



In Queue

The fun, informative and interesting newsletter for
the call center industry.

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All leading call center companies

\$700 Billion can buy a lot of Call Center Time

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I believe the proposed \$700 billion US government financial bailout plan has specific implications for the call center industry. Many large financial firms within the United States have bundled mortgages on their books. Because the mortgages are bundled, it is unclear what percent of these loans are good, which are borderline and which are bad. This plan would have the US government purchase these bundled mortgagees from the financial services companies to clean up their books, and start to make money available again. In short, take away the bad; leave them with the good, so they can start to write good loans again to people like you and me.

So what does the government do with all of these bundled mortgages they bought? Well, they hire management companies, many of which are existing financial services companies, to find out what is good, borderline, and bad in the purchase. Each mortgage will have to be examined independently, and there are millions of these things all bundled into various groups. Once unbundled, the good assets will be resold and the others will have to go through a process known as "loan workout" where the new owner (US federal government) will contact the mortgage holder and try to work out a deal. This deal may include refinancing the loan or changing the loan to new terms. These loan "workouts" will take one-on-one interaction with many of the mortgage holders. What would be the most efficient means to contacting millions of customers with these mortgages and working with them on their loans? Hmm, let's see, maybe a centralized location with a bunch of agents who are trained and educated on these workout programs? Maybe a few large call centers around the country? Yep, that is my best guess. When all of the high level negotiations are over and the rhetoric has died down, some companies are going to contract with the US federal government to manage and workout these loans, put them in good standing, for later auction back to financial institutions. They will use call centers primarily to accomplish this contact and negotiation task.

So, call centers will be at the center of this process; that is my

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NACC Investment Portfolio

Stock	Price	Value	Change
NT	2.48	1.36	-8.64
NICE	27.44	6.83	-3.17
VRNT	17.40	7.10	-2.90
SYKE	20.30	10.68	0.68
WIT	10.01	6.68	-3.32
CVG	14.88	8.42	-1.58
TTEC	13.81	6.00	-4.00
ICTG	7.94	7.62	-2.38
APAC	1.98	8.96	-1.04
TOTAL		63.67	-26.33

Original Value start 11/6/2007
=US\$90.00 or US\$10.00 per stock.

Total Portfolio Value Now= \$63.67

What more can I say about the *NACC Investment Portfolio* this past week but yuk! It was just a horrible two weeks, surpassing our past bad weeks. I am looking for a silver lining and the only one I see is Sykes. Despite the market being down, despite the *NACC Investment Portfolio* being down over \$26.00 since inception, Sykes is still in positive territory. Clearly they are doing something right since the market is not punishing them as much as it is punishing its competition and other stocks in the

bet. One of the challenges is that bad decisions by key people helped to create this crisis to begin with. How does the government avoid hiring financial services companies that may make the same bad decisions again? Accountability and oversight is the answer, or at least the current answer that is being talked about. The industry has shown poor decision-making in the past, and this cannot be replicated when the US government acquires the assets since this would just multiply the problems. So, we at the National Association of Call Centers would like to offer our services, expertise, and advice to all the companies seeking a part of what will be large management contracts for the loan workouts. We would like to partner with you to help you become the leading company with accountability, best practices, and assurance that the American taxpayer's money will be used wisely in attempting to extract as much value for the \$700 Billion possible. Our knowledge, research, non-profit status and connection with the Call Center Research Laboratory makes us the perfect independent partner to help you succeed in securing one of these contracts.

Canadian Con Artists Fool Americans

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"Telephone scammers in Canada love Americans. They also have found that some of us are incredibly easy to fool" is how the news story starts out. It appears that some con artists in Canada have found a way to call grandparents in the US and pretend they are a grandchild in trouble in Canada. After talking as the grandchild for a minute or so, they then hand the phone to the "bailiff" who tells them how to wire the money to the grandchild in Canada so they can be released from jail and come home. These con artists have earned from \$1000-\$6500 per set of grandparents the article says. By the time the grandparents follow up with the grandchild to be sure they have made it home safely, the con artists have taken the wired money and are long gone.

To add insult to injury, those that pay up are often called back and asked for more money to pay for hospital bills or a car wreck using the same technique. Since this is an international crime it is very hard to track. Interestingly, the Canadians have an Anti-Fraud Call Centre, known as PhoneBusters, to handle such complaints.

At present no one knows how these scammers are getting the name and contact information for the grandparents and grandchildren in order to succeed in their ill gotten gains.

Beyond Scripting Tools

Art Coombs, CEO, KomBea Corporation
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index.

NACC Composite Index

Date	Value	Change	Percent
11/6/07	100.00		na
12/5/07	94.38	-0.56	-0.60
1/15/08	80.89	-17.02	-21.04
2/13/08	75.56	-1.98	-2.63
3/12/08	65.47	-11.25	-17.18
4/9/08	68.98	1.06	1.54
5/7/08	77.31	3.14	4.07
6/4/08	81.51	2.93	3.60
7/2/08	70.28	-10.20	-14.52
8/13/08	65.57	-0.97	-1.48
8/27/08	68.24	2.66	3.91
9/10/08	66.55	-1.69	-2.54
9/24/08	56.91	-9.64	-16.94

Dow Composite	-3.94%
S&P 500 Composite	-3.89%
NASDAQ Composite	-3.39%
NACC Composite	-16.94%

The *NACC Composite Index* was kicked around the past two weeks not even coming close to the of the other indexes. Falling 16.94% the past two weeks with the other major indices only dropping 3-4%, it looks like money is running from anything perceived as risky to index funds and other forms of investment. Buy when it is low, sell when it is high. Maybe this is a good time to buy.

Quotes

The basic prescription for preventing deflation is straightforward, at least in principle: Use monetary and fiscal policy as needed to support aggregate spending, in a manner as nearly consistent as possible with full utilization of economic

Many companies offer scripting tools for call-center agents and the use of these tools is expanding. This is a positive step for our industry, but it is not the "end" solution. We must guard against thinking scripts alone are going to fix process adherence, call resolution, C-Sat or handle time problems. This essay is a script.as in prescription.for leveraging scripting tools.

The collection of improvement methodologies known as the Toyota Production System is the driving force behind the staggering improvements witnessed globally in manufacturing. A Harvard Business Review article entitled, "Decoding the DNA of the Toyota Production System (TPS)", outlined the four key rules that were critical to the success of TPS. The first rule was, "All work shall be highly specified as to content, sequence, timing and outcome." The degree of specificity in manufacturing can be analyzed at a level of exactly how many turns should be used to tighten a screw.

This level of specificity is not the case in call centers. not by a long shot. The between-agent variability in call metrics is jaw-dropping. Just pick a single call type and ask agents, monitors, and trainers how exactly it should be done and often you will find alarming disagreements in how they each think the call should be handled. Knowing this alone, is there really any wonder why we see the variability in output measures we currently observe in our call centers?

Scripting what the agents are supposed to do and say on a call is a step in the right direction. But once you have the script, you have to make sure agents follow it and that the scripting is continuously improved. And this is often where scripts fall short.

Here are some of the reasons agents don't follow the scripts they have been given.

- .The scripts are wrong or outdated, so the agents rightly ignore them.
- .Agents often believe they know how to handle a given situation better than the scripts.
- .Agents eventually memorize the scripts, so they don't notice additions or changes.
- .Agents that memorize often believe getting it "idea" perfect is good enough.
- .Agents are under pressure to lower AHT, so they skip key parts of the scripts.
- .Agents struggle with desktop limitations, so they don't open scripting tools to free up more RAM and desktop real estate for other applications.

When agents do not follow the script, process consistency and accuracy quickly evaporate.

Here are three suggestions for driving up script adherence:
1) Show agents the performance link between following the scripts and call metrics. If you have built the scripts correctly, agents who follow them should have better C-Sat, FCR, cross-sells, quality compliance and AHT. If they understand this

resources and low and stable inflation. In other words, the best way to get out of trouble is not to get into it in the first place.

-Ben Bernanke Chairman of the Board of Governors of the United States Federal Reserve

Picture of the Week



This is a picture of a bombed out church along a hilltop in Bacharach, Germany. Bacharach is along the Rhine River and was bombed in World War II by the Allies. The locals left the church standing as a striking reminder of what the ravages of war can do to a building, town, community and country.

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linkage and you reward for output measure performance, script usage and adherence will increase. If sticking to the script does not lead to higher metrics, the script needs rewriting.

2) Pre-record sections of the call that you want the agents to get exactly right and allow them to play the recordings during the call. This helps in multiple ways:

.The customer gets a clear voice and accent issues are dramatically reduced or eliminated

.You know what the customer is hearing is exactly correct.

.You can instantly know whether the agents are playing the required recordings on the required calls.

.You can control the words spoken, the order spoken, and the intonation.

3) Establish a Conversational Process-engineering function. Call center leaders need a new role on their team responsible for the performance of every call type the center undertakes. This role is focused on improving the process, not the agents. If call performance is not at the desired level, it is up to the process engineering team to study, engineer, and continuously improve the call flow until the metrics are where they need to be.

While the industry has made positive strides in improving call quality with the use of scripting tools, we can not stop our quest for continuous conversational improvement. Scripting tools are only a first step- applying tried and tested Continuous Process Improvement (CPI) methodologies are the steps which will lead us to the next level of providing better service for our customers and shareholders.

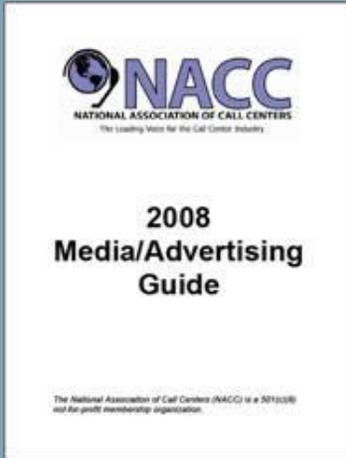
Call Center Comics

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OUR NEW WFM SYSTEM CORRECTLY FORECASTED THE NEED FOR 100 MORE AGENTS. UNFORTUNATELY, WE SPENT THE ENTIRE HIRING BUDGET ON THE SOFTWARE.

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