

CASE STUDY

Australian Military Bank improves member experience, meets compliance needs and saves significantly with Dubber





OVERVIEW

Australian Military Bank is a member-owned mutual bank. Open to everyone, however, it provides specialist banking and finance services to Defence personnel and their families.

Voice calls are the members main point of contact. The Bank uses Dubber call recording to **improve the member experience** and **meet regulatory compliance**. A central call centre both fields enquiries and, when needed, routes calls to one of the 14 locations.

Rizwan Dean, the Bank's IT Manager, says the Bank uses Dubber CallN for **quality assurance, call recording and analytics**. It allows staff to recover calls, review a conversation, understand what members are talking about and identify their pain points.

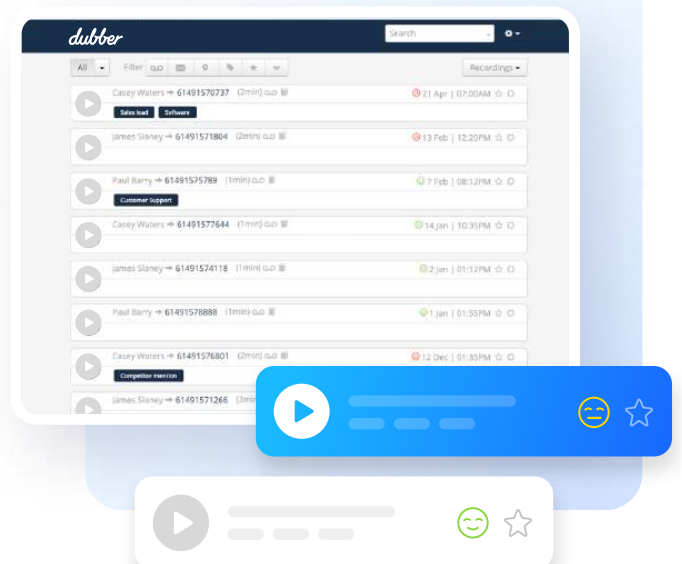
Improving the member experience is a key bank priority. Allowing staff to review and investigate member enquiries after the event is an important part of this. So is the ability to use **call recordings to coach staff** in how to better respond to what, often, are unique requirements. The Bank also uses voice recordings to **detect and deal with fraud**.

Compliance is vital for the Bank. Australian regulators require the Bank to keep customer recordings for seven years. The recordings provide immutable **evidence of every customer conversation**.

Auditors have the opportunity to review recordings and conduct their own quality assurance checks. They provide reports to the Board and to regulators to demonstrate they are **meeting compliance requirements**.

Dean says **Dubber removes the pain point of needing physical recording hardware at each site**. The nature of these sites mean constant disruption and downtime left gaps in assurance and compliance recordings. Now 100% of calls are captured.

The **cost and productivity savings** to the Bank are considerable. They've eliminated the huge number of hours spent every month building and patching computers and guiding staff how to set them up on site.





THE CHALLENGE

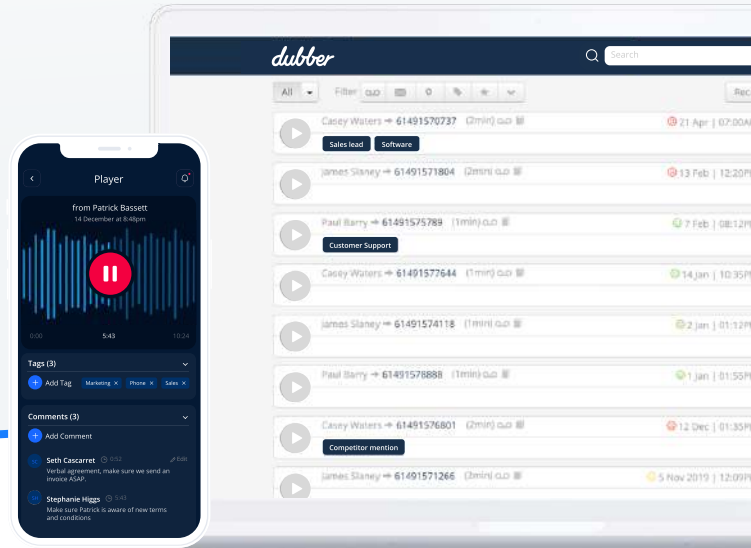
- Needed visibility of member calls for quality assurance
- Hearing a member’s perspective on product and service offerings
- Potential gaps in compliance and fraud monitoring

THE SOLUTION

- Dubber’s CallIN call recording deployed in tandem with Telstra TIPT.
- This enabled the call center 14 branches and 11 departments to record all member conversations.
- A reliable solution with 100% of member calls captured and available instantly

THE TECHNOLOGY

- ✓ Dubber CallIN call recording
- ✓ Telstra TIPT



THE RESULTS



Improving Experience

Member services improved based on real-time customer feedback. Better complaint handling and staff training.



Compliance

Risk mitigated with proactive fraud monitoring and recordings to meet compliance requirements



Better Productivity

Elimination of hours spent on hardware setup and maintenance. Material cost savings.

“Our members are always on the move. That’s why contacting us via phone is so important... Voice calls are the main point of contact for many members. It’s vital that we get it right.”

Penelope Killick,
Head of Marketing, Australian Military Bank





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