



CAPTURING REAL TIME INTELLIGENCE.
DELIVERING REAL TIME RESULTS.™

Headquartered in Miamisburg, Ohio, National City Mortgage is a premier mortgage and origination servicing company. The company was faced with the challenge of improving agent performance.

National City
Mortgage

CORPORATE WEB SITE
NationalCityMortgage.com

INDUSTRY
Financial Services

BENEFITS

- Decreased agent talk time
- For supervisors and managers, access to data not previously available to them
- Increased internal response times to data requests
- Better control and tracking of agent education
- Increased employee morale
- Flexibility and ease of customization
- Improvement in outbound talk time

National City Mortgage Improves Agents' Performance with VPI's Activ! Intelligence and Activ! Coaching Solutions

The Challenge

Headquartered in Miamisburg, Ohio, National City Mortgage is a premier mortgage and origination servicing company. The company was faced with the challenge of improving its agents' performance, which was routinely measured by several indicators, including talk time, quality of service, collections results, and after-call processing time.

National City Mortgage was only able to give agents feedback on their stats the next day or at the end of the month using traditional reporting methods. This methodology was failing because it put the stats "out of sight, out of mind." There were no immediate consequences for failure to perform and no immediate benefits to superior performance.

In addition, National City Mortgage is a blended environment, managing both inbound and outbound calls. The company needed a solution that would blend its data together into a unified database.

The Solution

In order to meet these challenges, National City Mortgage chose to implement VPI's Activ! Intelligence and Activ! Coaching solutions that were developed to collect and present call center performance metrics. The tightly integrated technologies distribute real-time information to agents and managers using dashboards, scorecards and consolidated reports, and also display performance metrics against set standards or overall call center results. The solutions intervene when agents are under-performing. The means to trigger training based on agent results provides an unprecedented level of coaching automation.

Seamless Transition

The transition to the new system went smoothly, with milestones completed easily and on time. Once National City Mortgage decided to purchase Activ! Intelligence and Activ! Coaching, VPI worked with their call center operations personnel to define the dashboard and reporting deliverables and designed the dashboard based on this input.

The dashboard allowed National City Mortgage to set thresholds for performance and receive immediate feedback. As the thresholds were met,

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not met, or exceeded, the stats on the screen changed color. This immediate feedback positively reinforced good behaviors and negatively impacted the less productive ones. National City Mortgage can now make additional modifications or create entirely new dashboards in-house without the need to involve its IT department or VPI.

Activ! Intelligence produces canned reports available through a standard Web browser, which can be pulled by any time period required (day, week, month). These reports start at the global level and allow National City Mortgage to drill down to the individual job, queue, or agent level. All reports are accessed with a simple point and click.

Activ! Coaching allows for the creation and distribution of key materials such as refresher courses, regulatory information, and weekly quizzes. The solution lets National City Mortgage track which agents had taken the training courses and quizzes or read various documents. Activ! Coaching allowed National City Mortgage to deliver content to individuals, teams, or departments via a rules-based engine, which can be customized in-house. Other capabilities include integrated inbound and outbound statistics on the same dashboard and a large, in-depth database for long-term trending.

Significant Benefits

Activ! Intelligence and Activ! Coaching enable agents to receive their specific call stats in real time, delivered directly to their desktops. By having up-to-the-minute statistics, agents can improve their performance, see immediate results and consistently exceed their monthly goals. Managers view consolidated real-time and historical reports of their call center operations so that they can proactively adjust campaigns and make better business decisions, as well as focus on revenue generating activities.

Specific benefits included:

- Decreased agent talk time
- For supervisors and managers, access to data not previously available to them
- Increased internal response times to data requests, with less reliance on IT department
- Better control and tracking of agent education (Training is an important component to the mortgage industry, as companies get rated based on the number of hours of training their agents receive)
- Increased employee morale (Employees could see and better control their own stats/performance measures, meet or exceed their performance goals, and receive increased incentive payouts)
- Flexibility and ease of customization
- Small desktop footprint
- Consistent reinforcement of behavior
- Improvement in outbound talk time
- Increase in blended calls per hour
- Improvement in average speed to answer
- Improvement in inbound abandonment rate
- Sizeable dollar savings in first year

VPI is a global leader and innovator in the digital multi-media voice/data/screen recording and quality assurance industry. Since its inception, VPI has been dedicated to expanding the capabilities of digital recording in multiple industries and is blazing new trails into customer experience management (CEM). From Fortune 500 giants to small public safety dispatch centers, companies benefit from VPI's non-proprietary, flexible, software based design. VPI is dedicated to providing its clients with the industry's most flexible and reliable solution, saving them precious time, money and, most importantly, giving them peace of mind.