



INTRODUCTION *of* CONTACT CENTER

APRIL , 2019



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1. ABOUT MCREDIT



Vision

Become a trust-worthy consumer finance company operating with high efficiency in Vietnam

Mission

Realize consumption demands of Vietnamese people, especially those of modest incomes, with fast and convenient financial solutions

Core Values

- Commitment
- Cooperation
- Innovation
- Efficiency



“ Mcredit focuses on fast and convenient financial solutions ”

- On November 2016, MB signed a joint venture contract and a contract to transfer Mcredit shares to partner Shinsei Bank in order to increase the financial potential and credibility of Mcredit in Vietnam's consumer finance market
- Shinsei Bank is a Financial Group in Japan, operating in banking, investment and insurance. Shinsei Bank has more than 50 years of experience in consumer finance through its subsidiary, Shinsei Financial Company included in Top 3 Consumer Finance Company in Japan, and belongs to group of companies with leading technology solutions in consumer lending.

2. PROJECT GOAL DEFINITION

Before Project

Open source contact center system with:

- ✓ Dial manually by agents
- ✓ Click to call feature on existing systems
- ✓ Simple Call flow for Customer Service team
- ✓ Only voice recording

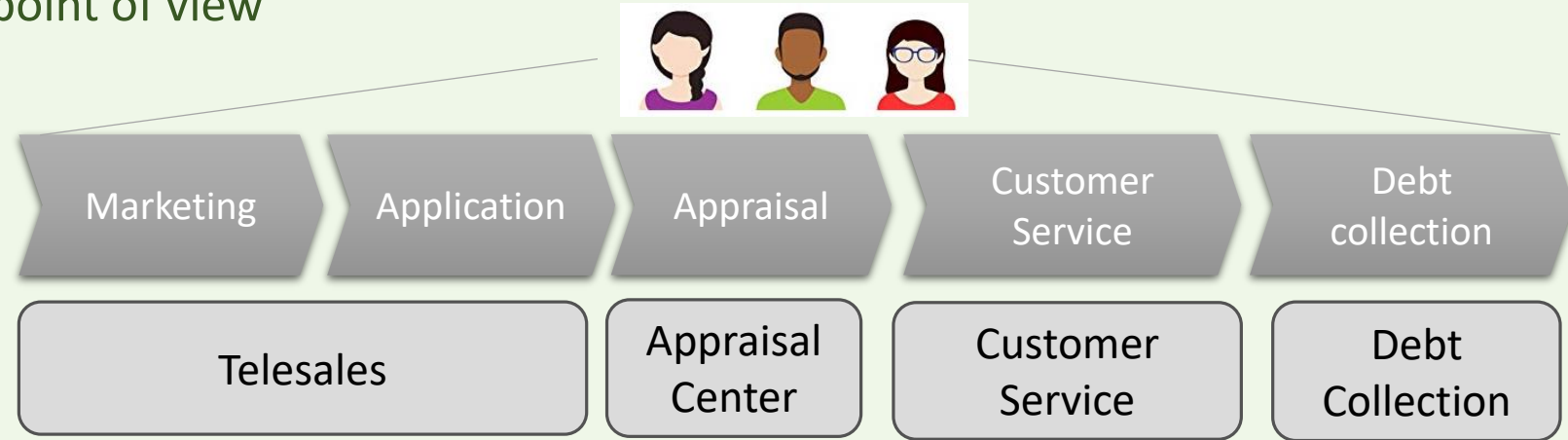


Issues:

- ✓ Agent take more time to check customer information
- ✓ Don't have escalation process for case management
- ✓ Cannot optimize agent resource
- ✓ Customer contact from many channels but agent not have information

2. PROJECT GOAL DEFINITION

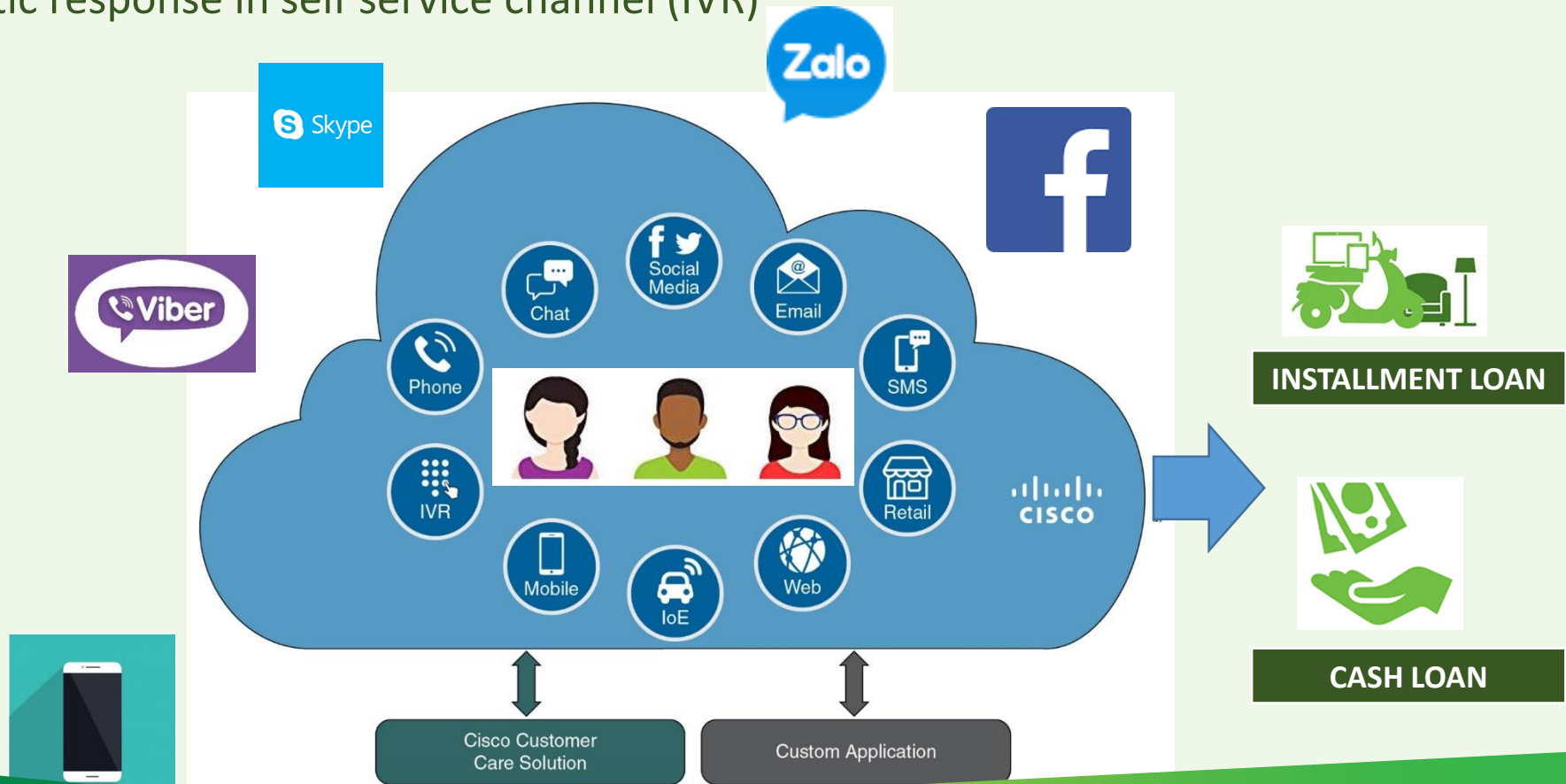
- Mcredit defined scope to apply Contact Center solutions, to contribute to business performance from operational point of view



- Number of agents
 - ✓ 750+ agents in Ho Chi Minh City and Hanoi
- Increasing volume of calls to customers for:
 - ✓ Telesales
 - ✓ Appraisal
 - ✓ Customer Service
 - ✓ Debt Collections
- Need to improve efficiency to contact customers
- Need to improve call quality to maintain company brand

2. PROJECT GOAL DEFINITION

- Mcredit considered Cisco solution to support customers contacting from various channels
- Contact Center System need to support:
 - ✓ Voice, email, web chat, social network channels
 - ✓ Integrated report between communication channels
 - ✓ Automatic response in self service channel (IVR)



2. PROJECT GOAL DEFINITION

- Mcredit defined necessary goals from project investment point of view

Improve Productivity

- High productivity
- Reduce response time, increase calls per agent
- Optimize human resource based on skills

Improve Quality

- Improve connection quality and response quality
- Measure customer satisfaction
- Improve staff quality management
- Improve customer experience

Integrate platforms

- Integrate platforms and reporting
- Improve analytical ability
- Identify issues and problems by visualization, introduce PDCA cycle



2. PROJECT GOAL DEFINITION

- Base Business solutions suggest project objectives from technical point of view



2. PROJECT INFORMATION

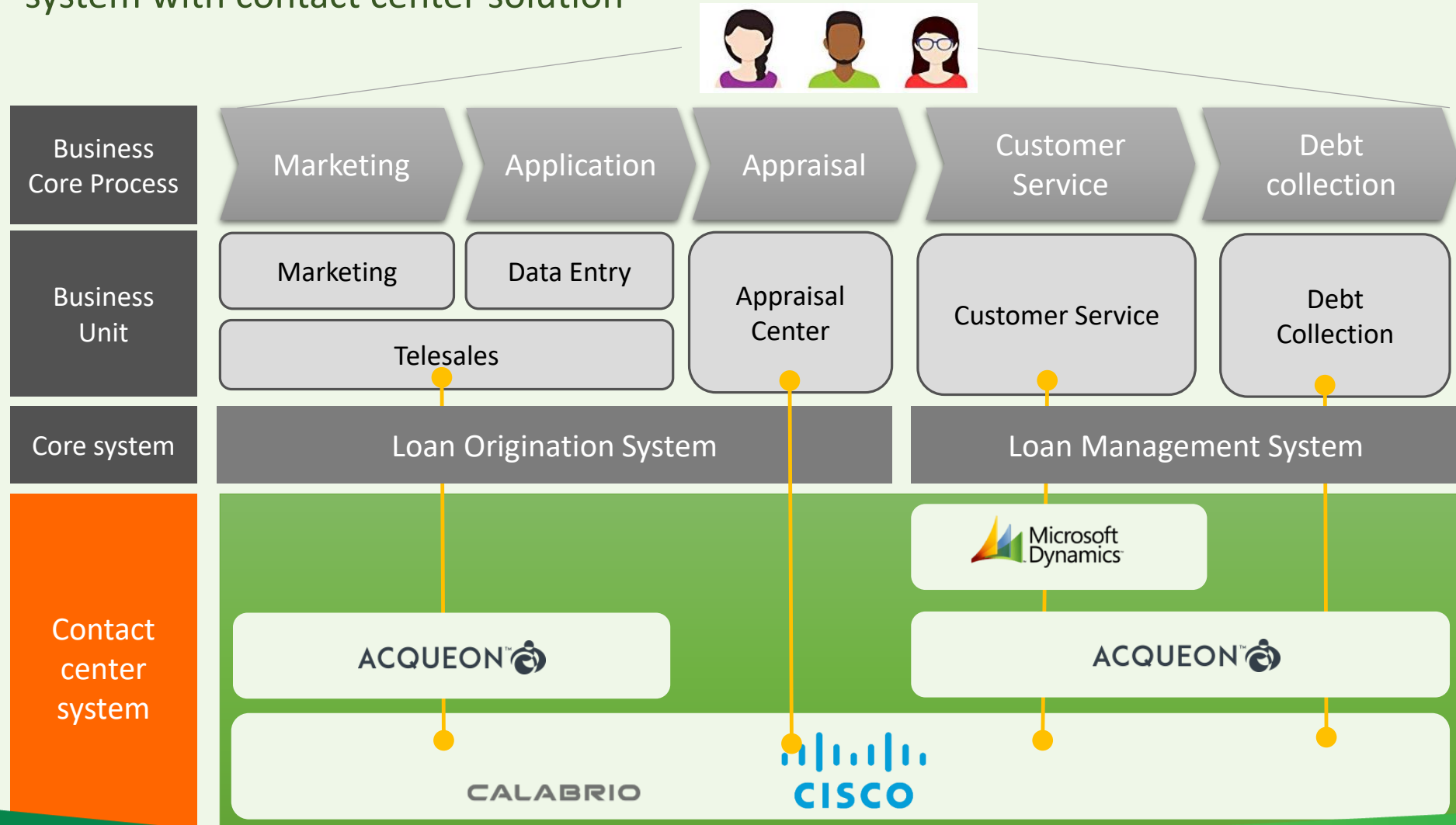
Scope

Cisco PCCE - Packaged Contact Center Enterprise:

- 750+ Agents in HCM and HN
- Voice Recording , Screen Recording with KPI form
- Omni-Channel : Voice, Email, Web chat, Zalo chat, Video call.
- Agent Desktop integrate with Dynamics CRM and Loan Management System using web service API
- Acqueon List and Campaign Manager (LCM) with Progressive and Predictive Cisco dialer

2. PROJECT IMPLEMENTATION

- Cisco and Base Business solutions suggested total solution how to integrate with current system with contact center solution



2. PROJECT IMPLEMENTATION

Customer Service

- Manage all inbound & outbound calls by PCCE.
- Manage every single customer's interaction and quickly solve customer's issues by CRM .
- Manage all agents at anytime and scoring their performance through reporting & recording.

Telesales

- "Click to call" directly on current application
- Manage all agents at anytime and scoring their performance through reporting & recording.
- Integration with internal system/ application.

Debt Collection

- "Click to call" directly on current application.
- Manage all agents at anytime and scoring their performance through reporting & recording.
- Integration with internal system/ application.
- Manage outbound campaign by LCM & auto dialer from Cisco

Risk Appraisal

- "Click to call" directly on current application.
- Manage all agents at anytime and scoring their performance through reporting & recording.
- Integration with internal system/ application.

2. PROJECT IMPLEMENTATION

- Before introduction of Cisco products, many contact center functionality was missing, and needed manual agent operations
- All items above have been covered during project implementation

Function	Product	Requirement	Before	After
BASIC CONTACT CENTER FUNCTION	CALABRIO	Advanced Routing	-	✓
		Call recording, monitoring	✓	✓
		Customer info pop up	-	✓
		Agent productivity reports	-	✓
IVR	CISCO	Automatic Voice Response	✓	✓
E-MAIL, SMS		Automatically route e-mail to agent, customer	-	✓
		Productivity Reports via email	-	✓
		Integrated SMS	-	✓
SOCIAL NETWORK		Manage Facebook fan page replies	-	✓
CALL CAMPAIGNS	ACQUEON™	Creating Campaign	-	✓
		Talk script for campaign	-	✓
		Campaign reports	-	✓
CRM	Microsoft Dynamics	Integrated customer history	✓	✓

3. BENEFITS OF PROJECT

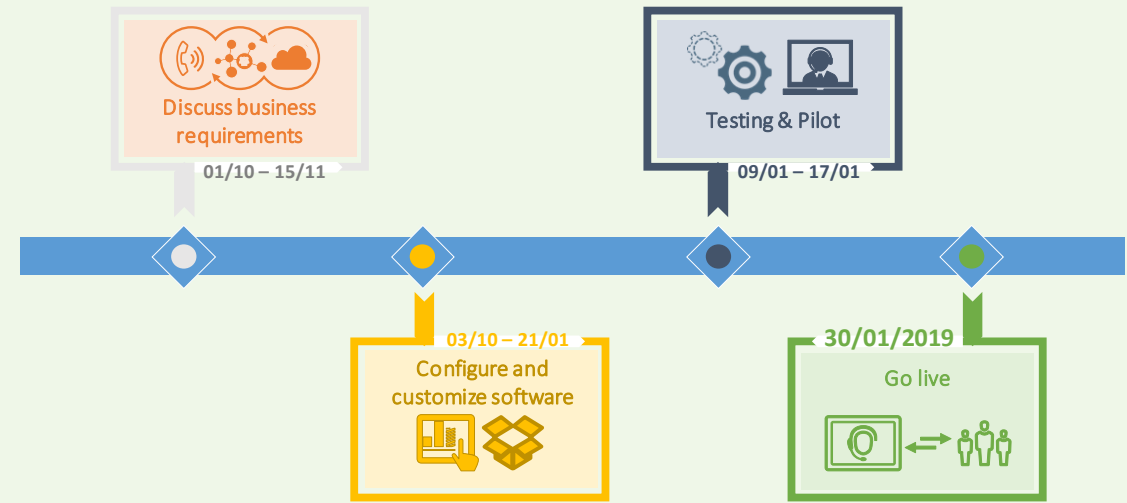


- Mcredit has been successful to achieve project goals as expected before the project
- **IMPROVED CUSTOMER EXPERIENCE**
 - ✓ Customers can contact through voice, email, web chat, Zalo chat
 - ✓ IVR integrate with core banking, increase Self-service rate
- **EMPOWER AGENT**
 - ✓ Agent Desktop integrate with Loan Management System, all customer information pop up to support customer
 - ✓ All call have voice and screen recording, easy for QA Team to score and report
 - ✓ Increase First Call Resolution
- **LEVERAGE RESOURCE AND PRODUCTIVITY**
 - ✓ Cisco dialer with List and Campaign Manager tool help increase contact rate when make outbound call. Agents will be connected with customer automatically when customer picks up phone



3. BENEFITS OF PROJECT

- Mcredit has released Contact Center system successfully within in short period due to following reasons:



“ Cisco provides flexible web-based solutions, easy to integrate with internal Mcredit systems ”

“ Cisco provide strong local maintenance support in Vietnam, for products provided by global partners worldwide ”



“ Base Business Solutions have experienced staff, great knowledge to integrate contact center with internal Mcredit systems ”

“ Base Business Solutions is reliable, total support provided from requirement definition to testing, system release for Cisco, Acqueon, Calabrio, Microsoft Dynamics ”