

Hanseatic Bank

Intelligent Customer Communications

- Supporting customer retention and acquisition
- Streamlined processes for operational efficiency
- Optimised costs

CASE STUDY



Objectives

Hanseatic Bank wanted to place its personalised Customer Communications output process for revolving credit (credit card) applications and statements in the hands of a single, expert, outsourced partner. The Bank wanted to achieve high professional standards without having to devote scarce capital to in-house development. The solution had to be secure and compliant, and add value to the customer communications process. Hanseatic Bank believes that high standards in customer communications are an essential building block of business success.

The Pitney Bowes Solution

Hanseatic Bank sends its revolving credit card customers a variety of regular communications, ranging from the applications themselves to monthly statements. These communications, which employ highly sensitive data, have been outsourced and entrusted to Pitney Bowes.

Over and above highly automated document production, the Pitney Bowes Transactional and Transpromotional Communications service for Hanseatic Bank is designed to support customer satisfaction and loyalty, and to help generate additional revenues.

The Pitney Bowes service covers a wide variety of customer communications. Targeted direct mail to customers employs the recipient's characteristics for appropriate targeting. Revolving credit card applicants then receive all their enrolment documentation through the Pitney Bowes service. On their statements, credit card customers see personalised messages for other appropriate financial products, often accompanied with individualised enclosures.

When customers ring the call centre with a query, the Pitney Bowes archiving system allows statements and enclosures to be retrieved and regenerated in seconds, so that the agent is viewing exactly the same documents as the caller, leading to much more rapid call resolution. Finally, the whole closed-loop process measurably ensures that the right documents are sent to the right person, every time, with full integrity and management reporting for quality and regulatory compliance.

Client Profile

Hanseatic Bank is a German private bank, headquartered in Hamburg, with a nationwide footprint. Hanseatic Bank is part of the international Société Générale Group.

Results

With Pitney Bowes, Hanseatic Bank is able to prospect for targeted new revolving credit card customers, enrol applicants in a rapid and highly automated process, use white space on statements for additional personalised offers, and improve the speed and effectiveness with which customer enquiries are resolved in the call centre. All this is achieved without the need for Hanseatic to commit scarce capital, employing technology that ensures full data security and mailing integrity.

Benefits of outsourced customer communications management

- Customer communications, whether new credit card customer campaigns or existing customer service, are efficiently outsourced to a single service provider.
- Statements harnessed as personalised advertising medium for additional financial products.
- Improved speed of query resolution supports customer loyalty.
- Productivity, cost and automation gains from document rendering in the call centre and from postal optimisation.
- Closed-loop integrity ensures data security and regulatory compliance.

Ruediger Mause, IT Director, Hanseatic Bank

“ Pitney Bowes services offer us the level of document security and flexibility that we need in our industry for focused and efficient communication with our customers. We not only provide professional communications in our output management, our customers also benefit through excellent customer service.”

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