

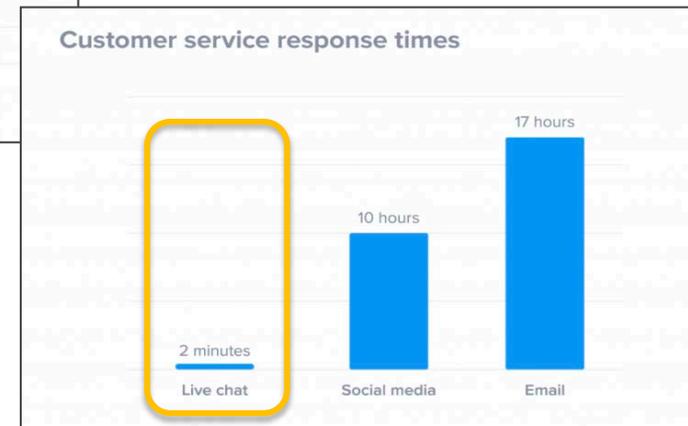
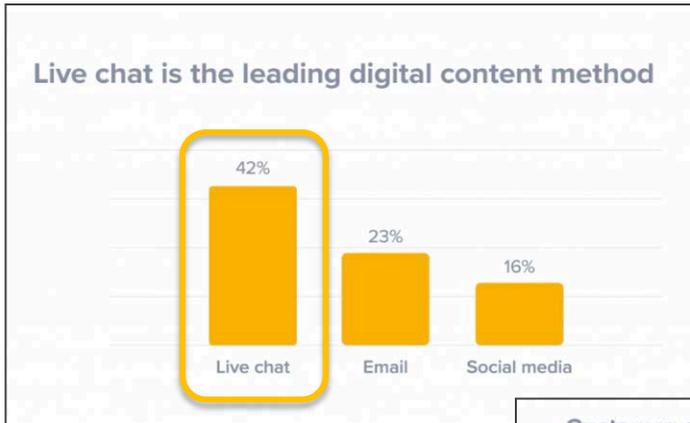
The Virtual Customer Service Field of Dreams – Build It so They'll Come

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They Don't Always Come When You Build It



We Began Our Live Chat Journey For Obvious Reasons



Our Results Were and Are Astounding!

Since Introducing chat powered by Nuance

86%+

top 2 box CSAT score

90%

likely to use virtual assistance again

10X

increase in supported services

120%

increase in virtual assistance usage

115%

increase in virtual assistance sales conversion

We Added Tons Of New Stuff 😊

Help me via Chat while I am trying to contact the bank to request a copy of a check or a statement

User is logged into Online Banking on the Contact Us screen and wants to request a copy of a check.

User selects Order Copy of Cleared Check.

User is logged into Online Banking on the Contact Us screen and wants to request a copy of a statement.

User selects Order Statement Copies.

Make these options available to the user to engage with a Chat Agent while on this page.

Make these options available to the user to engage with a Chat Agent while on this page.

Bank Fee Question

Account* Select

Date* mm/dd/yyyy

Amount* \$

Message* Type your question here in 1020 characters or less.

*Indicates a required field

Cancel SEND >

Citizens Bank®

HELP | LOG OUT

MY ACCOUNTS TRANSFER MONEY PAY BILLS & PEOPLE DOCUMENT CENTER SERVICE CENTER

Alerts 0 Messages 0 Contact Us

Add Mailing Address

If you want your account documents and cards sent to a separate address, including a seasonal/temporary address for an extended period of time, you can add a mailing address for each of your accounts.

US Military Foreign

Address 1

Address 2

City, State Select state

Postal Code

Seasonal Address From mm/dd/yyyy To mm/dd/yyyy

3 Easy Steps

1. Enter the details of your mailing address you would like to add. If you wish to add a mailing address for a certain period of time, such as an extend vacation, enter the dates for the address change to be in effect.
2. Check the accounts that you want associated with this mailing address.
3. Click "SUBMIT MAILING ADDRESS" below.

Account Selection

Check the accounts that you want associated with this mailing address or check "SELECT ALL ACCOUNTS" to choose them all.

All future mailings, including account documents and cards will be sent to this mailing address for the accounts you selected.

SELECT ALL ACCOUNTS

Premier Money Market-3780

SUBMIT MAILING ADDRESS >

Citizens Bank®

Amy: Hello! Do you have any questions I can help you with?

Amy: In our effort to provide you with quality service, our chat conversation may be monitored and recorded for quality purposes.

For your privacy protection, please do not enter personal information such as social security or account numbers into this chat window.

Type your question here

SEND >

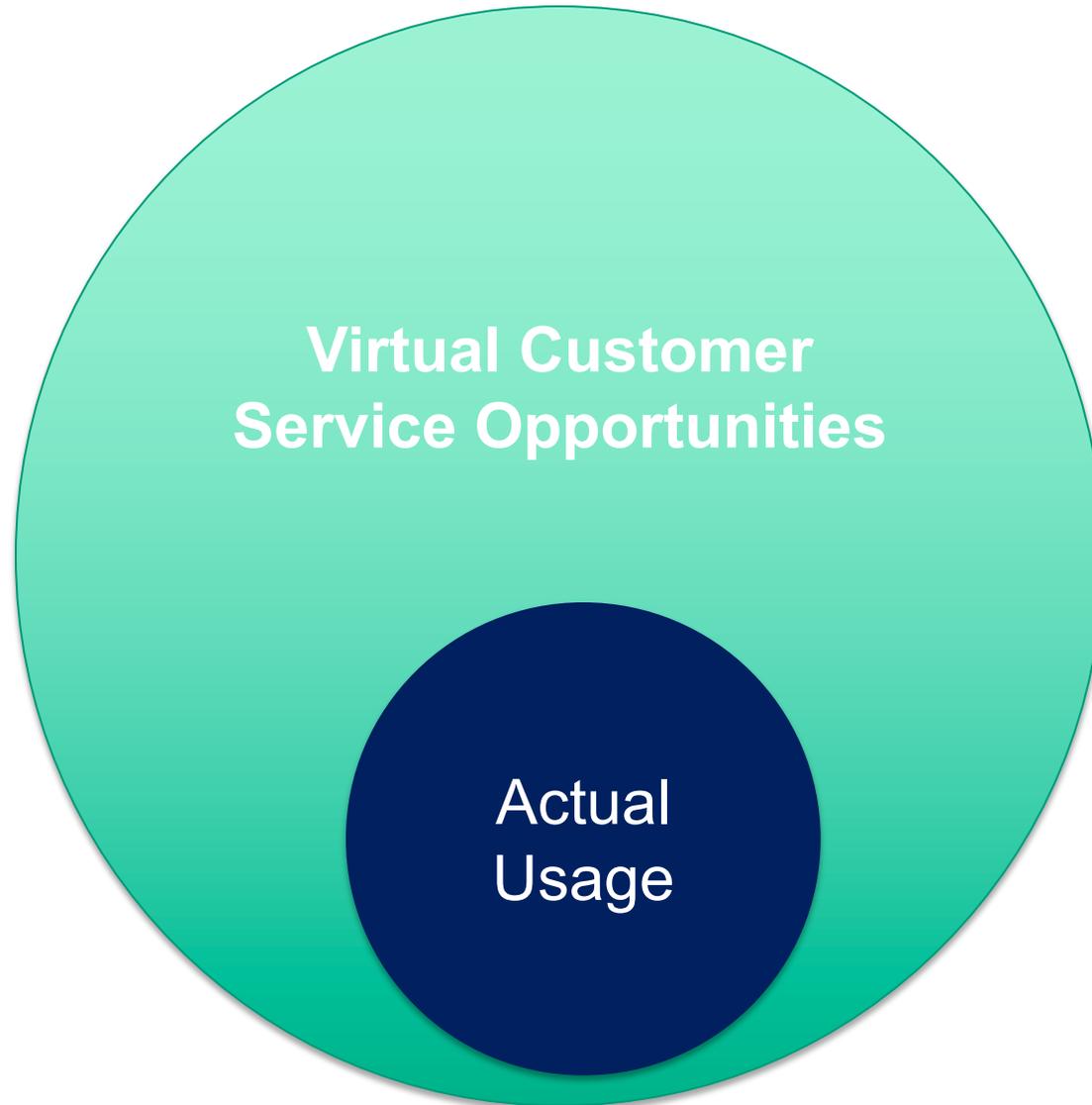
Do not include your SSN, account number or password in this chat conversation!

Powered by TouchCommerce

We Paused A Moment to Peel Back The Onion

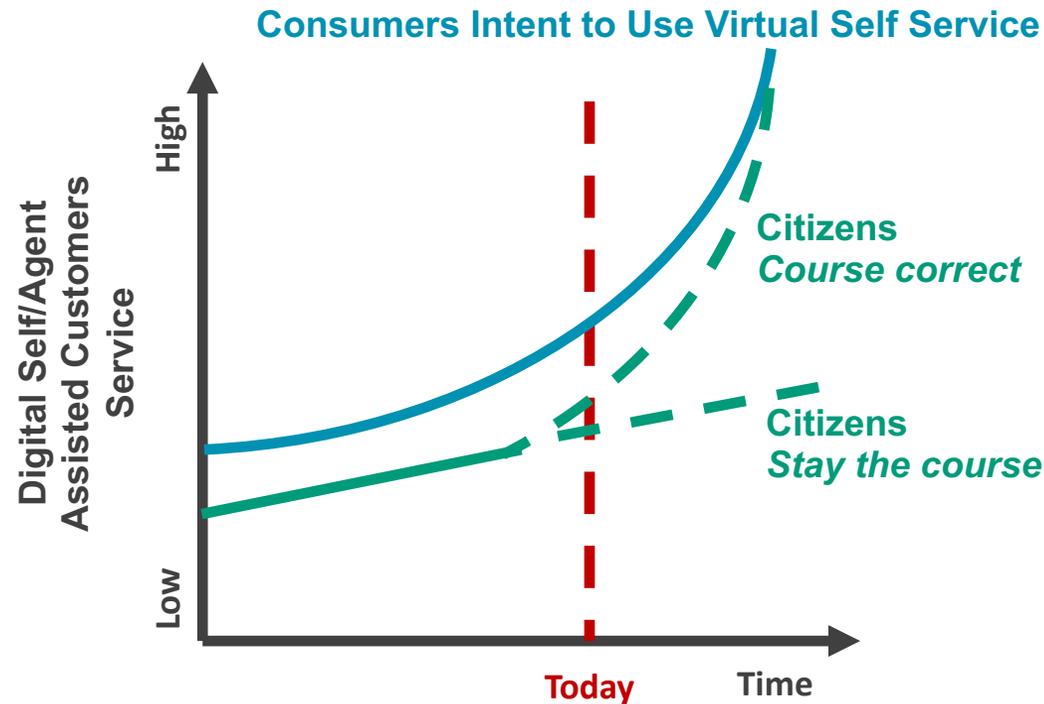


Once Unwrapped The Picture Wasn't As Pretty



We realized we were at an inflection point – stay the course and miss a massive opportunity to create a more efficient channel for the bank

Virtual Agent Assisted/Self Service Opportunities



While we have created experiences valued by clients who used them over 75% of potential virtual transactions still resulted in phone calls

Client complaints about being passed between channels still plague CSAT scores with engagements started via social and other virtual channels

Role of Virtual Customer Service



- How might we retrain our agents to truly empathize and understand client journeys?
- How do we continue to marry chat feedback to drive improvement in product descriptions online?
- Beyond continuous improvement in our rule set, how do we improve the chances of an interaction resulting in a sale?
- How might we ultimately use live chat to change products or sales practices?

- Laser focused on servicing the client in their channel of engagement
- Focus on seamless authentication of clients who engage in unauthenticated channels
- Incentivizing agents on 1st chat resolution
- Chat routing to ensure licensed and expert agents and thoroughly solve issues

Four Guiding Principles of Citizens Virtual Customer Experience Strategy



Find the client where they are – not the other way around

- Create a ubiquitous ecosystem of virtual help opportunities throughout your web properties, use a combination of tactics – guides, bots, crowd sourced message boards and Live Chat



There is nothing more frustrating in chat than reaching an agent that can't help you

- Streamline the handoff process, by developing specialized agents and routing chats accordingly



Redefine your definition of "DONE"

- Answering a clients initial question, does not mean the clients' task is done – the purpose of the interaction is to help a client complete their intended task



Mobile first development

- Optimize your support for the small screen, over 60% of your customers are likely demanding it

Citizens Is Seeing Better Results Now That We Have A Complete Program

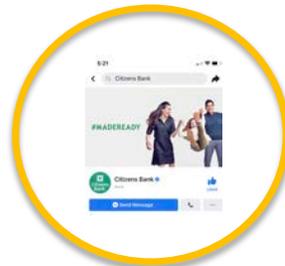
Prioritized experiences that deliver value for our customers

brought by Experience Mapping



CROWD-SOURCED MESSAGE BOARDS

“Ask A Citizen” allows clients to answer each others questions



STREAMLINED SOCIAL CUSTOMER SERVICE

Seamless handoffs ensure social customer service stays online



SPECIALTY AGENT ROUTING

Providing specialty routing ensures more 1 chat resolution



INTRODUCTION OF GUIDES & BOTS TO EXPAND SERVICE HOURS

Bots and guides gives us near 24/7 coverage



STRATEGIC PLACEMENT OF CHAT ICONS AND MARKETING

Prominent placement ensures clients always find help

Iterative process prioritizes continuous improvements

Our New Definition of a Healthy Program

Efficiency	Revenue
Opportunity Ratio	Incremental App Submission
Call Deflection Rate	Sales per agent per hour
Channel Containment	Resolution per agent per hour
First Chat Resolution	Live agent/guide-bot ratio
Concurrency Rate	Revenue per Interaction
Interaction Rate	Likelihood to Use Chat Again
Total Supported Services	Top Box CSAT

QUESTIONS

