SBA Overhauls Call Center Technology With Amazon Connect

When the COVID-19 pandemic upended America, the Small Business Administration (SBA) realized it was facing its own potential crisis.

Saddled with legacy technology, the agency that distributes loans to millions of small businesses needed to suddenly scale up a call center to handle inquiries from distressed business owners. The need was urgent; the deadline was immediate.

SBA officials soon turned to Amazon Connect, an artificial intelligence-powered cloud contact center that provides omnichannel customer experience across voice, chat, and text. It was fast, cost-effective – and it worked.

SBA would rapidly process about $390 billion in disaster loans to nearly 4 million small businesses and nonprofits in the throes of a global pandemic. The agency then used Amazon Connect to help take over a vital program that enables veteran-owned small businesses to more easily compete for Federal contracts, with similarly effective results.

"Amazon Connect is extremely fast, flexible, and scalable," said Douglas Robertson, chief technology officer at SBA, who leads the agency's Amazon Connect development. "People will tell you it takes forever to set up a customer contact center. But with Connect, you can do it in days, even in hours."

A Legacy System Struck by a Pandemic

As the Federal agency that provides capital to small businesses, the SBA – with only about 300 agents at the start of the pandemic – already had a large portfolio. In fiscal year 2022, for example, the agency approved more than 47,000 loans totaling nearly $25.7 billion through the 7(a) loan program, its primary small business loan program.

Technology wasn't helping. The agency had multiple communications systems – everything from Internet Protocol phones to early cloud platforms, as well as legacy systems, held together with "things like duct tape and bailing wire," Robertson recalled.

As the pandemic spread in March 2020, the SBA stood up the COVID Economic Injury Disaster Loan program, or COVID EIDL, to provide low-interest recovery loans to small businesses.

With everyone working remotely, officials realized existing call center technology would not handle the massive volume of inquiries they expected. A new center would require a variety of features, including security protection for callers discussing highly sensitive business problems.

"Everything was shut down," Robertson said. "We needed something that was extremely fast, rapid development, with production implemented yesterday. And it had to be spread across the entire country."

Realizing that their legacy contract for phone services was about to end – and that they needed to potentially add thousands of agents to handle inquiries – SBA officials decided to take action.

Amazon Connect Emerges

The choice soon became clear. SBA officials found that most vendors could only promise a call center in three to six months.

Amazon said it would take two days – and delivered.

As they rapidly established the new center, SBA officials found numerous things to like about Amazon Connect's business model. The technology allowed them to predict with precision how many customers would call in seeking loans, making it easier to assign agents. Agents could offer chat and voice contact, depending on customer preference and wait time, and the service was pay-as-you-go: the SBA only paid for the services and time it used.

Those running the center especially admired a capability called Change Management, which allowed them to make changes to the system without disruptions, even as calls flowed in.

Though the call center eventually ramped down as the COVID EIDL program stopped taking new applications in January 2022, the SBA points to the results with pride. With 1,200 agents, the center operated 12 hours a day, seven days a week, handled more than 12 million calls – and distributed disaster loans to more than 3.9 million customers.

More recently, the SBA used Amazon Connect to establish another call center to enable the agency to take over an important program for veteran-owned small businesses, known as VetCert, from the Department of Veterans

Affairs. The program certifies those businesses to compete for Federal sole-source and set-aside contracts. The transfer, authorized by the fiscal year 2021 National Defense Authorization Act, took effect Jan. 1, 2023.

Early results are promising: The first application was approved in six hours, and weekly application volume is up nearly 80 percent, with a 95 percent approval rate for applications overall.

A Cloud Customer Contact Center that Produces Results

That volume and level of success is typical of Amazon Connect, which last year achieved Federal Risk and Authorization Management Program authorized status at the High impact level. Amazon Web Services (AWS) launched Connect in 2017 after deciding a decade earlier to build its own customer contact center because legacy solutions were inadequate.

"We were up for a refresh on our contact center. We surveyed the market and didn't find anything that fit our needs. So we created it," recalled Jason Shaffer, a senior AWS go-to-market (GTM) specialist for customer experience.

The result, said Tammy Winebrenner, an AWS principal GTM specialist for customer experience, is a contact center that is easy to scale up or down and provides superior customer experience with improved agent productivity. She noted that Amazon Connect integrates seamlessly with other AWS services and with third-party services, enabling organizations to automate tasks and to surface contextually relevant information in the moment it is needed.

"Amazon Connect … allows you to scale really elastically, to iterate frequently, innovate things that most customers tell us they weren't able to do in the past," she said.

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