

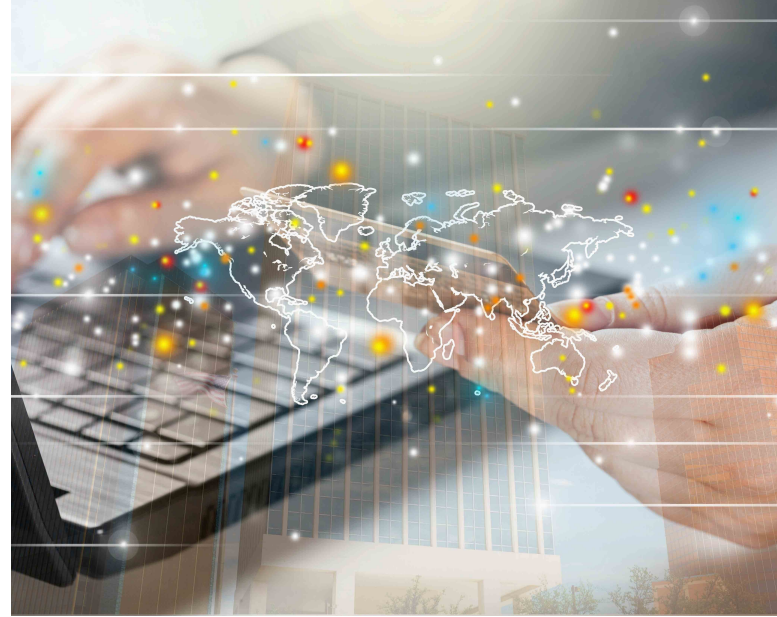
ETECH GLOBAL SERVICES **IMPROVES CREDIT CARD** ACQUISITION PROGRAM FOR **MAJOR U.S. BANK**

Credit Card Acquisition

Gaining new credit card customers in an extremely competitive market is a daunting task for banks and other credit card issuers. Even after customers are attained, they may be expensive to maintain, making successful acquisition campaigns central to a card issuer's business. Without a proper strategy and clear goals, it is nearly impossible to run a cost-effective credit card acquisition and support plan.

Primary United States Bank

Operating in over 1,000 locations in the United States, this leading bank is one of the country's largest franchises and is one of the nation's top ten banks. The banking giant provides home loans, credit cards, auto loans, banking, and business services to over 45 million customers ranging from average consumers to commercial clients. This Fortune 500 Company led the way in marketing the credit card and continues to front the credit card industry.

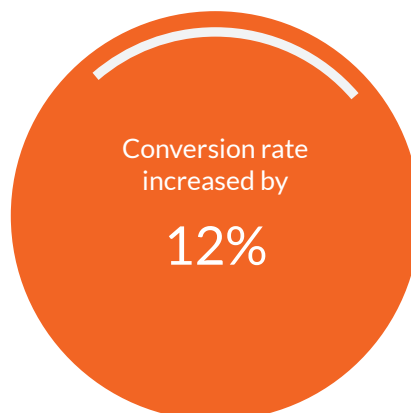


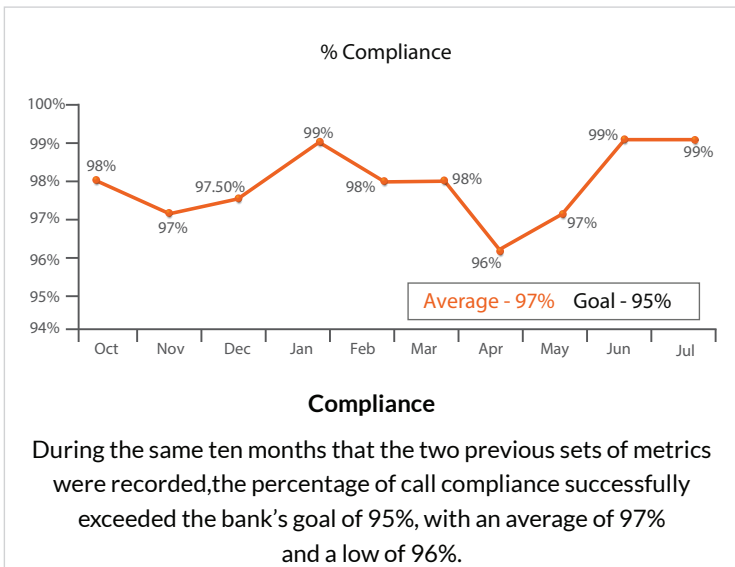
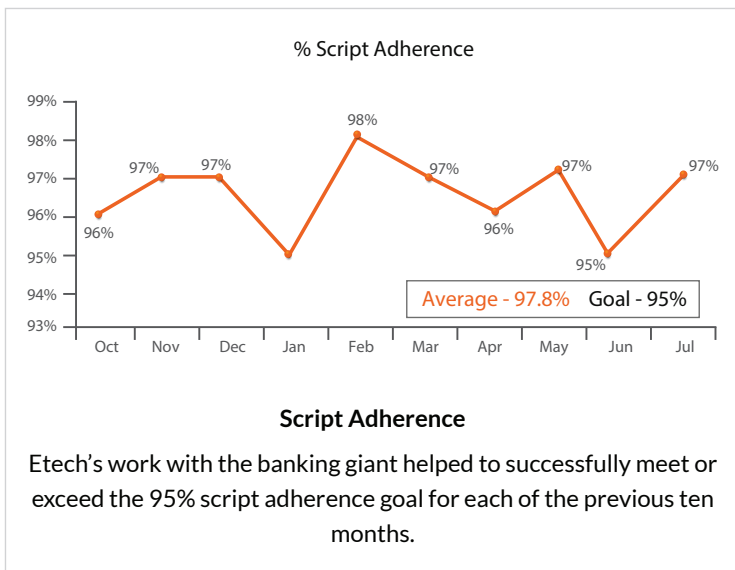
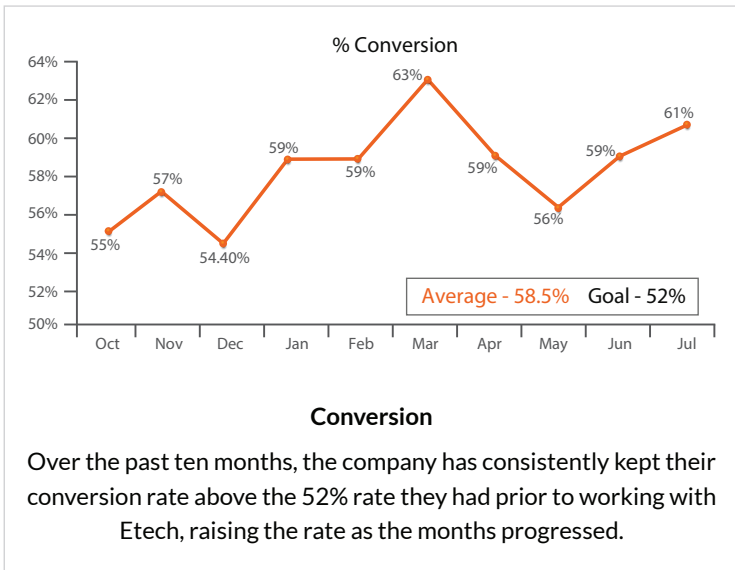
The Acquisition Challenge

This leading U.S. bank needed to create an effective long-term solution for their acquisitions program. Believing in "quantity over quality" is a fatal flaw in an acquisitions plan as customers may be easily obtained, but unprofitable to maintain in the long run. The internal team was not particularly specialized in the areas of sales and customer service-training that is highly effective in acquisition and retention. Not only did the bank need a partner who could provide a team with this particular skill set, they also needed a team that provided strict compliancy and a method for measuring key metrics.

The Etech Global Services Solution

The plan to improve the bank's credit card acquisition and support was an inbound program requiring 100% compliancy and complete script adherence. The inbound customer acquisition program in the financial services industry involved an array of customer service functions, which required Etech team members to demonstrate their knowledge on a variety of products in the marketplace, customer retention strategies, and effective up-sell and cross-sell tactics. Operations Sales Coaches and the Quality Assurance team conducted regular calibration sessions with the U.S. bank to ensure all regulatory issues were being strictly adhered to, eliminating any liability to the bank. Key Performance Indicators-namely Conversion Rate, Script Adherence, Compliance, and Service Levels-gauged the program's progress and Etech's performance.





Key SLA Statistics

- » Number of agents trained on the program 173
- » Hours of Operation 8 - 10 pm CST, Monday - Sunday
- » Shared or Dedicated Operating Environment Dedicated
- » Service Level (% of calls answered in 20 seconds) 95%
- » Abandonment Rate 2.06 %
- » Average Speed of Answer 22.57 seconds
- » Average Queue Length 14 seconds
- » Average Number of Calls Offered in a week 14,657
- » Average Number of Calls Handled in a week 13,980
- » Average Agent Talk Time 9.50 minutes
- » Average Agent Call Handling Time 9.78 minutes
- » Average Positions Staffed 60-87/day (based on call volume)

The Impressive Results

At the end of the study, Etech Global Services partnered with the leading bank for eighteen months. During this period, Etech was the highest performing partner for the acquisition program for 15 of the 18 months. Etech consistently maintained performance at a level above the bank SLA of 52%. In all areas of the program, Etech exceeded the bank's expectations.

The Key Performance Indicators were above and beyond what was expected and projected. Call compliance measurements were consistently achieved ten months in a row and were 102% of objective. Conversion rate increased from less than 52% to over 58%-112% of the program's goal. Script adherence performed at 103% of the 95% objective, exceeding the bank's goal for every month of the study.

These results are a reflection of Etech's investment in people, technology, quality assurance, and data analysis. Their highly effective performance management and agent coaching practices are utilized to exceed client expectations without fail. The implementation of Six Sigma and Lean methodologies to drive process improvements have also been a key factor in the results achieved for the duration of the acquisitions and support program.