

# CUSTOM-FIT CREDIT WITH PERFECT PERSONAL SERVICE



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**SEMATELL**  
INTELLIGENT ANSWERS

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FINANZCHECK.de is different from other Internet comparison portals. The online credit intermediary not only has an innovative and user-friendly web platform but also offers its customers professional customer service, with a dedicated contact agent available from the very first question and the quote right through to signing a loan agreement. This is how FINANZCHECK.de supports its customers who are searching for the best way to finance their personal wishes, for a car, a home makeover, or for a clever way of rescheduling debt. Fast, transparent and free of charge. Customers only need a few minutes to enter the data for a credit application and some personal data on the platform to initiate a loan inquiry with more than 20 banks simultaneously. At the touch of a button, various customized loans are then offered for comparison, including professional advice by telephone or e-mail. All the necessary documents can then often be submitted online. The identification required for granting a loan can generally be provided by video identification via Webcam and ID card from home. Some banks even accept a legally binding signature in digital form, so that the loan can be paid out on the very next working day. A dedicated professional contact agent is at hand to support the customer through providing advice on the offers right through to disbursement of the loan.

**“The solution is so flexible that we can map our service organization and our ‘different’ way of working. What is more, the user interface is structured based on conventional office mail programs, which meant that our consultants were able to find their way around the system very quickly.”**

Bastian Seibt, Senior Business Development and Operations Manager

A compelling concept. With an annual growth rate averaging 35% in the last three years, FINANZCHECK.de now ranks among the fastest growing financial services companies in Europe. Around 270 employees generated revenues of more than €35 million in 2017. The company has arranged a credit volume in excess of €3.5 billion through its platform that was launched in 2012. The company has belonged to the Scout24 Group since August 2018.

## The challenge of personal consulting

FINANZCHECK.de’s recipe for success, its professional consultancy service through a dedicated contact, also proved to be the greatest challenge for the customer service organization.

As early as 2016 it was clear that the company’s dynamic growth was making it increasingly difficult to process e-mails using the conventional office e-mail programs. Following up on e-mails centrally for each customer was virtually impossible, and handling general inquiries sent to a central e-mail inbox proved to be increasingly complex. The situation was compounded by the growing number of employees and deputizing arrangements to cover for vacation and sick leave if inquiries were directly sent to a consultant’s own e-mail address. FINANZCHECK.de needed a professional solution to safeguard its competitive advantages of processing speed and dedicated contacts in the face of rapid growth.

# The search for a scalable professional customer service solution

“We then began to carefully screen the market for customer service solutions,” says Bastian Seibt, Senior Business Development and Operations Manager at FINANZCHECK.de. “We shortlisted around 10 solutions that we looked at more closely and compared with our very specific requirements.” Product demonstrations in a controlled environment or statements on theoretical performance capacities did not, however, satisfy the customer service expert. At the end of 2016, he therefore initiated rudimentary proof-of-concept tests at minimum under real-life conditions with three solutions. Even though this meant double processing, both in the live system and in the test system, which entailed a significant amount of extra work for the service organization, this was the only way to convince everyone involved at FINANZCHECK.de that the solutions actually delivered what they promised. Each of the solutions was subjected to an acid test for four weeks respectively.

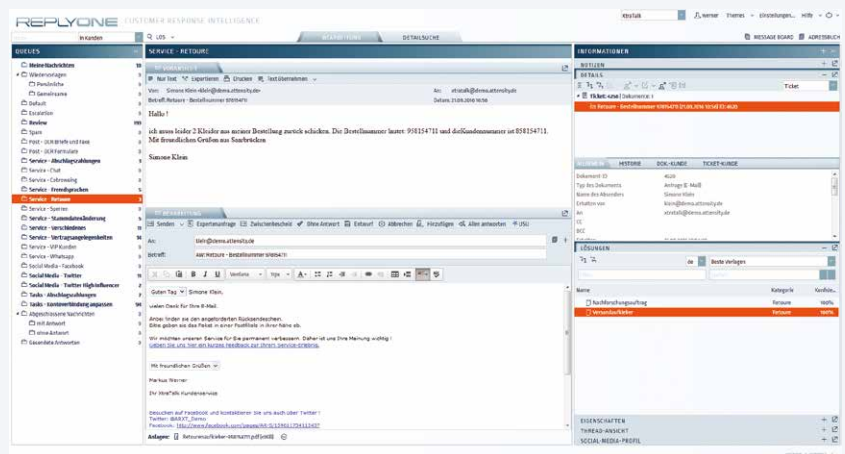
In February 2017, FINANZCHECK.de finally chose Sematell's ReplyOne. “The solution is so flexible that we can map our service organization with it and our ‘different’ way of working,” explains Bastian Seibt. “What is more, the user interface is structured based on conventional office mail programs, which meant that our consultants were able to find their way around the system very quickly.”

## Implementation within a few weeks

FINANZCHECK.de was convinced that it had found the right solution, but it decided to wait for the pre-announced re-design of the ReplyOne web client to provide its consultants with the intuitive user interface right from the start. The implementation finally commenced in May 2017 and was completed within a few weeks. “This worked basically well through our work together, and we had gone live with the solution by June. Sematell employees also first had to understand and accept that we are different and simply do not want standard processes however well they work in conventional contact centers,” Bastian Seibt commented. “The administrative effort involved in mapping the personal e-mail addresses in the services process was most certainly one of the greatest challenges. This would have happened with any solution, but with ReplyOne we were able to implement exactly as we wanted even if we did have to revisit the topic several times.”

## The most important business advantages

- Reliable automation
- Quick employee induction
- Integration with CRM
- Automatic extraction of customer data
- Routing to a dedicated contact agent
- Quality assured templates



With ReplyOne, service employees can access previously defined templates and channel-specific text modules that they can use to answer inquiries. The underlying work flow is the same for all written service channels, which accelerates processing and ensures the response quality.

## Consultancy on the phone, via e-mail and text message

A team of around 150 trained credit experts supports customers using the credit intermediary platform via telephone, text messaging and e-mail. In addition, there are small, specialized inbound teams that process first contacts, for instance, or provide information on the processing status. A monthly contact volume in the double-digit thousand range represents the sum total of both the consultants and the inbound teams together. telegra ACD is used as the telephone solution. "The close connection between telegra ACD and ReplyOne via one interface was a feature that had a positive impact on our decision to take ReplyOne," Bastian Seibt explains.

For FINANZCHECK.de, having a strong integration between ReplyOne and the CRM solution deployed was particularly important. The entire correspondence is logged by ReplyOne in the CRM. Furthermore the response management solution automatically extracts the relevant customer data from the CRM when e-mails arrive. Notes on telephone conversations can also be stored directly in the CRM via the ReplyOne's user interface.

## FINANZCHECK.de "knows" its customers

A special feature is FINANZCHECK.de's integration of text messaging as a communication channel into the service process. Text messages are not handled directly via Reply One as a written contact channel, as would be basically possible. Instead, incoming messages go straight to the dedicated landline number of the personal contact and are routed directly via telegra's telephone system to a special voice mailbox. Each credit consultant therefore promptly receives his or her customer's text as a personal voice mailbox message via the ReplyOne user interface.

**"With ReplyOne, we were able to automate the process reliably and have become a great deal faster, while maintaining transparency through communication with the individual customer. [...] "So far, I do not know of any other solution that does it better."**

Bastian Seibt, Senior Business Development and Operations Manager



FINANZCHECK.de has tested all the processes in its customer service to ensure that customer inquiries or messages always end up directly with the contact agent responsible, even if the customer uses a general telephone number or e-mail address instead of the personal contact info of their consultant. The phone number or e-mail address are matched against the CRM and automatically identified.

## Much faster processing

Using stored text templates and forms in the processing of e-mails has shortened the processing time by around one minute per e-mail. "If aggregate that based on our contact volume, it adds up to quite a bit," Bastian Seibt says. "With ReplyOne, we were able to automate the process reliably and have become a great deal faster, while maintaining transparency through communication with the individual customer." The fact that ReplyOne allows direct access to the reporting database so that, along with the reports from ReplyOne, FINANZCHECK.de can also

conduct its own analysis was a great help to the agent responsible for communication. “We analyze the contact data very carefully so as to gain a better understanding of our customers and to improve our customer service on an ongoing basis,” Bastian Seibt explains.

ReplyOne will grow with the service organization. Consequently, Bastian Seibt will not have to switch to another solution regardless of how dynamic the company’s growth is. The response management solution can be used by up to 5,000 users at the same time.

## Plans for extending the customer service

Bastian Seibt intends to work on improving the customer experience while widening communication options. “Along with other expedient contact channels, the customer can look forward to intuitive and even simpler communication with us.” Bastian Seibt did not reveal any further details about his project that will be partly tested under live conditions. He has already given Sematell his “wish list” for new ReplyOne functionalities and keeps adding to it. “In contrast to the blended agent model in most contact centers where an agent either telephones or processes written inquiries, our customer consultants often prepare the relevant correspondence or receive customer material via e-mail while on the phone with the customer. This is why we need both templates on the screen at the same time,” he explains.

Other functionalities will already be included in the next ReplyOne upgrade, including a simplified form of assigning user rights for queue management. “This saves at least three clicks per internal message,” he explains, delightedly. At present, FINANZCHECK.de operates the solution on its own servers on site. “The administrative effort involved should not be underestimated,” Bastian Seibt reports. “In technical terms, we had to go in deeper than we really wanted to in order to get the desired flexibility from the solution.” At a later point in time, he could well envisage the idea of having ReplyOne as a hosted solution.

In any case, he is satisfied with the solution’s performance. “One is naturally aware of all the stumbling blocks, particularly through intensive cooperation in the implementation phase. And after having cleared the way forward together, the solution works just as we wanted it to.” The customer service expert would therefore decide in favor of Sematell’s ReplyOne again. “So far, I do not know of any other solution that does it better. All Sematell has to do now is to implement the principle of a dedicated contact agent in technical support,” says Bastian Seibt, with a grin.





# REPLYONE

CUSTOMER RESPONSE  
INTELLIGENCE