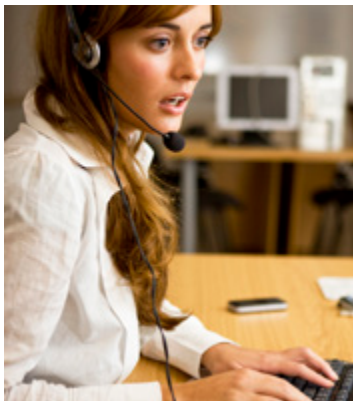


Helm Bank

Sales and productivity increase with an Aspect unified solution



Product

- Aspect® Unified IP®

Results

- Increased customers from 70,000 to 120,000
- Helped retain 76 percent of customers who contacted the bank with the intent to cancel their accounts
- Achieved a VIP client satisfaction level above 95 percent



The Company

Helm Bank is a private financial institution based in Bogota. The company has 80 offices in Colombia's major cities, as well as representation in Mexico, Panama, Cayman Islands, Ecuador, Peru and Venezuela.

Established in 1963, the bank has a long-standing reputation in the Colombian and international markets for offering their clients comprehensive financial solutions of the highest quality across group affiliates and related companies. Helm Bank is a recognized market leader because of its personalized service provided by highly experienced professionals in the multinational, business, SME, corporate and consumer markets.

Challenges

Helm Bank was looking to differentiate its services from other banks in Colombia and wanted to capture more customers by providing a better customer experience. As part of this plan, the bank wanted to develop a strategy that would allow customers to interact with representatives in a simpler way, from any place at any time, and receive a complete answer to all their needs.

In support of this strategy, the bank developed five basic customer service standards for their branches and contact center:

1. Always provide branch service from an "Experience Manager"
2. Offer contact center service 24x7
3. Complete the customer's orientation with a bank representative to explain product and service options in two minutes or less
4. Eliminate lines in the branches
5. Deliver same-day approval and branch fulfillment of credit cards, checkbooks and other offerings

The objective was to create more rewarding experiences when using the bank's products and services. In addition, Helm Bank wanted to equip the contact center to help grow the business by targeting customers with new product and service offerings through telemarketing and sales campaigns.

"Helm Bank contacted all major brands focused on contact center technology and Aspect Unified IP was the best choice because of superior technology and Aspect's support for installing the solution. Aspect Unified IP also offered the flexibility for building the campaigns we wanted to develop and the right price-earnings ratio."

*-Vicente Lacambra
Executive Experience
& Multichannel Distribution
Vice President Helm Bank*

The Solution

Helm Bank implemented Aspect® Unified IP®, which unites inbound, outbound and blended multichannel contact (including voice, email, SMS, web chat and instant messaging) in a single, scalable technology platform. In particular, the solution was selected for its flexibility to build telemarketing and sales campaigns and the potential for an attractive return on investment.

"With Aspect's unified, software based solution you can easily make changes to the processes. Helm Bank knew that they would grow during the first three years after the implementation, and therefore required a solution that could flexibly grow along with them. The bank's growth was so successful that their five-year goals were achieved in two years," says Vincent Lacambra, Executive Experience and Multichannel Distribution Vice President, Helm Bank.

"The bank's mission is to build personalized relationships. Along with Aspect, Helm has developed such a robust contact center that many corporate customers have asked for advice to help them manage their customer service scheme," adds Lacambra.

The Results

- Helm Bank developed a telemarketing and sales strategy, selling nearly \$3 million by phone in less than two years
- Agents improved customer service through the seamlessness of the software, and with the help of an incentive program, retained 76 percent of customers who intended to cancel their accounts
- Customer satisfaction is 80 percent overall and 95 percent for VIP customers who receive more personalized service
- One of two monetary transactions is now made through a different channel than the branch office
- Cost savings increased with eight of 10 non-cash transactions made through the contact center and the portal
- One of five credit cards is sold by the contact center
- One of seven revolving credit lines is sold by the contact center

The organization went from having 60 seats in 2008 to 300 seats at the end of 2010. During 2012, the bank plans to develop personalized and specialized services for small and medium enterprises, which will be offered and supported by Telephonic Relationship Managers.

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About Aspect

Aspect's fully-integrated solution unifies the three most important facets of modern customer engagement strategy: customer interaction management, workforce optimization, and back-office. Through a full suite of cloud, hosted and hybrid deployment options, we help the world's most demanding contact centers and back offices seamlessly align their people, processes and touch points to deliver remarkable customer experiences. For more information, visit www.aspect.com.

