Our Customers’ claim: "Atento@Home Is Safe"

Financial sector success story

One of our most important clients in the financial sector responded to the COVID-19 crisis agilely and with the highest security protocols, migrating its operations via Atento@Home. This Customer Experience (CX) cloud-native solution offers specialized remote teams, supported by artificial intelligence and analytical technologies.
The new normal for financial sector

Banking needs: business landscape

Banking needs: security challenge

Challenge

Solution

Results

The Best Partner
The new normal for the financial sector

Before the pandemic, the financial sector CX was focused on making consumers happy. The result was more loyal customers, more willing to use products and services, and at lower customer care cost. Nowadays, because of COVID-19, a superior CX means clarity and transparency, supporting clients using digital tools and taking into consideration that there is a significant percentage of users who are not yet familiar with some of the new products and services for customers in distress.

Banking plays a leading role in helping to contain the spread of COVID-19 by enabling digital and remote communication channels, as providing better CX builds confidence for customers, especially those experiencing financial setbacks.

An appropriate user approach includes a clear and easy access communication path, properly segmented campaigns, remote advice, and a consistent experience throughout the end customer’s (omnichannel) journey.

Before the health crisis, it was already very important to be well prepared to help users discover and demand new banking products or services and the so-called ‘new normal’ is key. Doing so generates long-term dividends. An analysis by McKinsey, done among more than 23 publicly traded U.S. banks, found that the top half with high scores in customer satisfaction generated a 55% higher return on investment for its shareholders between 2009 and 2019.

We know that, for our clients in the financial sector, the challenge is big, because besides providing the best CX and taking care of every step of the Customer Journey, they cannot stop their operations when migrating their CX to work from home. Besides, we must consider the safety factor, the data protection, which makes this sector at a high-risk.

With this in mind, Atento@Home was created as our CX solution that offers specialized agents, connected to a cloud-native infrastructure, which is supported by secure technologies everywhere, guaranteeing the highest CX under the highest security protocols.
Banking needs: business landscape

The biggest risk companies face during a crisis, such as the current one, is the loss of consumers and the consumption drop of their product or service. The financial sector is not exempt. According to a recent survey, 62% of banks and insurers saw their sales decreasing.

Another revealing data from this survey shows that the whole sector redefined its sales strategy because of the pandemic effect and 35% will adapt supply to the new demand. This transformation should consider the phone as the most effective sales channel for this industry, being preferred by 35% of consumers.

With this data at the forefront, we will understand why 75% of companies in the Banking and Insurance sectors will bet on a mixed model of customer service agents, and the same percentage will use analytics tools to boost their sales and achieve more personalized offers, as well as customer service that strengthens the relationship.

Banking needs: the security challenge

The assets volume that banks must protect has not only led them to become a preferred target, but also has pushed them to be the sector with the highest level of cybersecurity investment.

We know attacks lead to the weakest link in the chain. For this purpose, one of the pillars of our Atento@Home solution is safety. We offer the highest standards of safety and control — end-to-end — of remote agents that provide omnichannel and personalized attention, with real-time monitoring.

Let’s talk about how one of the financial industry leaders managed to migrate their operations with the highest security and control protocols while improving their CX through our native-cloud under a remote, Atento@Home work infrastructure.

It is the sector with the highest percentage of cyberattacks globally, representing 21%

Source: Consultora Marsh.
The challenges

Under the pandemic context, the financial institution had to keep excellent service levels, while translating the operation to working from home. Migration was necessary to comply with the health authorities’ recommendations and also in compliance with our client’s high-security protocols.

Keeping service levels securely while responding with a high-level CX, needed an agile, scalable, and omnichannel service provided by a trusted and experienced partner, such as Atento, bringing more than 20 years of experience in CRM and BPO services.

- To migrate the **CX** operation from on-site to remote.
- To ensure the highest levels and security protocols to keep clients’ data protected while providing fraud prevention.
- Continuity of operation.
- To improve the CX.
With **Atento@Home** we build a comprehensive data management process. We provide threat protection—such as malware, data encryption, and data loss prevention.

Our cloud-native connected solution establishes agent identity verification processes through two steps: password and facial recognition or fingerprinting, among other possible combinations (known as multi-factor authentication).

Also, we have a fraud prevention system, through real-time monitoring of agents with facial recognition capabilities; a native watermark in all sessions — thus ensuring that all of our customers’ information handled by our agents cannot be copied or distributed illegally, as the software tracks their actions and keeps contributor data, IP address, date and time – and we apply machine learning and protection based on artificial intelligence against viruses and malware.

Similarly, **Atento@Home** protects removable storage devices, such as USB; direct access protocols and tunneling devices to an Always On virtual private network (VPN), application access control, and protection against copy and paste information functionality.

Thanks to each of the above steps, the financial entity managed to migrate its operations to **Atento@Home** under the highest standards of security and control with the flexibility provided by a cloud-native solution everywhere, maximizing **CX**, operational productivity, and employee engagement.
The alliance with Atento enabled, through our Atento@Home solution, to comply with the high security and control protocols the bank required to continue operating efficiently and providing the highest CX working remotely.

"They met our security standards, which are very high in handling bank information and our customers’ data. Risk reduction is always a priority for us and with Atento@Home our operation safety and our clients’ data were guaranteed."

Customer testimonial.
The best partner

Atento@Home is an extension of our renowned Next Generation Services:

- Customer service
- Sales
- Back-office
- Collections

We transfer our agents’ operation to work from home, providing an extraordinary experience, both for our employees and customers.

By combining our technological infrastructure, management tools, and human touch we provided scalability for this financial institution.

We’ve migrated more than 60,000 agents in a few weeks.

Because of our best practices and secure management model, our agents’ satisfaction level is very high.

We take care of every aspect: we have a 100% digital hiring process, we continuously track our collaborators through the process and desktop analysis (DPA), we have a collaborative online participation platform so that all our agents are always ready to provide the best CX; all under a remote and secure model.

With our E2E solution, Atento@Home, we expand our Customer Experience services for telework, achieving reliable operations and improvements in customer satisfaction. We know that the remote work format will not end once the health crisis passes. Quite the opposite, more than 79% of companies will opt for a mixed working model (remote and face-to-face) and we want you to be prepared.

Contact us and a specialist will help you establish a work plan according to your service management needs. Learn more about Atento@Home, our secure, agile, and scalable remote CX model everywhere.
Contact us by clicking on Atento, and one of our specialists will explain how Atento@home can bring more value to your customers.