

**Zions Bancorporation**

# Inbound Call Support Smooths Online Banking Conversion

## Conversion at a Glance ...

- 7,500+ calls answered during traditional and nontraditional banking hours
- 92% answer rate
- Program support quickly ramped up and down
- Cost-effectively added inbound call-handling capabilities

**Background**

Zions Bancorporation is one of the nation's premier financial services companies, with \$51.9 billion in assets and a collection of 500+ banks strategically located in high-growth markets in 10 states.

In order to enhance the security of personal and account information for its online banking customers, the bank decided to switch to a new online banking application provider. This change required all online banking customers using Quicken® or QuickBooks® to go through a multi-step conversion process.

**Challenge**

While the bank was committed to ensuring a smooth and painless transition for customers, it wasn't staffed to handle the anticipated increase in inbound call volume during the conversion. Nor was it able to reassign knowledgeable staff members away from their usual duties to handle the calls.

Zions Bancorporation needed a seamless extension of its customer service team to:

- Provide prompt and professional assistance, including one-call resolution whenever possible
- Avoid long hold times and frustration
- Spend the appropriate time with each customer to ensure a positive experience

**Solution**

Zions Bancorporation has enjoyed a healthy collaboration with the Harland Clarke Contact Center Solutions team for more than 35 years. With this track record of success, Harland Clarke was a natural place for the bank to turn for a well thought-out solution from a trusted resource.

Before the conversion began, the bank granted the Contact Center access to its account holder data so that call center specialists would be able to immediately locate the information necessary to assist customers.



In addition, the Harland Clarke and Zions Bancorporation teams worked closely to create a plan to handle the increased call volume and to accurately and professionally guide customers through a potentially complicated conversion process. This involved creating a core team able to scale up and down to meet the fluctuating call volume, and training the professional call center specialists to provide support at the highest level of expertise. A team of sophisticated call specialists was selected to handle the calls, and the program was launched quickly and effectively.

## Results

Over the five weeks of the conversion, Harland Clarke's Contact Center Solutions experts answered more than 7,500 calls during traditional and nontraditional banking hours, with an answer rate of 92 percent. The Contact Center team quickly ramped up and down to accommodate call volume, and cost-effectively supported the bank's customer service needs while freeing the bank's internal team to focus on escalated inquiries.

The Contact Center Solutions team provided daily updates to the bank, reporting on the progress and success of the campaign and detailing anecdotal feedback received from customers.

Overall, the program resulted in a positive customer experience, short hold times, instant bandwidth for the bank, and a smooth conversion.

## What this means to you ...

Inbound customer service campaigns are especially important when account holders are in need of assistance. But many financial institutions lack the internal resources to manage a significant increase in the volume of inbound calls, especially in a compressed timeframe.

To enable your employees to focus on what they do best, consider working with a team that can skillfully manage the strategic planning and execution of conversions. Harland Clarke's nimble Contact Center Solutions team can professionally and cost-effectively step in to handle account holder calls — even the most sophisticated and technically challenging inquiries.

For financial institutions seeking call center support, Harland Clarke's Contact Center Solutions team provides:

**Instant bandwidth and capacity.** Our Contact Center Solutions team makes it easy for financial institutions to handle a temporary increase in call volume without hiring or providing space for temporary employees, or risking negative customer experiences due to increased hold time.

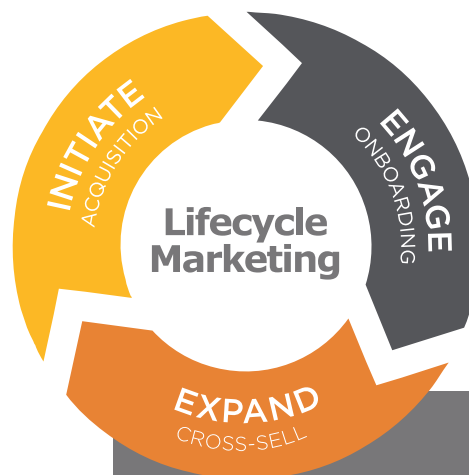
**Higher levels of customer satisfaction.** Account holders appreciate being acknowledged promptly and professionally, and assisted when they experience difficulties. The Contact Center Solutions team mirrors the same high levels of service that your internal team delivers.

**Stronger customer loyalty.** When account holders feel valued — knowing that decisions have been made in their best interest, and that assistance is accurate and accessible — their loyalty is immeasurable. A well-executed conversion is just one link in the chain of account holder relationship building. Our Contact Center Solutions team can expertly handle a complicated conversion in a way that complements the overall banking relationship.

Remember, expertise counts. Because of our financial industry focus, Harland Clarke has the expertise to represent your brand in a worldclass way. Our Contact Center Solutions team is a group of sophisticated professionals who are proud to be an extension of your company. Let us take care of the logistics while you continue to focus on your account holders.

*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.*

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](mailto:contactHC@harlandclarke.com)** or visit **[harlandclarke.com/ContactCenter](http://harlandclarke.com/ContactCenter)**.



*Harland Clarke's Lifecycle Marketing Solutions — powered by advanced analytics, insightful data and award-winning creative designs — drive engagement and profitability at every stage of the account holder relationship.*

*Through effective acquisition, onboarding and cross-selling strategies, we help our clients achieve primary financial institution status with their account holders.*

#### **Acquisition**

Reach prospects with targeted, effective communications that encourage new account openings and set the foundation for strong relationships

#### **Onboarding**

Use relevant account holder data to deploy multichannel communications that effectively transition new account holders into satisfied, loyal customers

#### **Cross-sell**

Increase the number of household products to capture full profit potential