

# PREPAID CREDIT CARDS BACKED BY EXCELLENT SWISS SERVICE



**SWISS**BANKERS  
Prepaid Services



Innovative payment solutions  
with flawless customer service

**SEMATELL**  
INTELLIGENT ANSWERS

Financial services providers hoping to compete on the Swiss market will need to have something up its sleeve: it might not be widely known but, in many ways, Switzerland is the cradle of innovation in the banking sector. This includes innovative payment solutions – not just for digital natives – as well as flawless customer service. Swiss Bankers Prepaid Services AG offers exactly that. The company, which is based in Bern and Zurich, is among the first providers in Switzerland to enable mobile payments with Apple Pay, Samsung Pay and a range of wearables. Although the service provider holds a full banking licence, it is by no means your ordinary fintech start-up, and can already look back on a history of more than 40 years of success. When the company was founded in 1975, its main area of business was classic travellers' cheques that made it possible to access cash around the world in the "analogue" age. Shareholders in Swiss Bankers Prepaid Services include Credit Suisse (Switzerland) AG, the Association of Swiss Cantonal Banks (VSKB), Entris Banking AG, Raiffeisen Switzerland and PostFinance AG. The company's current focus products - prepaid credit cards featuring innovative mobile payment functionality - are now available from these and many other partner banks and sales partners. In view of these strengths, Swiss Bankers Prepaid Services rank among the companies that have successfully mastered digital transformation. The company still ensures that customers can use secure methods to make payments at home and abroad, but has revised its portfolio and adopted a digital focus.

**"Introducing ReplyOne has certainly proven worthwhile. We have standardised our processes and templates, achieved much greater transparency and become much faster. In practice, we are now able to respond to an email enquiry within 24 hours, and often even faster. We weren't able to do that before."**

Romeo Bucher, Head of Customer Care at Swiss Bankers Prepaid Services



## Strong operational growth demands new solutions

For Swiss Bankers Prepaid Services, excellent customer service is part of the company's DNA. Every day, 45 service employees attend to customer enquiries from 8 am to 10 pm. However, the more success the company has enjoyed in its business operations in recent years, including acquiring new credit card customers, the more challenging it has become for the company to provide customer service through a classic email application. This made day-to-day customer service too confusing and complex. Evaluations had to be generated manually and service employees were often unable to access a comprehensive overview of a customer's contact history. As a result, responding promptly to up to 6,500 emails per month was hardly feasible: an all-new solution was required. Contact with customers needed to be processed faster and in a more structured manner. The company also hoped to significantly improve the transparency of key service indicators, such as response speed and processing time.

"Our COO Simone Fischer and I looked for suitable solutions on the market and tried out one or two proofs of concept," recalls Romeo Bucher, Head of Customer Care at Swiss Bankers Prepaid Services. "But then ReplyOne from Sematell convinced us very quickly. We were able to see the solution working live at SBB (the Swiss national rail company) and discuss it with staff there directly."

Simone Fischer and Romeo Bucher were also thoroughly impressed by a subsequent test installation of the artificial intelligence-based solution: "It was a hands-on test that used our data from the outset; more than just theory, it was a genuine practical test that convinced us of the system's ability to categorise."

## Training data decisive for precise topic identification

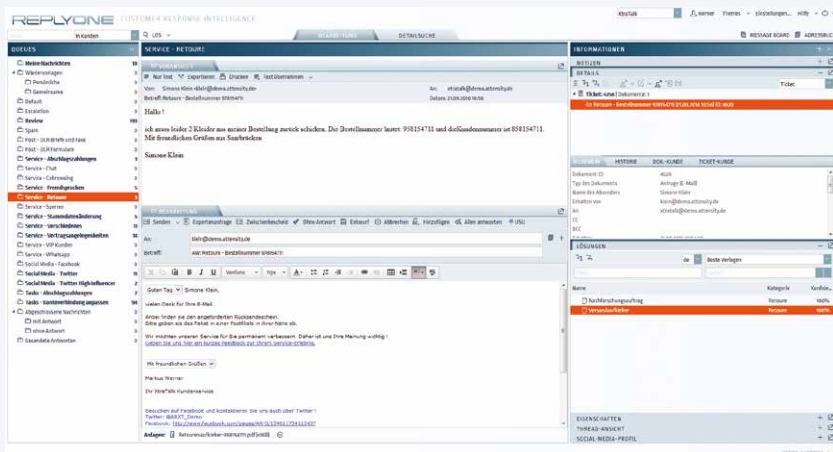
Following an intensive joint kick-off workshop in April 2019, the new solution finally went live. "To begin with, we underestimated somewhat how much initial effort we would need to put into this project," admits Romeo Bucher. "It started with training data. We had come up with categories where we just didn't have enough training data available for the system. In many cases, the categories were too granular and not distinct enough, so we didn't achieve a good identification rate at first. You can only ever see things like this when a system is live. We also had to produce the text blocks required for the answers. That took an enormous amount of time."

## High acceptance from service employees

Our service employees handled the switch to the new system without a hitch. Nevertheless, this still required good internal communication: "Some employees were concerned we would use the transparency regarding processing speed etc. to monitor individual employees. Our focus, however, was elsewhere: we wanted to become faster and better all in all, and understand if there was anywhere we could offer employees targeted support through training or new text blocks," explains Romeo Bucher. ReplyOne's intuitive user interface required very little training overall. All service employees, including a number of part-time employees, got to grips with the system quickly and used it very actively from day one. "We received very positive feedback on the new solution from our employees," says Romeo Bucher.

## The key business benefits

- » Central customer service platform for all written communication channels
- » AI learns quickly and with little training data
- » Precise language and topic identification
- » Service employees soon get to grips with the system
- » Quality-controlled text blocks
- » Process automation
- » Markedly increased transparency



ReplyOne allows service employees to access predefined templates and channel-specific text blocks to respond to enquiries. The underlying workflow is identical for all written service channels. This increases enquiry processing speeds and ensures the quality of responds.

## Measurably faster response speed

Today, up to 20 multi-skill service employees use the solution simultaneously. These service employees assist customers from 8 am to 10 pm, 365 days a year, by telephone and via email. The Swiss Bankers service hotline receives between 13,000 and 16,000 calls and around 6,500 emails per month. The new solution has improved the allocation of emails to different service employees and significantly increased the employees' efficiency. When an email is received, ReplyOne automatically detects the language and topic and forwards the enquiry, together with suitable text blocks, to the employee best qualified to respond. This means employees no longer have to spend time searching for templates. They check over the text block, add information if required, and the response is ready to send. Each text block at Swiss Bankers has a German designation. This means that, if no native speaker is available for the bank's other service languages of French, Italian and English, German-speaking employees can still respond to enquiries flawlessly in the respective language using foreign-language text blocks. Although not all text blocks are available in all languages at present, Romeo Bucher is confident it will not take much longer to achieve that: "We're gradually working through them."

**"The cooperation was good. When problems arose, a solution was always found quickly. We now have a truly professional solution at our disposal for our customer service work that will enable us to continue to grow – the onus is now on us to further optimise our service."**

Romeo Bucher, Head of Customer Care at Swiss Bankers Prepaid Services

Romeo Bucher is already prepared to offer a positive summary of the project: "Introducing ReplyOne has certainly proven worthwhile. We have standardised our processes and templates, achieved much greater transparency and become a great deal faster. In practice, we are now able to respond to an email enquiry within 24 hours, and often even faster. We weren't able to do that before."

## CRM connection and further automation in the pipeline

As Head of Customer Care, Bucher is already planning the next steps to improve customer service further still. "For the time being, our focus is on optimisation," he says. "We have some categories with an identification accuracy above 95% and other categories with a low accuracy of 60%. These categories need to be optimised while we continue using training data to teach the system. Without this system maintenance, we would be unable to achieve the expected quality that ReplyOne offers." A high identification rate is essential for successful automation without negatively impacting on customer satisfaction. Romeo Bucher agrees: "If we send automatic responses, they simply have to be correct." For the time being, he does not see a need to operate other communications channels. "Social media is not a priority for us just now; the volume of enquiries is still too low." Instead, Bucher is looking above all to establish a connection to the company CRM in 2020 to provide a 360-degree view of its customers. He also wants to explore the self-service options open to the company and increase the level of automation in email processing.

“Sometimes, this just involves targeted advice on where our customers can find specific information. In principle, standard information like this could also be send out automatically. On the one hand, this would lighten the load on our employees; on the other hand, it would allow our customers to obtain information promptly outside our regular business hours.”

## Positive summary

A few months since going live, Romeo Bucher is delighted with the ReplyOne solution, its implementation by Sematell and the support the company has received: “The cooperation was good. When problems arose, a solution was always found quickly. We now have a truly professional solution at our disposal for our customer service work that will enable us to continue to grow – the onus is now on us to further optimise our service.”



