Financial Services BPO Transforms Agents Into Advisors with eGain Knowledge

Deployed across **seven contact centers**
Handle queries for about **150 marquee brands**

**COMPANY**
This S&P 500 and Fortune 500 BPO is a leading global provider of marketing and loyalty solutions. The company’s Card Services Business provides and manages credit card programs—private label, co-branded, and commercial—for more than 100 well-known consumer brands. Its thousands of associates work out of 100 or so locations worldwide.

**CHALLENGE**
This company is known for customer service excellence, having been rated as a center of excellence by independent benchmarking associations. It wanted to make sure this excellence was replicated uniformly across all its businesses, including Card Services.

Providing consistently excellent customer care for about 150 marquee brands, most of them household names, is not easy. The customer service organization in Card Services employs 1800 customer care associates and 1300 collections associates across seven contact centers. In addition, there are more than 700 work-at-home associates, whose number is expected to grow to 1500 in 2016 to support business growth. Care associates handle millions of calls per year from consumer card holders and store associates across 150 marquee brands. Typical queries for the care organization are on topics such as payments, finance charges, fee adjustments, address and name changes, reward programs, authorization and digital pay. Collections associates focus on payment and retention, payment plans, and recovery.

The big challenge for associates was finding answers to customer queries. They had to search through a sea of documents—there were over 700 documents, many over 40 pages in length—to find answers to customer questions. Moreover, they had to drink from the fire hose on a daily basis, attempting to digest information from over a 100 new “memos” or updates from brand partners every day. So, finding answers was like finding a moving needle in a rising tide of information, requiring associates to have 20-pound-brains to be able to operate from memory and even remember the structure of documents to know where to look for answers. The result? Escalations to Level 2 specialists in their internal Assist Line continued to increase. The organization knew it needed a comprehensive knowledge management (KM) system to scale customer service with speed and quality.

**SOLUTION**
The organization selected eGain Knowledge™ in the cloud as the solution of choice due to the depth of its KM capabilities, including its hyper-intelligent
search and guided service capability, powered by Artificial Intelligence (AI). In addition, eGain’s domain expertise in KM developed over two decades, its ease of use and deployment, and its unique knowledge methodology, focused on creating quick business value—eGain GQV™—also made eGain the provider of choice.

**RESULTS**

The solution has been deployed in all the seven contact centers. Care and collections associates have become more like advisors now, conducting guided, best-practice conversations to handle complex queries.

Robust content management capabilities in eGain Knowledge, including single-sourced publishing of multi-brand, multichannel content, allows knowledge administrators to author once and publish everywhere. Maintenance is easy, as is finding the right information. Personalized, role-based portals allow associates to see knowledge that is only relevant to them, making it a breeze to find answers. Out-of-the-box analytic dashboards in eGain Analytics™ enable the service organization to optimize and enhance knowledge over time.

“As a customer-obsessed organization, we constantly push the envelope in elevating customer satisfaction,” says the head of customer service. “Our agents, and ultimately customers, benefit from the fast guidance to answers, enabled by eGain Knowledge. The time to publishing knowledge has been shrunk from days to a matter of just a few hours. The cloud deployment has relieved us of IT headaches.”

Thrilled with the success, the company is planning to extend the use of eGain Knowledge to work-at-home associates and offshore contact centers, while leveraging its knowledge personalization, AI, and multichannel publishing capabilities this year.