U.K. fintech taps offshore talent for 24/7 coverage & specialty service ahead of U.S. expansion

:ubiquity

CURVE

Bespoke CX and banking operations deliver higher productivity and CSAT for debit and credit products in two markets.

Challenge

As the U.K.'s fast-growing financial super app, Curve needed more resources for customer support, identity verification, dispute resolution, and fraud prevention to accommodate their expanding customer base, as well as support their U.S. launch.

The company, which enables customers to spend from all their bank accounts and cards through one smart Curve card and app, was struggling to keep up with chat and email support volume from their Bristol-based contact center.

Curve, which aims to make everything easy for customers, initially contacted Ubiquity to extend service beyond U.K. business hours and build a team to handle the rolling launch of their U.S. credit product.

As an e-money issuer committed to compliance and security, Curve needed an outsourcing partner that could match their regulatory acumen, particularly for the sensitive work associated with KYC, sanctions, fraud, and disputes.

Ubiquity's Banking Operations division, which boasts compliance scores as high as 99%, includes a strong bench of tenured subject-matter experts leading approximately 2,000 employees across the Philippines.

Ubiquity's reputation for helping fintechs scale and transform customer support from a cost center into a business transformation unit also matched Curve's ambitious growth plans.

Strategy and Solution

To maximize cost-efficiency, Ubiquity designed an off-shore solution for both the U.K. and U.S. lines of business with customer support teams for Curve in Bacolod, Philippines, and Banking Operations work in Manila.

In addition to a customized Curve curriculum, all agents and analysts went through banking foundations training to ensure they were well-versed in the financial system (of the geography they're supporting), including PCI-DSS and information security; payment-specific troubleshooting, the Bank Secrecy Act, GDPR, and anti-money laundering compliance.

To balance accuracy and productivity, Ubiquity's Training and Quality Assurance departments collaborated with Curve to create a comprehensive training, nesting, and auditing program to ensure agents were getting up to speed and performing at the highest levels as quickly as possible.

Regular calibration sessions ensured QA alignment while also revealing a gap in the way Curve was measuring productivity for their in-house agents.

Results

5% — Increase in CSAT in 4 months

85% — First contact resolution

2x — More productive in 2 months

94% — Quality scores

At a Glance

Curve enables cardholders to manage all their spend in one place, eliminate fees, and manage cash flow with "financial time travel". Live in 31 markets across the U.K. and European Economic Area, and now in the U.S., Curve has signed up 2.5 million+ customers.

Services
- Chat and email customer service
- Identity verification, fraud monitoring, dispute resolution

Location
Manila and Bacolod, Philippines

Using the proprietary inTouch® performance management platform, Ubiquity provided a comprehensive view of how agents were spending their time and identified opportunities to enhance efficiency, including cross-training customer support agents to handle all ticket types. Productivity more than doubled in two months.
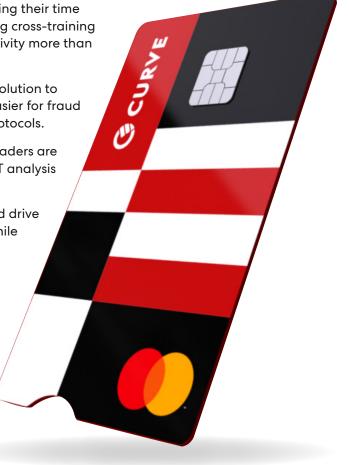
Ubiquity's InfoSec and Technology teams also designed a solution to enable greater access to key technology tools to make it easier for fraud investigators to resolve cases while maintaining security protocols.

The customer support operations team, trainers, and QA leaders are now beginning work with Curve on a robust CSAT and DSAT analysis to help drive performance KPIs even higher.

In Ubiquity, Curve has found a strategic partner that helped drive productivity up for their in-house and outsourced teams while increasing customer satisfaction.

And when volumes surged unexpectedly, Ubiquity quickly increased headcount by 40% to tackle the backlog.

Although the partnership is relatively new, Curve is already planning to tap Ubiquity for additional resources, including European language support and executive advisory services to develop a more overarching support strategy for Curve that will optimize their entire infrastructure, lower costs, and help ensure that customer satisfaction and productivity increases across geographies as the company expands.

"
We needed a partner we could trust not only with our customers but also with our growing business. Ubiquity's financial services and compliance knowledge, along with their commitment to collaboration and providing actionable business insights have made them an invaluable partner and we're just getting started."

Shachar Bialick
Founder & CEO, Curve