

# Transforming telephony into a digital channel

■ SANTANDER CASE STUDY



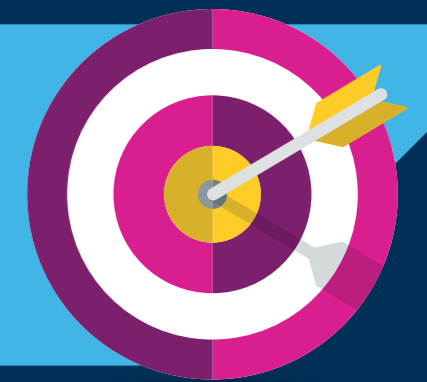
# About Santander



**Santander UK plc. is a full-service retail and commercial bank with c. 14 million active UK customers. A subsidiary of the major global bank Banco Santander, Santander UK is committed to maintaining the highest levels of customer service, to earn the lasting loyalty of their employees, customers, shareholders and communities.**

Through their omni-channel experience, Santander are serving their 4.8 million digital customers with the support of their network of telephone call centres, 826 branches and 65 corporate business centres. Their values of offering a 'simple, personal and fair' service places them as an industry leading innovator within the field of customer service.

# The Customer Challenge

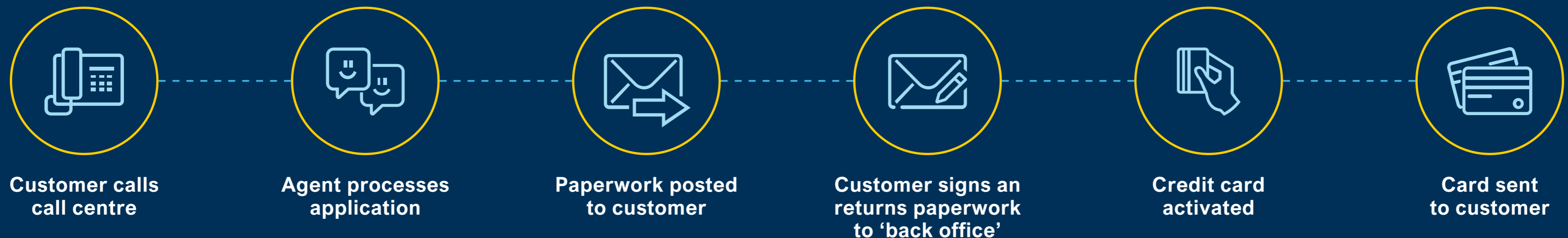


**As part of their vision to offer a simple, personal and fair service, Santander embarked on an end-to-end examination of their telephony journeys.**

It was found that telephony agents were less successful in converting credit card application than other channels, revealing a problem in the customer journey that needed to be addressed.

The problem was that the journey could not be completed on the call. Rather, customers had to wait for paperwork to be sent out in the post, which they then had to complete and return. These delays meant the journey typically took 16 days- longer than some customers were willing to wait.

In response, Santander set out an ambitious new plan to replicate the convenience of making a branch-based application via the telephony channel. In order to achieve this, they looked towards technologies that would transform the agent customer interaction.



# The Solution



**Santander implemented Vizolution's vScreen solution, an agent-assisted telephony solution that transforms a standard call centre call into a visual experience.**

When a customer calls the contact centre, they are directed to a secure screen sharing session that can be accessed via a simple browser and without downloads. Using vScreen, agents can show, share and collect signed documents, as well as display visual sales aids.

## **vScreen Process = 4 days:**



**Customer calls call centre**



**Agent processes application, paperwork viewed and electronically signed by customer**



**Credit card Activated**



**Card sent to customer**

vScreen meant the journey was transformed in 2 ways:

**1**

Since the technology is able to capture digital signatures when showing pre-contractual documents, consumer credit agreements (CCAs) and regulatory declarations, the delays and costs associated with postage were removed and the journey completed in a single transaction.

**2**

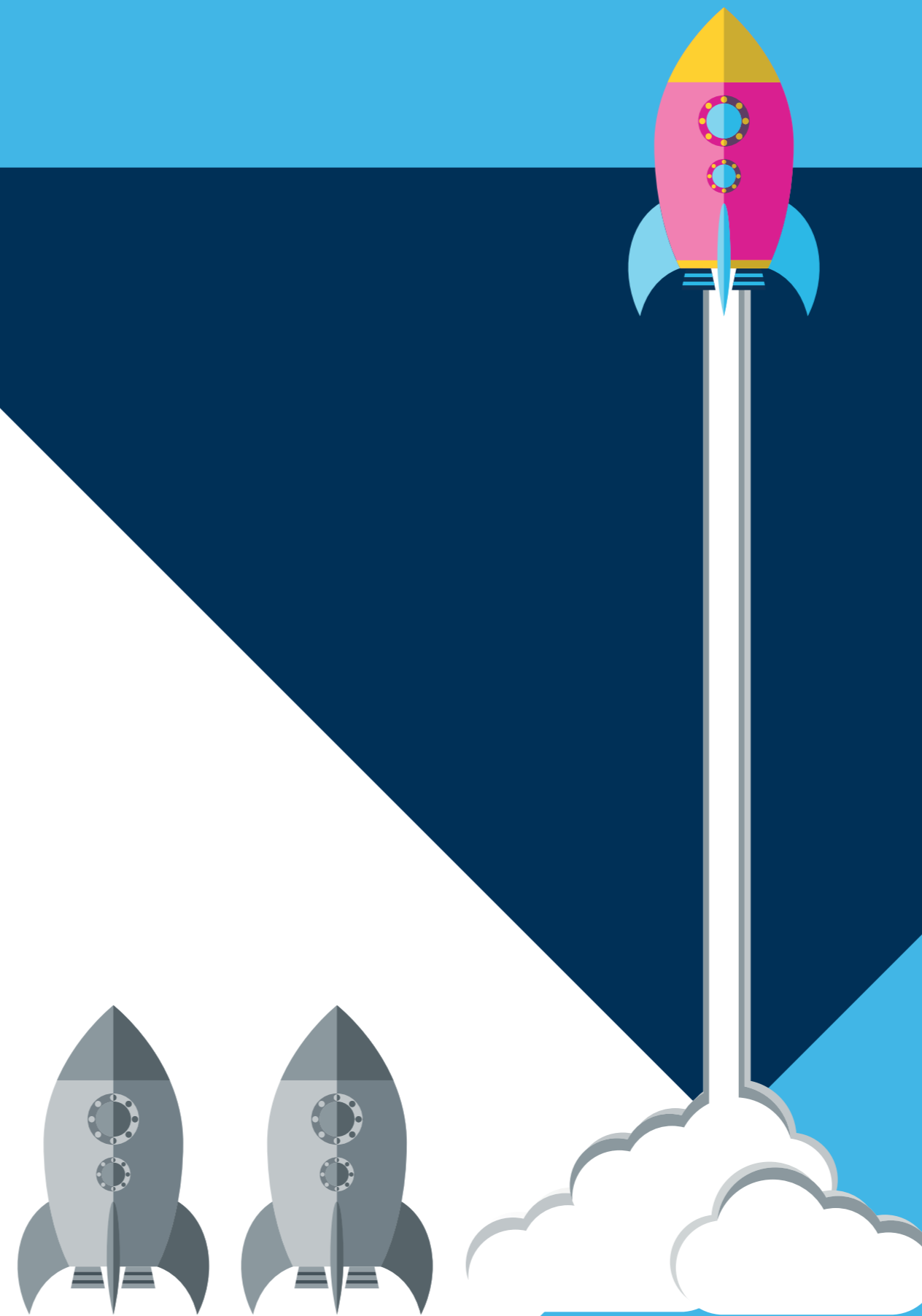
Customers were shown a summary of their deal on the screen to help them understand and encourage completion. This also included upsell options such as insurance.

# Results



vScreen delivered significant improvements across key performance indicators.

- 75%** fulfilment time reduction
- 15%** conversion rate improvement
- 17%** sales revenue improvement
- 97%** customer satisfaction
- 89** NPS



# Success Stories



**This tool allows us to present complex regulatory information to customers in real time in a simple and personal way that is so much easier for customers to understand. The more we use this, the more applications we can see uses for”.**

Managing Director, Telephone Distribution at Santander

**Vizolution is a hyper-growth CX-Tech company dedicated to helping enterprises make customer experiences effortless.**

We believe that remote customer experiences should be as effective and high touch as in-person interactions, and that customers should be able to complete journeys in as few steps as possible, within their channel of choice.

Our suite of solutions are used by 33 global enterprises in 13 different countries and have received numerous accolades for CX innovation, including at the UK Customer Satisfaction Awards, European Contact Centre and Customer Service Awards and CCA Excellence Awards.

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