

CASE STUDY

Camden National Bank

Harland Clarke's "BURST" Solution Facilitates Regional Bank Expansion — Welcomes 30,000 New Customers by Phone in Two Weeks

Background

Camden National Bank, a full-service community bank, underwent an acquisition to expand its branch network to 50 banking offices throughout Maine. The result would be approximately \$300 million in deposits and would make Camden National the fourth largest bank in deposit market share in the state. In addition to growing the bank's footprint and customer base, the acquisition was designed to boost online and mobile banking services, as well as increase local loans for individuals and small businesses.

As a result of the subsequent expansion, more than 30,000 newly acquired customers had to be informed about the conversion of their accounts to Camden National.

71,924 outbound calls placed during traditional and non-traditional banking hours

19,124 of **30,864** customers successfully contacted by phone

Program support quickly ramped up and down

94% of customer interactions handled successfully by Harland Clarke — only 6% required transfer to bank's internal team

Bank cost-effectively added outbound calling capabilities

Challenge

The bank knew it was critical to communicate effectively as the conversion progressed and was committed to ensuring a positive and seamless customer experience.

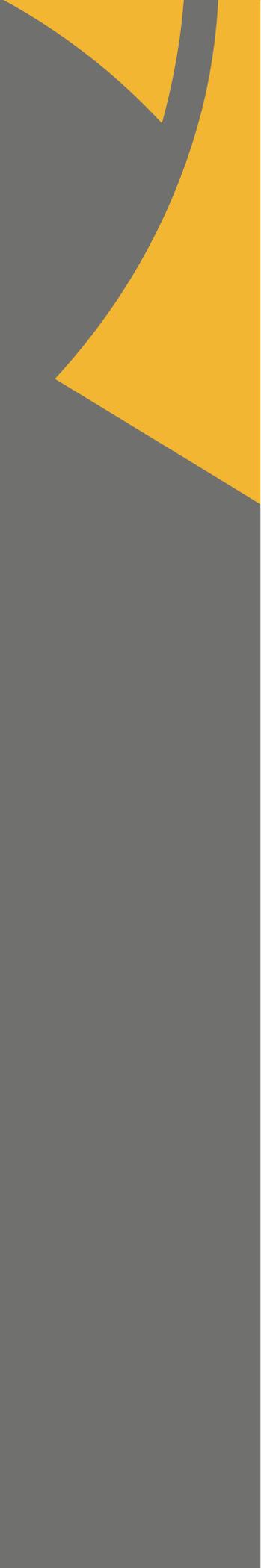
In order to do this, Camden National designed a multichannel communication plan with a variety of touchpoints, including welcome letters and customized brochures. The bank also wanted to reach out to new customers by phone in the two-week period between the time they received their new debit cards and the official transition date. With 30,000-plus customers to reach in two weeks, the bank knew it was impossible for its internal staff to handle the welcome calls.

Camden National needed a flexible, experienced contact center supplier with a proven track record — one that was able to scale outbound call support as a seamless extension of the bank. The supplier would handle outbound calls to the new customers on a short-term basis, freeing the bank's internal team to focus on their primary duties.



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OPERATIONAL SUPPORT



Because of its brand focus on customer service, the bank insisted the outsourced support team be professional, knowledgeable and expert in creating a positive experience for the new customers.

Solution

The bank chose Harland Clarke Contact Center Solutions (CCS) as its outbound contact support supplier because of our passion for excellence, our outstanding reputation in the industry, and our ability to quickly and efficiently scale to meet our clients' specific needs. Our CCS Burst solution, in particular, was perfectly suited to the needs of Camden National. Burst offers short-term, scalable customer care capacity with no long-term commitment.

Sixty days prior to the conversion, the Harland Clarke CCS team began weekly meetings with Camden National to ensure that all tasks were discussed and on track. Contact center training was conducted during the week leading up to the date of the outbound call launch.

Camden National provided 30,864 records to the Harland Clarke team. The team attempted to contact each of these customers up to three times on different days and at different hours to maximize the potential to reach them. Using resources provided by Camden National, our specialists answered a wide variety of questions about the conversion. Our dedicated CCS team was able to represent the Camden National brand just as their internal staff would, in effect becoming an extension of their brand for the duration of the campaign.

The campaign continued six days per week for two weeks to ensure ample opportunity to reach new customers in person or via voicemail.

As part of its standard operating procedures, the Harland Clarke team hosted daily client calibration huddles to keep the bank informed and up to date on the progress of the campaign. Daily call reports were also provided.

Results

Over 62 percent of the target population — 19,142 customers — was reached by the Harland Clarke CCS team, either directly or via voicemail. Questions and concerns were addressed in a timely manner, and customers were happy to receive information in advance that would impact them, including key dates and upcoming changes to their online banking experience. As a result of this proactive approach, the number of inbound calls the bank received following the conversion was minimized.

The Harland Clarke CCS team was able to acclimate itself quickly to meet the specific needs of Camden National. Our Burst solution provided the short-term, flexible support the bank needed. The result was a positive customer experience, ready bandwidth for the bank, and a smooth conversion.

Camden National Bank President and CEO Greg Dufour said, “This was a great undertaking for everyone involved, and I thank the entire team for their time and commitment to making this a smooth transition.”

What This Means to You

Financial institutions often lack the internal resources to manage outbound and inbound call campaigns, and yet they are among the most effective ways to connect with customers, especially during periods of change. Harland Clarke’s nimble Burst solution, performed by our Contact Center Solutions experts, can professionally and cost-effectively step in to handle calls, even the most sophisticated and technically challenging inquiries, while ensuring your account holders receive the brand experience they would from your own staff.

Harland Clarke’s Burst solution provides:

Augmented short-term bandwidth and flexibility. Our Burst solution makes it easy to handle temporary increases in call volume without hiring extra employees or risking negative customer experiences. Our Burst solution can adjust the number of specialists and operational hours required as the project demands. It is a targeted, short-term solution with no long-term commitment necessary.

Immediate capacity. Our Burst solution enables financial institutions to handle projects requiring additional resources — without taking up additional physical space.

Higher levels of customer satisfaction. Customers appreciate being acknowledged promptly and professionally, and assisted when they experience difficulties. Our Contact Center Solutions team mirrors the same high levels of service that your internal team delivers.

Stronger customer loyalty. A well-executed conversion is just one link in the chain of customer relationship building. With our Burst solution, the Harland Clarke Contact Center Solutions team can handle conversions and other short-term events in a way that complements the entirety of the customer relationship.

Efficient use of resources. Banking professionals can’t do it all. Relieving your staff of the crucial tasks that accompany banking conversions instantly enables them to be more productive and focus on what they do best.

Experience and professionalism. Harland Clarke can represent your brand in a world-class way. Our CCS team is a group of dedicated professionals who are proud to be an extension of your company.

Working with Harland Clarke's CCS team provides your financial institution with a seamless extension of your own staff, increasing your agility, bandwidth and core strengths. Let our professionals take care of the logistics while you continue to focus on your customers.

Many variables impact marketing campaign success. The information on earnings or percentage increases that is contained within this case study is provided for demonstrative purposes only. Harland Clarke does not guarantee or warrant earnings or a particular level of success with a campaign.

About Harland Clarke's Contact Center Solutions

- B2B and B2C inbound and outbound capabilities
- More than 20 million contacts managed per year
- More than 55,000 contacts managed PER DAY
- Locations: San Antonio, Salt Lake City, Puerto Rico
- 1,000 production stations with ready capacity
- 850 highly skilled sales and service professionals
- English, Spanish and French Canadian languages
- 100% call recording
- Chat and email service capabilities
- Stringent logistical and physical security features

To learn how Harland Clarke can help your financial institution connect with account holders, call **1.800.351.3843**, email us at **contactHC@harlandclarke.com** or visit **harlandclarke.com/BURST**.