

## RBC Royal Direct Contact Centre: Proudly Marking Its 15th Year

By Joan LeBlanc

"We have a lot of things to be proud of here at the Royal Bank Contact Centre in Moncton," says centre manager Joe D'Etto. "The contact centers in the Greater Moncton Area, as a whole, have served the needs of their clients, the staff and their community very well."

Opened on May 18, 1995, the centre started as primarily a reactive inbound calling centre.

"We have gone from a relatively simple call centre that took basic inbound calls to a full blown state of the art Contact Centre of 750 investment, credit and everyday banking professionals who connect, collaborate and provide excellent financial advice over the phone, thru email and via the Internet," explains Joe.

He points out that more and more staff who work in contact centers are, for the businesses they serve, becoming their clients first point of contact; for RBC this is no exception. Clients are also becoming much more sophisticated when it comes to using new and emerging ways to communicate.

"We have responded very well to these needs and our staff is very excited to serve our customers through whatever channel they prefer. We are seeing a growing number of clients using our Internet capabilities, including chat," he says.

"We handle a huge number of client interactions here in the Moncton contact centre. About 95 per cent of emails received by RBC are directed to our centre and that adds up to about 100,000 each year. We do about 80,000 chats annually, and that's growing rapidly as it's a relatively new service; we also receive about 40,000 credit applications via the Internet each year as well. All in all we respond to some five million inbound calls in all of our various lines of business," D'Etto notes.

Concerning the employee experience, Joe mentions that their employees are also highly engaged in the business. They receive extensive training and regular coaching and the level of employee satisfaction is very high.

"We believe that working in the contact centre is an honourable profession and we have an environment where staff has a tremendous opportunity to meet their



personal and professional goals through a long and satisfying career with RBC, whether it be in the contact centre or in other parts of RBC."

In addition to the Moncton contact centre, RBC maintains other similar sites in Montreal, Winnipeg, and Mississauga. The centre also has a growing number of employees who successfully work from home, providing the same level of services as their on-site colleagues and with a view to expand this workforce.

"We have a lot of very qualified people in our centre, and not only are they dedicated to their work, they are committed to helping within the greater community: this is very important to our staff - and it's something that we're especially proud of. There's not a day goes by that some of our staff members aren't holding some type of fund-raising initiative for local charities. In fact, 80 per cent of our employees give regularly to the United Way. Staff also give of their time and talents through their involvement in a host of community services, including Habitat for Humanity, Run for Cure, Relay for Life and Legs for Literacy as some examples" he adds.

Over the past 15 years the RCB Royal Direct Contact Centre has been hugely successful in both its business and community endeavours.

"Contact centres have evolved to offer a high level of professional services; they offer highly skills jobs for their employees and they contribute significantly to the local community and the regional economy. There really is no downside here. It is all good, for our clients, our employees and our communities. Everybody wins," D'Etto says. ■

## TD Insurance: 'Nice' Employees Are Key To Business Success

By Joan LeBlanc

Top customer service is the key to being a successful business today.

At TD Insurance in Saint John, being nice is the key to their success.

"A big part of what we do is hire 'nice' people. Many, many times our staff have been told that they are nice, that they 'wow' our clients with the high level of customer service provided; and I believe that has been crucial to our success," says TD Insurance Senior Manager, Brian Sypher.

A part of the TD Bank Financial Group TD Insurance is the second largest insurance company in Canada today. The Saint John location first opened in 1998 with 29 employees and has since grown to include some 420 staff that provides client services for customers in Ontario and Alberta. Sypher says that the secret to TD's investment in its Saint John facility is the unique attributes of its employees.

"Our employees regularly score an extremely high level of customer satisfaction, which effectively dispels those myths about contact centers. In addition, 80 per cent of the people we hire come to us as referrals from current employees, who know the type of people we're looking for. We put a lot of energy and effort into hiring people who are capable of delivering that level of service," he adds.

This not only creates a great experience for clients, it generates an inspiring workplace for employees. TD Insurance adds to this by providing a state-of-the-art workplace complete with games room, onsite café and two furnished exercise rooms that are welcoming to its staff.



In 2008 TD Insurance completed the physical expansion of its Saint John location to facilitate its claims response operations there and since that time all first notices of loss from insurance customers located across Canada are handled there.

"The decision was made to centralize a national function that had been done throughout the different provinces and when TD did their evaluation they made the decision to centralize it right here in Saint John. This was a huge vote of confidence for us," Sypher says, adding that the employees here have since proven that decision was a good one.

"You have to make your own magic. The people who work here at TD Insurance realize that these decisions are made based on how well they are performing; they have a very real sense of pride and ownership when it comes to working here and the work that we do."

All TD Insurance employees are highly trained before assuming a customer service position and of the 420 persons employed in Saint John, 275 of them are licensed insurance professionals.

"These are professional designations that are recognized worldwide, specifically here in Canada. We have a very low turnover rate and a very high satisfaction rate; a large number of our employees have left other jobs to come to us because they've heard of the employee experience at TD Insurance," Sypher adds.

There is a wide range of employment positions within TD Insurance, he notes, including information technology, human resources, learning and development educators, positions of leadership, quality control.

"There are a lot of professional jobs in our centre and other contact centres as well, that are very transportable. These are not dead-end jobs. The vast majority of people who work here are licensed insurance professionals who could work anywhere; but we're fortunate that they choose to work here with us." ■

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## Innovatia: Energizing Knowledge To Performance

By Joan LeBlanc

Innovatia Incorporated provides information technology-related services to clients around the world including equipment manufacturers, information communications technology and energy companies. Its head office is located in Saint John while satellite facilities in Fredericton and Edmundston and home-based employees across other parts of Canada and the US also provide customer service.

"What we do at Innovatia is capture critical information and develop information such as documentation and training materials. At the end of the day we make sure we assist in the delivery of that information to people that need to understand critical information for their clients products and services," says co-owner David Grebenc.

In that process Innovatia works side-by-side with global manufacturers, companies who provide technical maintenance, installation, software upgrading, sales channels and actual end users of the equipment.

"We turn that information into documentation that we

develop into a multi-media format that can be delivered on paper, online, on a Blackberry®. We also develop the training around technology and help the client to get the information to people when and where they need it," he explains.

Innovatia offers an expansive set of Next Generation Knowledge Solutions and capabilities, including technical training for most OEMs, documentation, technical support, and professional services. Their services drive enhanced employee performance for their customers while increasing sales and operational efficiencies. Innovatia employs more than 300 people globally and serves over 1,500 customers in 29 countries around the world from offices in Canada, the United States and Europe.

As part of their mandate, Innovatia provides technical support services through their contact centre in Saint John.

"We have highly skilled technicians that speak multiple languages who provide technical support on customer networks - we cover a wide range of languages such as

French, Spanish, German, Portuguese, Mandarin. And because we do global support we have to have all of the languages covered," says Tina Melvin, Innovatia's director of frontline services.

She notes that there has been a significant growth in their business over the past couple years, with 80-90 new positions identified recently.

"We have a very interesting mix of people, many of whom are from throughout New Brunswick; young people just coming out of community college, second career more mature individuals and we also are fortunate to have a nice complement of new Canadians, all of whom play important roles in our business," Melvin adds.

The company boasts a low rate of attrition, with employees continually experiencing job advancement.

"We push succession planning; we encourage our employees to move forward with their training plans and we provide extensive training for them as well. The people in our contact center are skilled professionals who are a valued part of our entire company team," Grebenc notes. ■



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