



Customer Management

Contact us

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Operate's Customer Management offerings can help you identify and provide 'right first time' outcomes for your customers.

Achieving the right outcomes for customers is key. Where issues are identified it is imperative that these are addressed in a compliant, efficient, and cost-effective manner.

Our complaint handling teams help organisations deal with high volumes of complaints and, where necessary, complaint backlogs. Our mobile and highly skilled people ensure right first time outcomes for our clients' customers. We can make support available at your location of choice, or at our secure UK delivery centre in Belfast.

Evolving requirements and regulatory expectations can mean that remediation and redress programmes often require review or recalibration, at short notice. We have significant experience of designing, mobilising and scaling complex customer remediation programmes.



Our services

Complaint handling

Our specialist complaint handling teams ensure 'right first time' outcomes.

We provide:

- BAU complaint handling support
- 'Burst capacity' support for unanticipated or seasonal volumes
- Call handling, triage and data capture
- Complaint outcome and thematic reviews
- Operational and process health-checks
- Subject Matter Expert support
- 'Challenger Cells' to inform and drive transformation

Financial services product and advice reviews

When our financial services clients need to use Subject Matter Experts who are up-to-speed with all aspects of retail banking, we can assist with reviews of:

- The suitability of investment advice
- Packaged bank accounts and insurance bolt-ons
- Overdrafts, fees and charges
- Mortgage product advice, including cross-sales
- Quality Control and Quality Assurance of in-flight suitability reviews

Claims processing

Our claims processing teams can provide solutions for:

- Complex claim processing support
- 'Burst capacity' support or unanticipated or seasonal volumes
- Call handling, call triage and data capture
- Customer outreach
- Data reconciliation
- Conflict resolution
- Redress calculation
- Operational and process health-checks

Retirement product suitability

We provide a range of services to assess the suitability of retirement packages.

These include:

- Annuity product reviews
- OPS transfers
- Section 32 transfers
- Quality Control and Quality Assurance of in-flight suitability reviews
- Complex loss calculation



Case study

UK Retail Bank

Past Business Review

Client issue

A UK retail bank had proactively identified their complaint handling processes, for the sale of investments and associated advice relating to life and pension products, as an area of urgent focus for its Customer Fairness Review programme.

At the outset, the bank needed to assess the historic handling of upheld and rejected complaints relating to retail investment products to determine whether the original complaint handling processes and decisions had met with regulatory expectations and delivered fair outcomes.

PwC approach

PwC mobilised a team of investment advice subject matter experts to undertake the initial analysis. The team reviewed 1,500 advised investment complaints raised between 2005 and 2013, and – at the request of the bank – completed the review of 500 investment advice events that were completed during the same period.

In light of the levels of unsuitable advice and product sales (and the assessment of associated complaints), the bank commissioned a past business review. PwC supported initial discussions with the FCA in this regard and helped define the scope of the review, working closely with the bank's data teams to identify the most vulnerable customer groups.

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190806-152134-CS-OS