



Client

TSYS / Rabobank Nederland

Industry

Financial Services

Country

The Netherlands

Challenge

Migration of 1.1 million customers to a new card processing platform, with full contact centre support services

Solution

Consultancy and project management of the set-up of a contact centre for the migration of MasterCard portfolio to TSYS platform

Contact Centre Set-up for TSYS/Rabobank

Client Overview

Rabobank Nederland is a co-operative entity that acts as the central clearer for 183 cooperative banks and their customers, who in turn are members, and the sole shareholders, of Rabobank Nederland.

- In the Netherlands, Rabobank Group has approximately 1.5 million members and 9 million business and private customers
- The Rabobank Group has the highest credit rating (AAA), awarded by the well-known international rating agencies Moody's and Standard & Poor's
- Rabobank attaches great value to having and keeping satisfied customers, with one of their core objectives being to create the highest possible customer value
- Their strength is providing a localised and personal service through their branch network, to their customers, reflected in the high degree of customer satisfaction and loyalty

Business Challenge

Previously all cards in the Dutch market were processed and managed by a single organisation, Interpay Nederland. In 2005 Rabobank took the decision to migrate their MasterCard charge card portfolio from Interpay to the US payment processor TSYS, with all contact centre support services being provided by Merchants. This allowed Rabobank to take back control over all aspects of the management and development of their card portfolio. The contact centre migration process was designed around three stages, with business critical reviews being held in between each stage to fine tune the approach.

- Launch of a new VISA credit card product to their exclusive high value "Private" customers (October 2005)
- MasterCard pilot phase with the migration of one branches customers and the concurrent launch of a revolving credit card (January 2007)
- Migration of all remaining 1.1 million MasterCard customers over a 12 week period (March – May 2007). The challenges faced by Rabobank during the migration were:
 - Limited card management and specialist knowledge, mainly due to the previous supplier owning and maintaining all operational processes
 - Concurrent launch of a new card feature (environmental climate compensation scheme)
 - Complex communication message to customer and the branches covering the reasons for the migration, introduction of Chip & PIN and the cross over period where customers would hold two active cards
 - Introduction of revolving credit as a new customer option alongside the existing charge card product
 - Creation of a bespoke solution at TSYS to address current and future business requirements
 - An internal unwillingness to not use IVR solutions to re-direct customers calls
 - Increased risk of fraudulent activity during the migration process

Results

- ▲ Dedicated Branded contact centre set-up in Barneveld, The Netherlands
- ▲ Specialised fraud definition team in place to reduce risks during and post migration, and minimise potential client losses
- ▲ Full set of best practise operational and call centre management procedures
- ▲ 1.1 millions customers migrated in a 12 week period, within operational service levels
- ▲ End to end communications strategy covering four separate contact centres, and the Rabobank customer and branch network

Relationship History

On migrating their product onto the new platform, Rabobank entered into a new relationship with both TSYS and Merchants. TSYS managing their product portfolio, and Merchants setting up a new call centre operation and implementing a project to minimise the impact of the migration on both their customers and their internal customer, the branch network.

Rabobank had selected Merchants through the partnership with TSYS, as a result of previous similar engagements in Europe.

Solution Provided

The previous supplier of call centre services to Rabobank had existed as part of a national institution to manage all credit and debit cards for all the Dutch banks, including all the management and maintenance of procedures, many business processes had either not been documented or maintained by Rabobank.

A key stage for the successful deployment of the call centre operation, was to create and develop a set of business processes based on best practice, and closely align them with the Rabobank operating model.

Due to the nature of this dynamic environment, the procedures needed to be flexible enough to cope with inevitable unforeseen circumstances during the migration process; a communications process was developed with the client to cascade changes to information or issues identified and appropriate solutions to the operations teams, as well as providing updated information to the other contact centres and the local branch network.

The solution for Rabobank was designed to ensure that communication channels were aligned with the key stakeholders, in this case the customers and branches, expectations. Initially the customer behaviour data from the VISA product launch were analysed and used to understand the effectiveness of differing types of communication, and the likely response from customers and branches. Once the communication scenarios had been identified, then the technical telephony and IVR solution and the supporting business processes, were designed to link four separate contact centres into a virtual solution.

The key objective of the contact centre model was to ensure that every communication was routed to the correct centre to ensure that the information being provided to customers and branches was fast and accurate. Supporting this model was a communication strategy that ensured that consistent information was provided to the contact centres, branches and customers.

The model also allowed reporting of the effectiveness of the solution, and using a virtual IVR with key decision points, could allow changes to be made to the set-up and routing of customer or branch calls.

The communication model also allowed for quick feedback from customers via the branches and the contact centre agents and allowed Rabobank to respond to any confusion or misunderstanding during, and immediately after, the migration. Merchants role in the migration covered a number of key roles in creating and implementing the solution for Rabobank and TSYS:

- Create a Rabobank branded operation within Merchants' existing facility in The Netherlands to support the launch of the VISA and MasterCard's products,

providing phone and email customer service, and a risk management team current and future business requirements

- Analyse the information from previous migration and product launches, and present recommendations on approach to Rabobank
- Development of forecasting models covering each type of contact for each centre
- Project manage the contact centre set-up
- Consult on the design of the network IVR solution and set-up of the routing for all the contact centre providers, including business continuity options and post-migration phase reduction in functionality
- Support the Rabobank project team in creating a decisive approach on the implementation of an IVR solution, that did not impact the relationship with customers, but provided a measurable and flexible tool to manage the migration activity
- Identify the critical components of the communication process, and develop a strategy to provide clear and timely information to Rabobank (head office, branch network, customers) and to the four separate contact centres, handling distinct, but interlinked parts of the Rabobank product migration
- Identify solutions for high risk and critical business procedures to ensure that customer and branch satisfaction levels were maintained
- Create seamless end to end business processes to reduce the risk (financial and reputational) during the migration process
- Design and manage the set-up of a virtual telephony and IVR solution to ensure the correct routing of customers by multiple selection criteria (type of customer, type of product and query type). The solution also provided real time customer information and was designed to be flexible to allow changes in response to unexpected customer behaviour
- Create a business continuity process for each centre to ensure seamless routing of calls in the event of an outage
- Create a risk business unit to minimise the impact and likelihood of financial fraudulent activity during the phases
- Create end to end test programmes to test each part of the communications cycle, what and how we delivered

Value Derived

- The migration of the entire customer base and the set up of a new Rabobank branded dedicated contact centre operation
- Degradation of the service was limited in scale, and lasted for less than 6 weeks after the migration of the final customers, with service levels achieved soon afterwards
- Set of best practice card processing procedures
- Creation of contact centre management procedures
- Create a fast and effective complaints management process to reduce the impact of migration
- Telephony and IVR platform created to support the migration, with a post-migration phase to migrate to a “business as usual” minimal IVR solution
- Rabobank now have full ownership of the market positioning of the product and control of their contact centre strategy