

Impact 360 Success Story: Grupo Financiero HSBC, S.A. de C.V

CUSTOMER:

GRUPO FINANCIERO HSBC, S.A. DE C.V.
(HSBC MEXICO)

INDUSTRY:

Banking and Financial Services

SOLUTIONS AND SERVICES:

- Impact 360™ Quality Monitoring
- Impact 360 Competency-based Learning
- Impact 360 Content Producer

REGION:

Latin America

LOCATION:

Mexico City, Mexico

NUMBER OF AGENTS:

800 – Direct Line
400 – Collections

RESULTS:

Direct Line Contact Center

- Improved agent performance
- Reduced costs
- Achieved more efficient, personalized training tied to performance metrics
- Gained ability to locate specific customer interactions within seconds for dispute resolution and other purposes
- Enhanced ability to comply with changing regulations and processes through easier sharing of best practices and procedures

Collections Contact Center

- Increased productivity in monitoring evaluations and training by 100 percent
- Improved visibility into customer interactions
- Gained ability to obtain business intelligence from interactions and share it with other departments
- Enhanced ability to respond quickly to changes in regulations and processes
- Expanded opportunities for cross-selling

OPPORTUNITY

Grupo Financiero HSBC, S.A. de C.V. (HSBC Mexico) is one of the four largest banking and financial services companies in Mexico. A subsidiary of HSBC Holdings plc, the bank serves 6.2 million customers through a national network of 1,400 branches, 5,200 ATMs, online banking, and two contact centers collocated in a facility near its headquarters in Mexico City. These centers handle calls for the bank's Direct Line and Collections departments.

Customer service is a priority at HSBC Mexico, and keeping agent skills sharp is an important part of delivering a high-quality customer experience. Consequently, when the bank's Direct Line contact center moved to a new computer telephony integration (CTI) application, Call Center Director Victor Romero sought a new quality monitoring solution that would do more than record calls. "We wanted a solution that would work with our CTI application, as well as record screen data, provide evaluation forms, and incorporate eLearning functionality into our center," he says, noting that the center handles four million calls per month, along with inquiries made via the Web and email. Transaction types include bank and investment account transaction requests, branch assistance inquiries, outbound telemarketing calls, dispute resolution, and other customer care activities.

Francisco Diaz, director of the Collections contact center, was also interested in moving to a new quality monitoring system. Although making collection calls is the core focus of the center's 400 agents, they also make welcome and credit usage calls, as well as conduct outbound surveys to assess quality of service. "We were recording calls and doing live monitoring," Diaz says, "but we wanted a more powerful solution that would capture data — actual screens — as well as audio."

During the evaluation of quality monitoring solutions, Diaz viewed systems in place at other HSBC sites around the world. He saw Impact 360 Quality Monitoring* from Verint® Witness Actionable Solutions™ in action in the United States, at an HSBC Bank contact center in Las Vegas, Nevada. "I was impressed with the way Impact 360 captured the customer experience, including voice and screen data," he says. "Seeing it in action reinforced that it would be a more effective tool for our collections agents, and we came to view it as an HSBC institutional solution."

Romero also was impressed with Impact 360 Quality Monitoring's eLearning capabilities. "There's a clear link between quality and eLearning, and that's very important to our business."

SOLUTION

Grupo Financiero HSBC, S.A. de C.V. (HSBC Mexico) selected Impact 360 Quality Monitoring, Competency-based Learning, and Contact Editing, and is deploying the solutions in both contact centers.

"In the Direct Line contact center, we record 100 percent of calls and keep them for a year," Romero explains. "We're using Impact 360 Quality Monitoring to record voice and screens, and we're about to start using the Contact Editing feature to select the best practice calls for use in agent training."

*At the time of implementation, the solution was offered by Witness® Systems, which has since become part of Verint and renamed Verint Witness Actionable Solutions.



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– FRANCISCO DIAZ, CONTACT CENTER DIRECTOR, COLLECTIONS,
GRUPO FINANCIERO HSBC, S.A. DE C.V. (HSBC MEXICO)

Romero notes that Grupo Financiero HSBC, S.A. de C.V. (HSBC Mexico) is an ISO 9000-certified organization, and renewal of the certification requires that the bank apply its business practices consistently. This requirement, coupled with the bank’s goal of being Mexico’s leading financial services provider, makes agent training essential. Impact 360’s Competency-based Learning functionality is helping the bank maintain its ISO certification.

“Our Direct Line center handles customer care, credit cards, telemarketing, investments, legal, the help desk, the insurance help desk, and dispute resolution,” he says. “Each area has its own processes and procedures. We can link to the procedures documents out on our Web server and use them as material in training courses.”

Romero continues, “Banking is highly competitive, and the real competition is in service — who can deliver the best value-add. Quality monitoring is very important to us because the evaluations show where our internal processes and agents need to improve. We have a well-developed evaluation form that’s linked to an eLearning form, and together, they help our agents deliver better service. And since our bonus program is tied to evaluations, there’s a real incentive for our agents to constantly enhance their skills.”

The Collections contact center handles 400,000 calls per month and uses Impact 360 Quality Monitoring to record 100 percent of audio and 10 percent of screens.

“Impact 360 has been beneficial,” Diaz says. “We can track, store, and retrieve customer interactions easily, and if follow-up is necessary, we can handle it quickly.”

Training is an essential part of the center’s operations. “We use Impact 360 Contact Editing to make training clips,” Diaz adds. “We can link screens, buttons, and data within a clip, which is particularly useful. The day-to-day needs of the business put heavy demands on our training environment. Now, if we have a change in systems or regulations, we can easily create and distribute a clip to show our agents what’s new.”

According to Diaz, Impact 360 has simplified training in the Collections center. “Before Impact 360, training was difficult,” Diaz explains. “We had to get the agents into a classroom, find a trainer, and then spend time afterward doing evaluations to see if the training was a success. Now, the agents take training at their desks. We can define the level of training they need and the amount of time they spend on it. Impact 360 pushes it to their desktops automatically, and their training is scored. It’s easy to track the effectiveness of our training.”

Diaz has found that agents and supervisors like this new method of training as well. “Impact 360 helps our agents achieve better results. They can improve their performance — and their income. Our supervisors like it because it’s a powerful tool for tracking the performance of individual agents and allows better coaching.”

BENEFITS

Impact 360 provides Grupo Financiero HSBC, S.A. de C.V. (HSBC Mexico) with many benefits.

“Agent performance in HSBC Mexico’s Direct Line center has improved greatly, and our costs have decreased,” Romero says. “We’ve reduced the need for classroom training and the problems associated with removing agents from the floor. Instead, we now have targeted training that is personalized for each agent. We can determine their strengths and weaknesses, and we can push the courses they need directly to them. We can also share best practices easily.”

There are other benefits, as well. “With our old recording system, we could spend a day looking for a recorded call. Now, with Impact 360 Quality Monitoring, it takes two or three seconds. This is especially useful in dispute resolution, where we must respond quickly, since there are financial implications for both the customer and the bank.”

In the Collections center, Diaz sees a number of business benefits. “With Impact 360, we’ve increased the productivity within our center and are 100 percent more efficient at monitoring, evaluating, and training our agents,” he says.

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– VICTOR ROMERO, CONTACT CENTER DIRECTOR, DIRECT LINE,
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From a strategic perspective, Impact 360 provides the Collections center with additional value. "Impact 360 gives us more control over what's happening in our day-to-day business," he explains. "The interactions between the agents and the customers are valuable, and from a collections standpoint, we want to know what our agents are saying and what issues are arising."

Diaz adds, "Collection calls are an opportunity for HSBC Mexico to provide customers with products and services that might better fit their needs than those they currently have. They also contain valuable customer intelligence that helps us make business decisions. Being able to sift through the calls quickly is important. Impact 360 not only captures the information, but also makes it easy for our Monitoring department to look at random samples, spot trends, and provide important insight to other areas of the business. It's a powerful solution that helps us get to the real needs of our customers."

About Verint Witness Actionable Solutions

Verint® Witness Actionable Solutions™ was formed as a result of Verint's successful combination with workforce optimization provider Witness Systems. Our software and services enable organizations to capture and analyze customer interactions, improve workforce performance, and optimize service processes in contact center, branch, and back-office operations.

Verint. Powering Actionable Intelligence.®

Verint Systems Inc. is a leading provider of actionable intelligence™ solutions for an optimized enterprise and a safer world. More than 10,000 organizations in over 150 countries rely on Verint solutions to perform more effectively, build competitive advantage, and enhance the security of people, facilities, and infrastructure.



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