



First Data®

## Consumer Experience Management



### Transform your support services into an exceptional customer experience.

Your customers expect you to understand their wants and needs. Our solutions help you to predict and plan more effective, personalized customer interactions.

First Data's customer support services can help you lower your in-house costs by leveraging our infrastructure, and investment in technology. We keep-up with the latest trends and provide needed expertise to take the pressure off of you, while we help manage your customers' growing service expectations:

#### Customer Centricity

We'll help you increase overall customer satisfaction, while enabling you to collect valued customer insights.

#### Custom Experience

We deliver a more personalized customer service experience — with focus on your customers' specific issues, and attuned to their past interactions with you.

#### Multiple Options

We provide multiple options for your customers to contact your company, from self-service to digital channels.

### An Extension of Your Business

As an outsourcing option, First Data's solutions efficiently help to resolve your customers' issues through expertise, experience, and passion:



#### Contact Center Solutions

Make your customers feel more valued through personalized and experienced call center services.



#### Back Office Services

We support a diverse set of work cases, from simple changes to complex types of resolutions — helping you to save time and money.



#### Self-Service Solutions

Our state-of-the-art capabilities allow your customers to choose the type of help they want.

## Our Investment in Innovation

Understanding your customers' expectations and loyalty to your brand are key to their satisfaction and retention. Our continuous investment in state-of-the-art analytics can give you a competitive edge. We partner with you to capture, collect, and analyze valued insights from the people that matter most — your customers.

### Speech Analytics

Better understand your customers' questions, expectations, and level of satisfaction. We capture interactions with your customers to identify trends and the root causes of their issues — providing you with insights that help improve the customer experience.

### Voice of the Customer

Listen to your customers and act on their feedback. We capture customer satisfaction, resolution rates, and your Net Promoter Score to provide the insights you need to build better products and deliver better services.

## Our Operational Scale

### Global Coverage

5 call center sites.

1.5M

Annual domestic call volume.

### Multi-Language Support

English, Spanish, and French.

# Customer Care Organization

Any vendor will efficiently manage your call center services. First Data's Customer Care Organization (CCO) helps you to attract and retain customers by delivering an exceptional customer experience.

Customer service is a reflection on your business. We've delivered customer care services for over 30 years, supporting diverse call types while partnering with clients to help meet their unique support needs.

First Data turns customer service into a great customer experience. Our comprehensive hiring, training, and performance management puts our agents in the shoes of your customers — minimizing the hassles of problem resolution, and maximizing customer satisfaction with your brand.

## Tailored Support Options

Our solutions help make it easy to exceed customer expectations. We handle your unique customer support needs so you can focus on your business.

### Dedicated

This specialist team is trained on your brand promise and company culture to deliver a highly customized customer service experience. Your direct involvement during training helps build rapport and provides feedback to the specialists who will represent your business — and handle your customers.

### Customized

Team of customer service specialists assigned to support a group of similar clients. Our specialists provide an enhanced customer experience, trained on your business or industry.

### Shared

Customer support provided in a shared queue environment, with a call greeting and closing that's customized to your brand. Our agents interact with your customers, following your specified methods and procedures.

## First Data Benefits

### Tenured Experience

Ongoing card association and legislative changes may put more accountability and liability on your business. With over 40 years of expertise, we have the experience to efficiently execute your transaction dispute process.

### Flexible Coverage

Our comprehensive resources support multiple industries, while helping to reduce your in-house staffing, training, and infrastructure costs. We're flexible to handle seasonal demands, and unexpectedly high customer fraud and dispute volumes.

### Added Value

Our professionals provide dispute status communications to you and your customers upon request. And our extended dispute services also include pre-arbitration and arbitration, as defined by card association rules.

### Our Operational Scale

**553K** Transactions disputed.

**331K** Annual fraud cases processed.

**\$112M** In gross fraud dollars handled.

## Back Office Operations

Back office customer support services are your company's engine room — important so that your business runs smoothly, and essential to deliver a good customer experience. But if these service functions are mismanaged, the ripple effect will impact other administrative functions and disrupt your front office.

First Data's Back Office Operations provides partial or complete services to meet your specific customer support needs. We operate like an extension of your team, efficiently managing your high-volume, process-oriented administrative tasks.

### Our Solution Suite

Well-managed customer support services are important to your company operations, and to meet your customers' demands.

#### Dispute Management

Dispute resolution has become much more complex, increasing your in-house costs and staffing needs. First Data supports you from point of dispute, through chargeback and resolution. We efficiently collect transaction and dispute information, and then apply proven bank card expertise for chargeback resolution. Our follow-up reporting and analysis enables you to adjust decisioning policies, if necessary.

#### Fraud Research & Investigation

Fraud has a major impact to your business — lost revenue, labor-intensive follow-up, and a bad impression with your customers. We manage fraud research based on your preferences, from claims investigation to chargebacks on fraudulent transactions. We also manage your merchant re-resentation process. Our detailed account reporting keeps you up-to-date on provisional credits and reversals, as well as fraud trend reporting.

## 2Way-Connect<sup>(SM)</sup>

Your customers want timely notices and alerts to better manage their accounts. Our 2Way-Connect automated outbound customer notifications provide time-sensitive, relevant information through single or multiple contact channels. You just pre-define when and how to notify your customers.

Satisfy your customers with choice:

- Our automated voice system calls their home, work, or mobile phone number
- Send text messages at any time and anywhere to the mobile phone of your on-the-go customers
- Deliver timely notifications directly to your customers' home or work email address

### Free to End User Delivery

Show your customers that you keep a watchful eye on their card account transactions. Our 2Way-Connect Free to End User service delivers text alerts to verify potentially fraudulent card account activity.

Based on your customer's response, First Data works with you to take action.

### Our Operational Scale

#### Leading Technology

Speech recognition, text-to-speech, computer telephony integration.

#### Multi Language

Support available for 79 languages.

# Interactive Voice Response

Some of your customers prefer self-service for their routine support needs. First Data's Interactive Voice Response (IVR) team helps enhance your customers' self-service experience. With 24 / 7 availability, our IVR system is designed to give customers unlimited access to your business — virtually wherever and whenever they need it.

Our state-of-the-art platform is reliable, scalable, and customizable for easier integration with the First Data host system, operations, and contact center.

Let your customers choose the type of help they want. First Data supports multiple carriers and currently hosts over 1,000 IVR applications, helping you to balance automation with an exceptional customer experience.

## IVR Programming Options

With multiple IVR programming options available, you can customize a solution that fits your customers' needs. Most options can be modified and programmed with personalization, to help drive customer loyalty and engagement.

### Custom

Full customized design and development options are available to meet your customers' specific requirements. With IVR applications available for any industry, we provide your customers with quick access to the right support information.

### Semi-Customizable

Better meet your cardholders' support needs with our IVR applications available for the Financial Services industry. Card activation validation, PIN select, token customization, and multiple customer service options available when needed.

### Standard

Pre-designed IVR applications available for the Financial Services industry to meet your cardholders' basic support needs. You can easily manage debit and credit card activation validation through efficient IVR automation.



For more information about First Data's Consumer Experience Management solutions, contact your Account Executive or visit [FirstData.com](http://FirstData.com).

## The First Data Advantage

Not all customer support is created equal. The value of outsourcing these days is less about cost savings, and more about customer satisfaction and retention. Partner with First Data to leverage our extensive experience, while helping to save you time and reduce your operations costs.

### Innovation

Our analytics, tracking, and reporting provides the metrics that are important to your business while helping you drive customer satisfaction, loyalty, and retention.

### Flexible

Outsource all or part of your in-house customer service support operations to help reduce your operation expenses, while delivering an exceptional customer experience.

### Choices

We provide multiple levels of customer support to best meet your specific needs. Our specialists are trained to manage your customers as you would — with efficiency, accuracy, and respect.