide features and functionalities in their app that allow for meaningful data collection in the context of apps purposes.

- Service providers should develop data analytics into their platform to automate their services based on user preferences, therefore optimizing their revenue opportunities.

Strategic Planning Assumption(s)

By 2015, most apps will sync, collect and analyze deep data about users and their social graph.

By 2017, wearable devices will drive 50% of total app interactions.

By 2017, mobile users will provide personalized data streams to more than 100 apps and services, every day.

By 2015, cognizant computing will be a key enabler in smart home solutions.

By 2016, the top 100 brands will embrace cognizant computing features in their consumer marketing strategy.

Analysis

Over the next two to five years, the next steps in the evolution of the personal cloud will unroll, leading the entire market toward embracing cognizant computing. There are actually four stages to this evolution, the first and second are well underway:

1. "Sync Me"
2. "See Me"
3. "Know Me"
4. "Be Me."

Each stage assists in increasing personal and commercial information data about a consumer. The practical application of cognizant computing helps technology and service providers (TSPs) gain deeper insights into consumers' preferences and their daily lives — which allows them to create better, more personalized tailor-made services and offers, as well as improving customer services. This in turn should help providers strengthen their competitiveness in a market where consumers are so much more commercially aware of new services and offers, pricing structures and the reputation of a brand.

What You Need to Know

Mobile apps have become the de facto delivery mechanism to consumers. From entertainment content to productivity services, from quantified-self to home automation, there is an app for practically anything a connected consumer may want to achieve.

These mobile apps are often a vehicle for cognizant computing, where the data gathered through the usage of the apps and the analytics around it is becoming more important in both volume and value. In fact, it can be so sophisticated that through their solution providers, consumer brands know a lot about any individual consumer, such as their demographic data, location, preferences, habits and even their social circle, in some cases.

The following predictions are addressing these two trends, all encompassed in the cognizant computing phenomenon, that will inevitably drive many more new opportunities to interact with consumers in a smarter, more efficient way — both for the individuals and the businesses addressing them.

Strategic Planning Assumptions

Strategic Planning Assumption: By 2015, most apps will sync, collect and analyze deep data about users and their social graph.

Analysis by: Jessica Ekholm

Key Findings:

App developers have been improving how they utilize user data, such as location and personal information, to make their apps more relevant for end users. In addition, many consumer brands are promoting apps that focus on marketing activities, such as offering product information, pricing comparison, stock information, and collecting coupons and offers. Information about location and personal data is crucial in order to propose the right offer at the right time at the right place to consumers.

Over the next couple of years, we expect most apps to sync, collect and analyze data about users and their social graph, in order to create a more contextual and relevant experience, to enhance the brand (and more importantly) to generate future monetization opportunities. An early example of this phenomenon is the location-based app Groupon, which paired with credit card company American Express in order to incentivize consumers to shop locally by offering £5 on their shopping.

Market Implications:

By collecting and analyzing data regarding consumers' physical location, social graph and brand preferences, apps developers and brands are placing themselves in a precarious situation as to how to handle and manage highly personal information in both a transparent and ethical manner, while adhering to national and regional regulations. Additionally, the use of consumers' data should ideally make consumers feel as if they are getting extra value from the brand or the app, rather than feeling they are giving away personal information solely for the benefit of the brand.

To begin with, branded apps should offer a great user experience and create enough "stickiness" for the user to return to the app constantly. Thus the utilization of data analytics should help developers focus on creating a best-of-breed user experience as a first priority. Seducing consumers to remain with an app will become increasingly important for brands over the next five years, for we expect that apps will significantly help predict future behaviors and consumers' demands. Apps will become progressively more "smart," offering real-time advice; and in the future — act as an agent for consumers, helping the user with certain automated tasks and perhaps even conducting m-commerce transactions on behalf of the user. This will open up a new array of monetization, partnership and opportunities for brands and developers alike.

Recommendations:

- Apps developers must first and foremost focus on creating apps that creates value-add to consumers, securing enough stickiness for consumers to revisit the app.

- Apps developers and brands need to treat consumers' private data with utmost respect and make their usage of this data highly transparent and traceable for consumers, to create and safeguard a positive brand awareness and app experience.

Strategic Planning Assumption: By 2017, wearable devices will drive 50% of total app interactions.

Analysis by: Brian Blau

Key Findings:

Wearable devices have become a popular topic as its thought that the enabling of the human-to-machine data exchange has great potential to be a real benefit for users. For all of the hype and speculation surrounding its future, that category of devices will still need to be connected and have some type of user experience. Mobile devices (and apps) can be that conduit, as users typically carry them almost constantly, plus with their easy-to-understand touch interface it makes them great candidates to become the visual display for the wearable device.

- Wearable devices will use mobile apps as their conduit for data exchange and user interface because many of them won't have any, or only limited, user interface capabilities. Offloading that responsibility to the mobile device means the wearable devices will depend on apps for all types of user input or output, configuration, content creation and consumption — and in some cases — basic connectivity.

- While wearable devices will not fully rely on, or be a slave to mobile devices (and keep some autonomy), it is a way for manufacturers to keep these devices small and efficient — therefore significantly reducing device costs in favor of using apps (which are more easily maintained and updated). Considering their underlying service, most wearable devices need some type of user interface. Taking the example of a fitness-tracking device, ultimately its onboard data will need to be uploaded into the cloud, processed, and then analyzed in reporting back to the user. Apps are an obvious and convenient platform to enable great products and services to be developed.

Market Implications:

By 2017, mobile apps will be downloaded more than 268 billion times, generating revenue of more than $77 billion — making apps one of the most popular computing tools for users across the globe. It is already commonplace during 2013 to see brands and businesses use mobile apps as a primary component of their user engagement strategies. As the use of mobile devices (including wearable devices) expands into other areas of consumer and business, mobile apps will become even more significant.

Most wearable devices won't have sophisticated user interaction capabilities, as their form and function are made for different purposes. We observe this trend currently, with devices such as Nike+ FuelBand, Google Glass, the Pebble smart watch, or even devices such as the Bluetooth GPS locator, Stick-N-Find BluTracker or the Memoto Lifelogging Camera. All of these devices, and those forthcoming, share several characteristics that make them less-suited as a main point of interaction. They all need to be extremely portable and must function without complex user interaction. Connecting through a smartphone or tablet is a way these devices can be connected, to save on components, devote battery life to important onboard data gathering functions, and to offload many other functions to a device such as a smartphone that already has those built-in capabilities.

Recommendations:

- When developing wearable products and services, TSPs must consider how their products connect with and via smartphones and tablets.

- Wearable devices manufacturers need to leverage apps as a means to be fully-integrated into the technology ecosystem. This will be accomplished by communication with onboard and remote sensors through technologies such as Bluetooth Low Energy or Wi-Fi.

- TSPs should leverage the full capability of mobile devices, from the touchscreen, the app capability, the high-speed data connection, and compute power in cooperation with the wearable device's own capabilities.

Strategic Planning Assumption: By 2017, mobile users will provide personalized data streams to more than 100 apps and services, every day.

Analysis by: Brian Blau

Key Findings:

Enough can't be conveyed about the popularity of mobile apps on smartphones and tablets — they are the touchpoint of interaction when using mobile computing devices. The connection to consumer services, such as social networks, entertainment, productivity and work means users are constantly funneling data through mobile apps. Some studies show that smartphone users switch on their devices sometimes 100 times per day, and each time apps are used and communications are made.

- Mobile app usage on smartphones will continue to increase as users embrace mobile computing for everyday tasks.

- App users are providing troves of data where they often accept advertising or data connectivity in exchange for access to the app.

- Smartphones and tablets can now multitask apps, so no longer require direct interaction to operate, utilizing onboard sensor management to communicate on the user's behalf.

Market Implications:

As mobile apps continue their march to ubiquity, their usage has changed dramatically since their first introduction back in 2007. Currently, they represent a significant touchpoint for brands and businesses who want to connect with their customers. Social networking, location-based services, photography and user-generated content are popular today because mobile devices have become that central hub of computing. All of these activities, as well as apps for entertainment, productivity, or just fun, all generate data, populating databases at all points along the mobile value chain.

As users continue to adopt and interact with apps, it is their data (what they say, what they do, where they go) that is transforming the app interaction paradigm. Currently, apps often provide an opportunity for brands to reach and engage with customers in a direct way, and therefore data coming from the user is often treated as a resource. This is especially true of free apps which in 2013, account for 92% of app downloads.

To illustrate how advanced apps have become at providing personalized data streams we should pay particular attention to Facebook. Indeed, it has been reported that more than 250,000 iOS and Android apps already have integration with Facebook Connect. In many cases, these apps also have integration with Twitter and more. As social connectivity, quantified-self and other apps integrate data-generating features and services, we will increasingly rely on those apps to automatically communicate personal status.

Recommendations:

- App developers should launch functionality that requires users to generate meaningful data in the context of apps purposes.

- Brands with mobile apps should consider adding data collection as a method to enhance the user experience and gain benefit from the data itself.

Strategic Planning Assumption: By 2015, cognizant computing will be a key enabler in smart home solutions.

Analysis by: Sandy Shen

Key Findings:

Cognizant computing takes intelligent actions on behalf of users based on their historical data, preferences and rules. It can predict user needs and complete tasks without users initiating the action or interfering with the service. It can take the very simplistic format of completing a recurring event such as to turn on the water heater at a preset time, or the more sophisticated format of calling the rescue services and connecting with the doctor when an emergency occurs.

Cognizant computing can play a meaningful role at home because:

- Home settings are stable with relatively fixed equipment, and where the user behavior is routine and predictable.

- The tasks tend to be linear, in that each stays in their own boundaries with little interactions among different disciplines. For example, the entertainment services are unlikely to need to interact with the healthcare or home management services.

- The amount of equipment or service data to call upon is relatively small compared with an outdoor environment where the surrounding conditions and user intentions are more fluid.

All the above makes the home a good test bed for cognizant computing services. As many technology providers are gearing toward the smart home solution, they will look at embedding the intelligence to make the user experience more intuitive and seamless.

Market Implications:

Large service providers such as Google, Amazon, Facebook and Apple are likely to have an early start — due to the existing relationship they already have with consumers that provides them with a large repository of user data which they can analyze and predict — this is a key asset in cognizant computing. In addition, consumers also trust these brands to manage their personal data — another key aspect in cognizant computing, whereas newcomers will have to build these from scratch, thus proving a difficult struggle.

Smart home solutions will likely span across various brands and platforms in order to become "intelligent" and deliver good user experience. Those that constrain within a single brand are likely to lose the competitive edge.

Recommendations:

- Large service providers should look at the smart home as a "low-hanging fruit" and use cognizant computing services to establish a footprint.

- Smaller service providers should seek breakthroughs with innovative solutions, likely in the white space in order to attract consumers. Alternatively, partner with large players and offer your solution as a value-add.

- Hardware providers should partner with service providers that can bring cognizant computing to their products, and try to enable the intelligence across brands and platforms.

Strategic Planning Assumption: By 2016, the top 100 brands will embrace cognizant computing features in their consumer marketing strategy.

Analysis by: Stéphanie Baghdassarian

Key Findings:

Cognizant computing is the next step in the evolution of personal cloud, it consists of four stages: "Sync Me," "See Me," "Know Me" and "Be Me."

Each stage is about increasing personal and commercial information about consumers, gradually gaining an understanding of their behaviors, consumption patterns and preferences, with the ultimate purpose to anticipate their needs and actions.

- When brands will "Know Me" through various information gleaned through connected devices, such as location, app-usage tracking, customer demographic data, behavior history analysis — it will be easier to target the right advertisement at the right moment, or send the precise redeemable coupon when people are at the right location, at the right time of day, generating a higher return on marketing campaigns than before.

- TSPs that will use mobile analytics tools, along with consumer tracking across all their point of contact, whether it be Web, mobile or point of sale, will be at the heart of the brands' success to drive better customer experience and increased revenue.

Market Implications:

As part of their consumer strategy, brands are devising new ways to interact with their customers, their known and loyal ones, as well as the potential new ones.

Mobile apps should be part of the new marketing mix, however, they are not always used to the best of their abilities. Consumer usage of mobile devices and apps are very much an individual one, so it becomes a unique opportunity to provide targeted personal content and services. Depending on the type of business (services or goods, vertical industries), there are different approaches to what content and service an app should deliver, from simple product and point of sale information to a full shopping experience.

Another opportunity resides in mobile advertising, either through display adverts as part of the wider advertising campaign or through a more opportunistic approach of location-based adverts. Either way, the targeting will improve as the data about the consumer becomes more extensive — not only more detailed, but also better analyzed — cross-checked across platforms, allowing re-targeting and tracking beyond click-throughs.

Recommendations:

- Consumer brands must interact with their customers, using all available platforms in their own right while integrating them.

- Consumer brands must look at mobile analytics solutions that allow them to know and recognize their customers across multiple channels, to add value to their interactions, and increase their overall lifetime value.

A Look Back

In response to your requests, we are taking a look back at some key predictions from previous years. We have intentionally selected predictions from opposite ends of the scale — one where we were wholly or largely on target, as well as one we missed.

On Target: 2011 Prediction — By 2014, young consumers will primarily access content and social media on connected portable devices.

With 2014 now fast approaching, it already appears that consumers have entered some kind of mind shift toward mobile usage — younger ones even more so than their older counterparts. There are several reasons for this shift, including that the connected portable devices are probably the only personal devices a young consumer has frequent access to. Also, smartphone price points have fallen dramatically, while mobile apps answer most communication and entertainment needs. A Gartner 2013 consumer survey showed that while 70% of consumers aged 18 to 24 access entertainment content from a desktop, 83% of them do so from a smartphone. This is even more true when looking at information content, where the numbers are respectively 71% and 89%.

Missed: 2012 Prediction — In 2013 the consumer social networking industry will consolidate as social features are integrated across media types and markets.

Since 2011, the social media industry has grown significantly, and what was once a market full of private companies is now occupied by public firms, that are still growing at substantial rates. In the past two years a mix of talent and product consolidation of small social startups has occurred, although actual social networks have tended to elude consolidation so far. However, the second half of the prediction is taking hold, as a social context is being integrated into most consumer apps and services. To some degree, social ubiquity has arrived now that consumer devices, apps and services integrate at least some type of social networking service, signaling a significant tipping point as social networks move into their next phase — developing new business lines that complement and propel them from their core social value.

About Vocalcom

Vocalcom is a global leader and technology provider of multi-channel Contact Center solutions for customer service, sales and telemarketing. Vocalcom challenges the complexity of existing Contact Centre solutions that are long to deploy, complex to manage and difficult to adapt. Designed by Contact Center people for Contact Center people, Vocalcom's Effortless Contact Center™ provides clients with a solution that is fast to deploy, easily manageable and allows our clients to be innovative with the Customer Experience they provide. Used by over 3,500 companies in 49 countries, Vocalcom Effortless Contact Center™ is packaged as an inclusive all-in-one solution available on-premises or in the cloud. For more information, visit www.vocalcom.com.

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