BESPOKE DISCOVERY

IN A NUTSHELL
Dominant challenger bank required an agile partner to revamp banking operations infrastructure to drive KPIs and scalability amid 222% volume surge.

CHALLENGE (...AND CORE SUCCESS METRICS)
When you're the fastest-growing challenger bank in the United States, you also become a bigger target for fraudsters. To keep up with triple-digit increases in dispute claims, the challenger needed an agile partner to make sure they weren't just throwing more staff at the problem but instead optimizing their dispute and chargeback management operations with a scalable approach that could deliver against strict KPI and compliance benchmarks.

STRATEGY AND SOLUTION
Ubiquity assembled a team of tenured banking experts and business analysts across departments to assess the client's established process, workflow, QA procedures, training, and reporting. The goals were to end backlogs, manage volume surges, and align everything to the challenger bank's productivity, quality, and compliance goals.

During the bespoke discovery phase, Ubiquity uncovered three core areas of opportunity for improvement: workflow architecture, productivity goals, and reporting. Ubiquity redesigned workflows for 11 distinct teams and developed tiered incentive structures that boosted performance and improved employee retention to 97%.

The changes included secure onsite and remote analysts that enabled the client to reduce their headcount by 40%. Timely, granular reporting as well as collaboration on emerging fraud threats also helped them identify fraud ring activity and recover $2.3 million in just four months (and continued to recover $2M+ quarterly). As successes continued, the program that started with six agents grew quickly to over 900.

RESULTS

99%
Compliance scores

94%
Quality scores

200%
Higher productivity

> **THE CHANGES WERE SUCH A BOON TO PRODUCTIVITY, HEADCOUNT DECREASED BY 40%—ALL WHILE ACHIEVING NEAR-PERFECT REG. E COMPLIANCE IN A PCI-CERTIFIED ENVIRONMENT."**

LET'S TALK Want great CX and top-tier security?

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