



ABOUT THE CLIENT

Leading US provider of reloadable pre-paid cards and related financial services.

CLIENT CHALLENGE

The company's nationwide network of more than 70,000 distribution locations and 130,000 reload sites serves the estimated 68 million underbanked consumers who do not have a traditional bank account or who rely on alternative financial services. In 2008, the client decided to transition its inbound customer service from in-house operations to a provider to drive down costs. Goals for the move included improving the customer experience while driving more business. The company also hoped to attain better forecasting abilities and a wider strategic perspective.

THE SUTHERLAND TRANSFORMATION

Sutherland implemented an end-to-end customer lifecycle management solution that serves consumers, corporate paycard operations, and back-office correspondence via voice, email, and fax channels. The team processes and responds to customer emails, while providing customer care for the client's commercial paycard product. Sutherland adapted processes to the client's proprietary customer account management tool. Measures taken included:

- Helping the client build and maintain a knowledge base now used by agents to shorten response times and ensure adherence to proper procedures
- Implementing process improvements such as improving the call flow and agent scripts, which reduced handling time from 8 minutes to 6 minutes



Process and domain excellence and Sutherland's strong data analytics capabilities have driven measurable improvements in average handling time and NPS across business lines, reducing costs, and improving the customer experience.



- Analyzing causes of customer dissatisfaction to improve net promoter scores (NPS)
- Implementing daily coaching and monthly incentives to improve performance
- Initiating process governance and strict performance management

Sutherland's ability to streamline processes across locations around the world was the key to the success of this program.

Services encompass transactions related to general purpose reloadable (GPR) cards, Western Union, PayPal, Brinks, Turbo Tax, and more. The agents handle:

- Card acquisition/order and activation
- Account/card status and setup/maintenance
- Transaction inquiries and issues
- Authorization release and disputes
- Funding/direct deposit
- Account closures

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PARTNERSHIP RESULTS

Because of relentless focus on consistent improvement to service delivery and the customer experience, the client could identify KPIs and implement an effective campaign management system. Benefits delivered include:

 **25%**
reduction
in average
handle time

 **18%**
increase
in NPS

 **14%**
increase in
customer
satisfaction scores

The client is incredibly pleased with results in the contact center and is evaluating implementation of digital solutions including chatbots, avatars, and robotic process automation to improve speed and quality of service to their customers.

As a process transformation company, Sutherland rethinks and rebuilds processes for the digital age by combining the speed and insight of design thinking with the scale and accuracy of data analytics. We have been helping customers across industries from financial services to healthcare, achieve greater agility through transformed and automated customer experiences for over 30 years. Headquartered in Rochester, N.Y., Sutherland employs thousands of professionals spanning 19 countries around the world.

**Customer Experience
Care & Support
Satisfaction & Loyalty**

For more information on how we can help you transform your processes, visit us at www.sutherlandglobal.com, email us at sales@sutherlandglobal.com, or call 1-800-388-4557 ext. 6123.

