A Leading American Direct Banking and Payment Services Company Uses Email Management to Smooth Out Bumps in Online Customer Service

**COMPANY**

This company is one of the most recognized brands in US financial services, operating one of the largest credit card networks. It also offers student loans, savings, CDs, and money market accounts to customers in almost 200 countries. More customers carry their credit card than any other, and the company also operates one of the largest automatic teller machine (ATM) networks in the world, supported by a round-the-clock customer service department.

**CHALLENGE**

As the company’s customers increased more than 20%, it began to experience challenges. The organization had been using Outlook to route and respond to emails, but with over 70,000 per month, service levels went from hours to days. Email volumes increased 10% month over month during particularly busy seasons, and promotional spikes in traffic increased the load on customer service agents by almost 700%. In response to this, operational goals were set: respond within 12 hours and with more accurate, consistent responses, reduce handle and wrap time, improve referral SLAs, and integrate backend systems and customer data in a single place.

**SOLUTION**

The company chose eGain Mail™, eGain AutoWorkflow™, and eGain Data Adapters™ to improve agent efficiency, enforce service levels, and automatically notify supervisors when agent email loads were reaching critical levels and about to fail SLAs. It set up eGain macros to automatically pull customer information from outside systems into a single place where agents had a 360° view of each interaction. Then it added powerful auto-suggestions to provide agents with intelligent templates of the most likely answers. Finally, it created autoclassification rules to reduce wrap-up time and help disposition responses.

**RESULTS**

Without increasing staff, the company was able to improve service levels for all customers from 24 hours to less than 8, and for high-value customers to less than 4, despite an increase in email traffic. Agents could shave 40 seconds from the average 4-minute handle time. And with autosuggestions and intelligent routing, the organization was able to smooth out the bumps in agent load, increase agent satisfaction, and improve overall customer service.