dimension data

United Kingdom and Europe | Customer management for financial services

Setting the pace: empowering innovation for TSYS Managed Services (TMS) EMEA

Challenge

- ambitious growth strategy
- evolution of service portfolio
- industry's appetite for multi-channel customer management services

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Solution

- Contact Centre-as-a-Service – a comprehensive suite of contact centre functionality delivered via the cloud

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Result

- over 50% reduction in per-seat technology costs
- 20–25% margin improvement
- significant new business wins based on technology advantage
- up to 30% reduction in technology deployment time

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'**CCaaS allows us to leap forward in terms of multi-channel delivery capability.** Because we pay only for the functionality we need, when we need it, we can **innovate with confidence, scale our business at will, and pursue growth without risk.**'

Adrian Garton, Managing Director (EMEA), TSYS Managed Services

⚒ Challenge

TSYS Managed Services (TMS) EMEA is a joint venture between the world's leading card payment processing business and Merchants, a global customer management outsourcer with a 30 year track record. Hardly surprising then that, since its foundation in 2007, TMS has established a reputation for providing highly focused customer management services to major banks and financial services providers. In the beginning it did so as an adjunct to the card processing activities of its parent. Today the tables have turned. TMS is winning business in its own right and even creating sales opportunities for its parent.

TMS has grown by delivering exceptional standards of customer service, complemented by a stringent focus on the protection of its clients' revenue streams through effective fraud management, collections, and dispute resolution. In 2013 the contact centre it operates for Nationwide Building Society won the 'Best Achievement in Customer Service' accolade at the prestigious Card & Payment Awards.

Without question then, TMS merits its reputation for service excellence. It is now taking that to another level. 'In the troubled aftermath of the financial crisis, the need to win, build and maintain customer trust and loyalty has become the driving issue in financial services,' says TMS' Managing Director (EMEA), Adrian Garton. 'That means services have to be helpful, personalised and available to customers on their terms. In today's digital and socially-connected world, that means via any channel and across social networks.

This new reality presents a challenge for financial services organisations, and an opportunity for TMS. TMS recognised early, that in order to grasp that opportunity, it would need to achieve a step change in its technological capability.

Like most outsourcers, the issue of technology investment has been a vexing one for TMS in the past. Investing ahead of the curve can be a risk that applies a brake to growth. When Dimension Data presented an opportunity to access leading-edge technology and functionality on a pay-as-you-use basis via Contact Centre-as-a-Service (CCaaS), Adrian and his team recognised that an important roadblock to its ambitions was about to be removed. The ability to bring key contact centre functionality on-stream without cost-prohibitive up-front capital investment would free TMS to innovate on behalf of its clients.

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⚡ Solution

Winning business

'Quite simply, Contact Centre-as-a-Service means there are no limits to our technological capability or our power to innovate,' says Adrian. 'It gives us access to every customer interaction channel we need today or are likely to need in the future. It also gives us advanced analytics, so we can help our clients understand their customers, anticipate their requirements and build personalised service approaches. There is no question in my mind that multichannel, personalised service is the way forward for financial services organisations and we are now ideally placed to deliver it.'

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⬡ Result

Winning business

CCaaS was deployed in TMS' showcase contact centre in Milton Keynes, UK, in August 2012 and is now being extended across TMS' EMEA business. Already it is helping TMS win business. At the close of 2012 TMS closed a six hundred seat deal with one of the UK's 'new style' banks that, because of its customer experience focus, recognised a soul mate in TMS.

So impressed was this organisation with CCaaS, that it has gone on to forge a deal with Dimension Data to install it as part of a transformation of its own in-house contact centre operations.

'CCaaS is the powerhouse behind our proposition and clients recognise that it makes our promise of a differentiating customer experience a reality,' says Adrian. 'Today we have a pipeline that could easily double our revenues within the next twelve months.'

Existing clients, too, have responded enthusiastically. When a major contract came up for renewal in 2013, TMS was able, not only to retain the business, but to grow it substantially. A newly-agreed five year contract will see TMS' revenues from this account double. 'CCaaS' multichannel capabilities were a major factor in the deal,' says Adrian. 'The client is keen to reach a younger demographic and appreciates that, to do so, it will need to adopt the service channels that demographic favours. We expect to introduce webchat and social media to their customer management strategy soon.'

Economy and agility

CCaaS' pay-as-you-use cost model has transformed the economics of outsourcing for TMS. Its introduction immediately delivered a per-seat technology cost reduction of over 50%, but that was only the tip of the iceberg. 'The real benefit is that we pay, month by month, only for the functionality we use on the seats that are active,' says Adrian. 'For the first time ever, our costs and, in turn, those of our clients are directly tied to our day-to-day business activity.' This flexibility is key in an outsourced environment where, as projects scale up, scale down and change shape, requirements can flex considerably.

But it's not only the reduction in cost and risk that TMS values; it also relishes the increased business agility CCaaS brings. 'The ability to bring new functionality on stream quickly is important because speed-to-market is vital for financial services organisations,' says Adrian. 'It also helps us to implement new business. Today, we can be ready to support a new client project in a matter of days; previously it might have taken several weeks to get the technology in place.'

Anticipating growth with confidence

All of this means TMS can now anticipate growth with confidence, knowing that technology will be an enabler rather than a barrier. This is an important consideration as the company plans expansion in line with new business growth. 'Previously, if we were considering a new site, the economics would have dictated that anything under 300 seats wouldn't be financially viable. Today we can open a centre of virtually any size – small or large – confident that technological functionality can be extended to it (and, if necessary, pulled back) on a seat-by-seat, month-by-month basis,' concludes Adrian.

CCaaS is a cloud-hosted functionality suite, and works on a hub-and-spoke model that creates a virtualised contact centre environment for TMS. 'We have double resilience via a data hub in our Milton Keynes office and in Dimension Data's own facilities,' says Adrian. 'Essentially we can deploy from those points to any location we choose. For a company like ours that is anticipating growth on an international scale, this is an important feature.'

A single workflow for all channels

TMS is also looking for significant productivity gains as it uses CCaaS to streamline its operation. 'CCaaS gives us highly effective call recording, quality and workforce management,' says Adrian. 'But more importantly, it gives us a unified agent front-end through which we can stream multichannel interactions to teams of blended agents. Essentially, we can have a single workflow for all channels.'

CCaaS also responds automatically to protect agent performance and customer satisfaction during peak periods. 'If call volumes peak beyond expected levels, CCaaS will automatically divert more calls into the IVR system in order to prevent dropped calls and service degradation,' explains Adrian. 'All of this is done without human intervention, which means the automation of minute-by-minute operational management is now a reality for us.'

This blend of efficiency and agility is helping TMS to grow business and to become a force to be reckoned with, thanks to a compelling service proposition backed by the technology that makes it real.

A comprehensive solution

The customer management functionality of CCaaS is part of a comprehensive technology solution. Management of TMS's technology and telephony infrastructure across 1,000 seats in three European sites is outsourced to Dimension Data.

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Services overview

- Contact Centre-as-a-Service multichannel customer management functionality
- IT Outsourcing

For further information visit: **http://www.dimensiondata.com/CCaaS**