

Scaling Service Excellence

Discover's Journey from Legacy IVR to Cloud-First Conversational AI



Customer

Discover is a leading U.S. digital banking and payment services company. Known for its focus on customer experience, Discover has consistently achieved top marks in customer service industry rankings, such as JD Power and SQM, and is recognized for its innovation in contact center and customer interaction technologies. Discover handles millions of calls annually and is committed to enhancing both customer and agent experiences.

Business Challenges

Legacy IVR Limitations

By 2016, Discover's interactive voice response (IVR) system was a mix of touch tone menus and directed dialogue speech menus, hosted through a third-party vendor. Despite high customer satisfaction scores, the system had no natural language understanding (NLU), limited flexibility to add or modify self-service options, and suffered from containment-related limitations.

Key pain points included:

- Difficulty increasing self-service automation due to rigid, menu-driven systems
- High agent-to-agent transfer rates
- Not realizing the full set of opportunities to enhance the customer experience



“Omilia’s solution gave us the flexibility and performance needed to push past our containment plateau and stay true to our customer experience values. Their technology delivered—both on performance and on partnership.”

Jason Phillips,
Director, Product Management & Strategy, Discover

Solution

Migration to Conversational AI

Discover selected Omilia's conversational AI platform following a rigorous evaluation and five-month pilot, competing against established vendors.

The Discover team opted to first test the technology by deploying a pilot, with the initial deployment targeting a subset of inbound calls, controlling for test group exposure, and measured task completion improvements versus the legacy system.

The learnings gathered from the customer-facing production pilot:

- **Technology highlights:** NLU "How may I help you?" replaced menu-driven navigation, enabling callers to speak freely and access self-service features more intuitively.
- **Deployment steps:** Piloted the new Conversational AI system with targeted groups and several core self-services including checking balance, making payments and reviewing recent transactions.

Success criteria focused on improved containment and reduced early hangups. During the pilot, Omilia's platform outperformed the existing IVR in key metrics with a containment improvement, demonstrating higher task completion and customer engagement.

Following the successful Pilot results, Discover migrated off their legacy IVR technology. This transformational customer experience (CX) project included the full migration of over 40 self-services from on-premise and modernizing the voice experience.

More recently, in response to a company-wide digital transformation mandate, Discover transitioned to Omilia's exclusive single-tenant cloud (Omilia Cloud Platform®) in AWS, streamlining management and modernizing infrastructure. Integration involved working closely with existing managed service providers to minimize disruption to ongoing operations.

Results

Since implementation, Discover has continued to scale self-service automation and voice capabilities using Omilia's solutions. Notable outcomes include:

- **Customer impact:** Improved self-service rates, reduced average handle time, and maintained high customer satisfaction scores and reduced agent-to-agent transfer rates.
- **Flexibility:** Omilia's tools have allowed Discover's team to develop new services independently, critical for ongoing automation and compliance with cost-management targets.
- **Sustained impact:** Discover continues to meet annual operational improvement targets using Omilia's platform.
- **Employee enhancement:** With advanced conversational tools and improved workflows, agent turnover issues were managed and employees could focus on more valuable interactions.



"Discover is committed to responsible AI use with adequate rigorous risk management. Our collaboration sets a new standard for customer care in the financial services industry. With generative AI capabilities, our customer service agents are providing informed, proactive, and efficient support that builds lasting loyalty and increases productivity. We're already seeing faster resolution times and expect customer service to continue to improve as the solution rolls out."

Jeff Stone,
VP, Contact Center Solutions, Discover

About Omilia

Omilia is the global standard for AI-driven customer service transformation. Our native Self-Learning Agentic CX platform revolutionizes how enterprises engage with customers, automating interactions with precision, empowering agents in real time, and delivering seamless, personalized experiences across all channels.

Powered by deep expertise in developing proprietary Agentic AI technology, and multi-layered anti-fraud capabilities, we enable enterprises to move decisively and safely into the era of AI-first contact centers. Omilia's Self-Learning Agentic CX learns from across the entire customer journey – from self-service to live agent interactions – unlocking continuous improvement and breaking the "glass ceiling" of containment that legacy siloed models can't achieve.

Omilia is trusted by the world's most demanding enterprises across all industries. Built on over two decades of AI innovation, Omilia delivers measurable outcomes: lower costs, higher efficiency, and unmatched customer satisfaction – all while preserving the human touch where it matters most.