

LISTENING TO THE VOICE OF CUSTOMERS

Through simplification of processes
to get better outcomes.



For the UK division of a leading
credit card issuer in the US.

CHALLENGES

The client received a large number of customer complaints, and faced the following challenges:

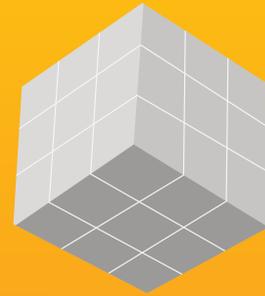
Breach in regulatory compliance leading to outstanding balance being written-off

Repeated complaints causing customer detriment, loss of first contact resolution, and increase in regulatory pressure

Incorrect processing of customer requests, stemming from inaccurate interpretation of processes

Undefined average handling time (AHT) for requests

Scanning multiple letters as one, absence of appropriate organization – sorting, prioritization and assigning accountability



SOLUTIONS

In order to simplify the process for agents and to improve the end result for the customer, Infosys BPM identified the right solution levers, and took the following approach:

- ▶ Created a dedicated letter management team with standard process
- ▶ Labelled the cases requiring actions to be completed (single/multiple) and defined AHT as per number of cases/requests catered
- ▶ Handled write-offs and settlements as unique requests
- ▶ Conducted daily internal calibration and weekly calibration with the onshore team
- ▶ Designed and deployed new alternatives to both QA and QC methods
- ▶ Ensured 100% audit on sorting and robust controls, and compliance
- ▶ Workflows redefined, and shifts re-aligned with the UK client letter scanning team to better improve TAT, improving analyst AHTs to 15 cases/hour



BENEFITS

The solution provided the following benefits to the client:



- ▶ Process training time reduced from 4 weeks to 2 weeks
- ▶ Identification of accounts needing settlement increased by ~48%
- ▶ 100% QA checks performed on sorting



4%

Complaints reduced to 4% from ~53%



24 Hours

Reduction in TAT



\$600k

Savings through settlement identification

For more information, contact infosysbpm@infosys.com

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