

# How May I Help You?

## Call Log/Evaluation

Company Name: **BMO Bank of Montreal Mastercard**

Number: **1-800-263-2263**

Category: **Credit**

Final Score: **53.2 %** Rank: **30**

What to Say: Balance Transfer Inquiry

<b>CALL LOG</b>	
<b>CALL 1</b>	
<b>WEEK DAY</b>	
Time	Action
4s	Press 1 for English, 2 for French, Chinese?
17s	Enter your card number
39s	Enter the year of your birth
48	Enter your birth month
1m 05s	Enter the day of your birth. Error made. Re-entered day of birth.
1m 15s	Option menu, 0 for all other options
1m 40s	Call transfer
1m 52s	They are transferring a call using an alternate communication method so there may be beeps or clicks. Those should be ignored.
2m 26s	Thank you for choosing Mastercard. We appreciate your business. Please hold for the next available representative. Muzak and ads commence.
4m 43s	Your patients is greatly appreciated, we apologize for the delay.
7m	Operator answers and asks for card number and name
7m 17s	Ask if they have Balance Transfers available, how they work and whether they offer Balance Transfer Cheques
7m 48s	She needs to clarify answer
8m 54s	Question about a promotion on transfers
9m 17s	Re-ask question about Balance Transfer Cheques
9m 30s	Clarifies information
10m 09s	End Call
	Note: I felt the agent didn't have very much information and wasn't confident in the information she gave me. I needed to repeat questions multiple times to get an answer.

<b>CALL 2 WEEK NIGHT</b>				
Time	Action			
0s	Welcome			
5s	Press 1 for English and 2 for French			
13s	Enter your card number			
33s	Enter the month of your birth			
45s	Enter the day of your birth			
56s	Options			
1m 23s	Please hold... For quality insurance and our mutual protection you call is being recorded			
1m 55s	We are currently experiencing a higher than normal call volume. If you like, you can call us back.... If you prefer to wait, please stay on the line... The wait time is between 5 and 10 mins			
10m 50s	Operator answers and ask for my name			
11m 15s	The operator clarifies my questions			
11m 28s	It takes between 1 and 5 days to transfer the funds. I ask about interest rates.			
11m 47s	He asks for my name again			
11m 51s	He says my current interest rate is 18.5%			
12m	I ask about promotional rates and he tells me that the only promotional rates are those sent out by the marketing department. If you already received something I would be eligible for that.			
12m 22s	You can use a Mastercard cheque to pay a card off			
12m 42s	There is a \$10 fee if you would like to order a book of 20 cheques			
12m 54s	Thanks			
12m 56s	End call			

<b>CALL 3 WEEK END</b>				
Time	Action			
0s	Welcome			
4s	Press 1 for English, 2 for French... Chinese			
13s	Enter card number			
35s	Enter the month of your date of birth			
46s	Enter the day of your date of birth			
53s	Options			
1m 18s	Press 0 for all other questions or to speak with an agent			

1m 33s	Call is being recorded
1m 34s	Call is transferred
1m 44s	Muzak
2m 03s	We are currently experiencing a higher than normal call volume with wait times between 10 and 15 minutes.... Call back or wait
2m 40s	Muzak
2m 48s	We appreciate your business and look forward to serving your needs
15 05s	Name
15m 19s	Explains how balance transfers work
15m 40s	They can send you a book of cheques for a \$20 fee
16m 02s	Considered cash advance so the interest rate is 1835%
16m 20s	The interest rate is 11.4% with an annual fee of \$35
17m 05s	I Clarify the rates without fees
17m 20s	Some times the card offers promotional rates at unscheduled times for around 3 to 5% but you would have to wait for a promotion
17m 48s	End call

# PART 1 – AUTOMATED SYSTEM

<b>1/ Exiting Automated System</b>						
Note: if a human answers the phone directly, please score 65 and move to Part 2 (question 8)						
<b>CALL 1</b>						
0	5	<u>10</u>	15	20	65	Total
Unable to Navigate Out of AS	Placed in queue after more than 2 mins navigating menus	Placed in queue after 1-2 mins navigating menus	Placed in queue after 30 secs to 1 min navigating menus	Placed in queue after 30 secs or less navigating menus	Human answers call immediately (go to part 2)	10
<b>CALL 2</b>						
0	5	<u>10</u>	15	20	65	Total
Unable to Navigate Out of AS	Placed in queue after more than 2 mins navigating menus	Placed in queue after 1-2 mins navigating menus	Placed in queue after 30 secs to 1 min navigating menus	Placed in queue after 30 secs or less navigating menus	Human answers call immediately (go to part 2)	10
<b>CALL 3</b>						
0	<u>5</u>	10	15	20	65	Total
Unable to Navigate Out of AS	Placed in queue after more than 2 mins navigating menus	Placed in queue after 1-2 mins navigating menus	Placed in queue after 30 secs to 1 min navigating menus	Placed in queue after 30 secs or less navigating menus	Human answers call immediately (go to part 2)	5
Average						8.3 /20

<b>2/ Ease of Navigating Prompts</b>						
<b>CALL 1</b>						
0	2	<u>5</u>	7	10	Total	
Unable to Move through system	Prompts too long, filled with legalese	Prompts long, filled with CS clichés	Moderate length prompts	Short, user-friendly prompts	5	
<b>CALL 2</b>						
0	2	<u>5</u>	7	10	Total	
Unable to Move through system	Prompts too long, filled with legalese	Prompts long, filled with CS clichés	Moderate length prompts	Short, user-friendly prompts	5	
<b>CALL 3</b>						
0	2	<u>5</u>	7	10	Total	
Unable to Move through system	Prompts too long, filled with legalese	Prompts long, filled with CS clichés	Moderate length prompts	Short, user-friendly prompts	5	
Average						5 /10

<b>3/ Time of wait provided</b>				
<b>CALL 1</b>				
<u>0</u>	1	5	10	Total
No time of Wait ever Provided	Time of wait provided, but inaccurate	Time of wait provided once but never updated	Time of wait provided and updated regularly/ no time spent in queue	0
<b>CALL 2</b>				
0	1	<u>5</u>	10	Total
No time of Wait ever Provided	Time of wait provided, but inaccurate	Time of wait provided once but never updated	Time of wait provided and updated regularly/ no time spent in queue	5
<b>CALL 3</b>				
0	1	<u>5</u>	10	Total
No time of Wait ever Provided	Time of wait provided, but inaccurate	Time of wait provided once but never updated	Time of wait provided and updated regularly/ no time spent in queue	5
Average				2 /10

<b>4/ Time in Queue to reach the Proper Person</b>								
<b>CALL 1</b>								
0	2	4	6	8	9	10	Actual Length	Total
More than 6 minutes	5 - 6 minutes	4 - 5 minutes	3 - 4 minutes	2 - 3 minutes	1 - 2 minutes	Less than 1 minute	7m	0
<b>CALL 2</b>								
<u>0</u>	2	4	6	8	9	10	Actual Length	Total
More than 6 minutes	5 - 6 minutes	4 - 5 minutes	3 - 4 minutes	2 - 3 minutes	1 - 2 minutes	Less than 1 minute	9m 27s	0
<b>CALL 3</b>								
<u>0</u>	2	4	6	8	9	10	Actual Length	Total
More than 6 minutes	5 - 6 minutes	4 - 5 minutes	3 - 4 minutes	2 - 3 minutes	1 - 2 minutes	Less than 1 minute	13m 21	0
Average								0 /10

<b>5/ Interrupting System</b>			
Date of Call	Time of Call	Called by:	
Feb. 28/07	3:02pm ET	Tennille	
0		5	Total
Caller has no way to interrupt voice prompts By keypad or with voice command		Voice menu prompts can be interrupted by keypad or voice command	5 /5

<b>6/ Language options</b>			
Date of Call	Time of Call	Called by:	
Feb. 28/07	3:02pm ET	Tennille	
0	4	5	Total
One language only, No ability to switch	English or French option at start of call	English, French or OTHER language at start of call	5 /5

<b>7/ Automated System Tone</b>			
Date of Call	Time of Call	Called by:	
Feb. 28/07	3:02pm ET	Tennille	
0	3	5	Total
Automated system tries to sound human, unprofessional	Automated system tries to sound human, is annoying	Automates system sounds professional, not preachy	3 /5

**END OF PART 1**

# PART 2 – DEALING WITH PEOPLE

8/ Number of Transfers					
<b>CALL 1</b>					
0	2	3	5	<u>10</u>	Total
Transferred More than 3 times	Transferred 3 times	Transferred 2 times	Transferred 1 time	First operator deals with issue	10
<b>CALL 2</b>					
0	2	3	5	<u>10</u>	Total
Transferred More than 3 times	Transferred 3 times	Transferred 2 times	Transferred 1 time	First operator deals with issue	10
<b>CALL 3</b>					
0	2	3	5	<u>10</u>	Total
Transferred More than 3 times	Transferred 3 times	Transferred 2 times	Transferred 1 time	First operator deals with issue	10
Average					10 /10

9/ Understanding/Comprehension					
<b>CALL 1</b>					
0	0	3	<u>5</u>	10	Total
Cannot understand Operator	Operator doesn't comprehend issue	Operator diction hinders call	Operator slow to understand issue	Operator diction comprehension clear	5
<b>CALL 2</b>					
0	0	3	<u>5</u>	10	Total
Cannot understand Operator	Operator doesn't comprehend issue	Operator diction hinders call	Operator slow to understand Issue	Operator diction comprehension clear	5
<b>CALL 3</b>					
0	0	3	5	<u>10</u>	Total
Cannot understand Operator	Operator doesn't comprehend issue	Operator diction hinders call	Operator takes time to understand Issue	Operator diction comprehension clear	10
Average					6.6 /10

<b>10/ Operator Demeanor</b>							
Note: rate operator who deals with main issue							
<b>CALL 1</b>							
0	2	4	<u>5</u>	6	8	10	Total
Rude			Indifferent			Professional, serious	5
<b>CALL 2</b>							
0	2	4	5	6	8	<u>10</u>	Total
Rude			Indifferent			Professional, serious	10
<b>CALL 3</b>							
0	2	4	5	6	8	<u>10</u>	Total
Rude			Indifferent			Professional, serious	10
Average							8.3 /10

<b>11/ Repetition</b>		
Date of Call Feb. 28/07	Time of Call 3:02pm ET	Called by: Tennille
0	5	Total
Caller asked to repeat Information (name, account Number, issue, etc) entered Into system	When caller reaches person, not asked to repeat any information	0 /5

<b>12/ No Hang Ups</b>	
<b>CALL 1 2 3 (circle)</b>	
<b>DEDUCT 10</b>	Total
System does not understand Caller commands, keypad commands So hangs up	0 /-10

**END OF PART 2**

# PART 3 - BONUS

<b>13/ Muzak/Ads – BONUS</b>		
<b>ALL CALLS</b>		
0	+ 5	Total
Annoying muzak and/or Ads played while on hold, Unable to disable	Caller allowed to disable muzak/ads	0  /+5 BONUS

<b>14/ No one available Options – BONUS</b>		
<b>ALL CALLS</b>		
0	+ 5	Total
No option Given, Good-bye	Customer can leave a voice mail, told will be called back	0  /+ 5 BONUS

**END OF PART 3 - BONUS**