Introduction

- ✓ The Management of Meghna Bank Limited (MGBL) approved the proposal to establish 24/7 Call Center.

- ✓ Currently, call center operation is running 24/7 without any IVR voice system, where customer are calling in hotline mobile number 01777797777 to get various informations whenever is required.

- ✓ Establishment Reason:
    - ➢ Provide customer service instantly at anytime from anywhere.
    - ➢ As per market practice, there should be an IVR system with recorded voice to connect with CSE for getting the service.

- ✓ Taken into consideration of the market practice, MGBL is going to upgrade the process of call center service which will provide through short code number 16735 (from local) or +8809610016735 (from Overseas) with recorded voice system in IVR.

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Services List of Inbound through IVR

Services

- ✓ Card Activation
- ✓ Card Block
- ✓ Credit Card Cheque Activation
- ✓ Credit Card Cheque Stop Payment
- ✓ E-commerce Enable/Disable
- ✓ Foreign Part Enable/Disable
- ✓ EMI Enrollment Request
- ✓ Card/ Voucher delivery/ not receive related service
- ✓ Fees and Charges Reversal Request
- ✓ Card and Cheque Book Reissue/replacement request
- ✓ Credit Card Limit Conversion USD to BDT or BDT to USD
- ✓ Credit Card NOC request
- ✓ Credit Card Statement Request
- ✓ Credit Card Payment reversal
- ✓ Debit Card Cash Withdrawal Limit Increase or Decrease Request.
- ✓ EMI Early settlement request
- ✓ Positive instruction for Card Cheque
- ✓ Reward Redeem Request
- ✓ SMS not delivered

Information

- ✓ Balance inquiry
- ✓ Outstanding Query
- ✓ Endorsement Query
- ✓ Limit Enhancement Query
- ✓ Fees and Charges Query
- ✓ Transaction details
- ✓ FCY exchange rates
- ✓ Product inquiry and services
- ✓ Customers Complain
- ✓ Transaction decline Query

Complaints

- ✓ Customer Complaints

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Services List of Outbound through IVR

- ✓ Positive Pay Verification
- ✓ Service Desk related call
- ✓ Abandon Call Management
- ✓ Retention Call
- ✓ Card Activation
- ✓ E-Mail Call
- ✓ Other service related OB call

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Node 1: Card Activation & PIN generation, Press 1 (Customer needs to call from System Registered Number)

Steps to follow:

▶ **Step 1:** Customer will call to 16735 from his/her registered contact number.

▶ **Step 2:** IVR will ask the customer to select his/her preferred Language. The Customer needs to select as per his/her preference.

▶ **Step 3:** IVR then will request the customer to select any of the below;

1. To generate Card Personal Identification Number, Card activation, Lost report, press 1.

2. For card related services, 2

3. For account related services, Press 3

4. For Product Information, Press 4

5. For Smart IVR service, Press 5

6.For Utility Bill Payment, Press 6

5. To talk to a customer service representative, Press 0.

✓ The Customer needs to press 1, for Card Personal Identification Number (PIN) Generation and Card Activation.

Step 4: IVR will then request the customer to select any of the below;

1. For Card Activation and/or Card Personal Identification Number (PIN) generation, Press 1.

2. Card Lost, Replacement or New Card Request, Press 2.

✓ The Customer needs to press 1, for Card Personal Identification Number (PIN) Generation and Card Activation.

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Node 1: Card Activation & PIN generation, Press 1 (Customer needs to call from System Registered Number)

▶ **Step 5:** IVR then will request the customer to enter Card Number and Press #

▶ **Step 6:** After successful input of above, the call will be landed to CSE.

▶ **Step 7:** CSE will verify Customer by 2 static and 2 dynamic questions and after Successful verification, CSE will activate the card (if needed) and then transfer the call to IVR for PIN Generation purpose

▶ **Step 8**: IVR then will request customer to input Card Expiry Date. Here, Customer needs to input expiry without slash (/). Example: 0626

▶ **Step 9**: IVR then will request customer to input his/her 4 digits preferred PIN. Here, Customer should enter PIN without 0 (zero) at the beginning.

▶ **Step 10:** IVR then will request customer to re-enter the Preferred PIN.

▶ **Step 11:** After successful above input, Finally PIN will be generated. Customer will get confirmation SMS for this.

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Node: 2, For card related services, Press 2
(Customer needs to call from System Registered Number)

Steps to Follow

Step 1: After pressing 2 IVR will request customer to select any of below,

1. For Credit Card Service, Press 1.

2. For Prepaid/ Gift Card, Press 2

3. For Merchant Service, Press 3.

Customer Need to Press 1 which is for Credit Card Service.

Step 2: IVR then request customer to press any of below,

1. Credit Card Related information and Services

2. Credit Card Bill Payment.

Customer Need to Press 1 which is for Credit Card Related information and Services

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Node: 2, For card related services, Press 2
(Customer needs to call from System Registered Number)

Step 3: Then IVR will request to input Credit card number and Press #.

Step 4: IVR then request customer to enter 4 digit PIN

Step 5: After successful input of above, IVR will auto declare customer's below information;

      Credit Card limit BDT/USD

      Current Outstanding BDT/USD

After declaration, IVR will inform customer to press for "6", if he wants the information through SMS or Press "2", if he   wants to continue with next Node. Whatever customer Presses, IVR will request customer to   press any of below;

      1. Other Cards Information

      2. Transaction Enquiry

      3. Foreign Part Enable/ Disable Request

      4. Statement Details

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Node: 3, For Account related services, Press 3
(Customer needs to call from System Registered Number)

Steps to Follow:

Step 1: After pressing 3 IVR will request customer to select any of below,

> 1 for Account Related service

> 2 for Debit Card Number

- ✓ If customer **Press "1"**, IVR then will request customer to enter for account number and press #. Here call will be landed to CSE.

- ✓ If customer **Press "2"**, IVR then will request customer to enter for Debit Card Number and press #. After Successful inputting, IVR will auto declare A/C available balance and uncleared amount for selected A/C.

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Node: 3, For Account related services, Press 3
(Customer needs to call from System Registered Number)

After declaration, IVR will inform customer to press for "6", if he wants the information through SMS or Press "2", if he wants to continue with next Node. Whatever customer Presses, IVR will request customer to press any of below;

> 1 for Account Enquiry
>
> 2 for Cheque Related Service

After Pressing 1, IVR will request customer to select for any of below;

> 1 Other A/C balance query
>
> 2 Last Transactions
>
> 3 DPS current Principal Amount & Maturity Date
>
> 4 FDR Current Principal Amount and Maturity Date
>
> 5 Certificate and Duplicate Statement Request.

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Thank You

16735
CALL CENTER

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