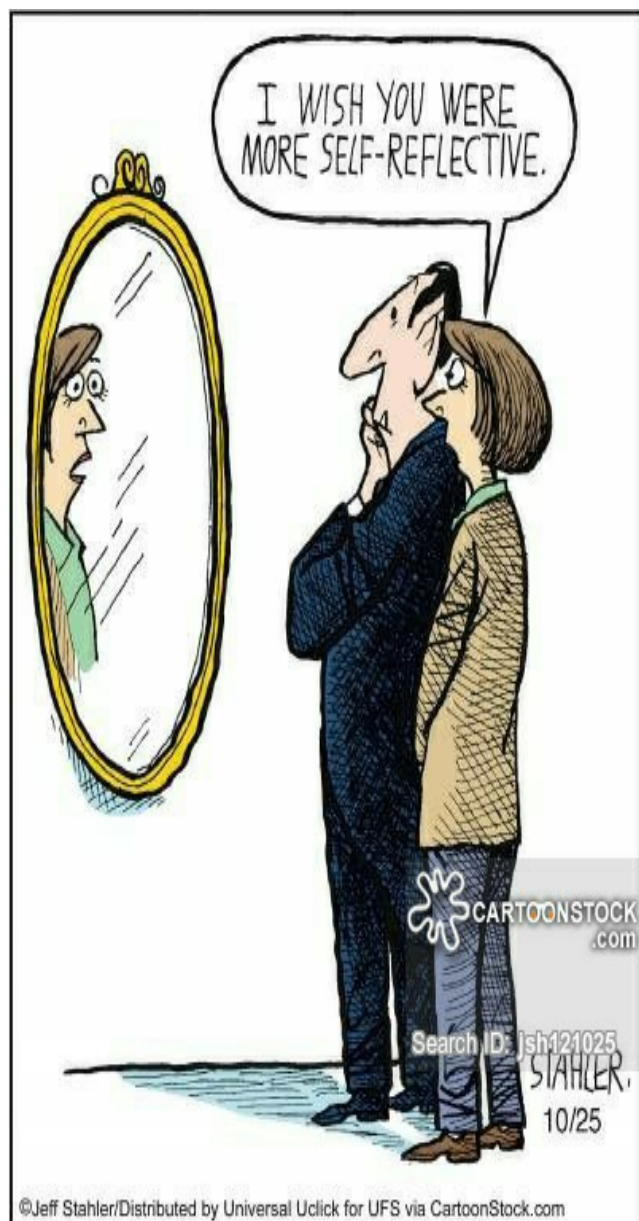


## Internal Service vs External



**C**ongratulations! The Bank continues to maintain the momentum and number one position in service externally! All branches and customer facing units achieved the desired 80% and our overall service score increased to 85%. However, we continue to see a decline in our internal service, as only 25% of our units met their scores in the recent August 2014 survey.

There is a close link between how internal customers (co-workers) are treated and the satisfaction of the external customer. Simply put, what you do as an employee and how you interact and treat other employees has a direct effect on the customer.

### The Man in the Mirror

*"I'm starting with the man in the mirror, I'm asking him to change his ways. And no message could have been any clearer, if you want to make the world a better place take a look at yourself, and then make a change."* Words from the popular "Man in the Mirror" by the late Michael Jackson.

Let's take a moment to personalize these few words.....let's bring it home. *"I'm starting with the man in the mirror, I'm asking him to change his ways. And no message could have been any clearer if you want to make Republic Bank a better place take a look at yourself, and make a change."*

To provide excellent internal customer service one must be happy within one's self. It starts with YOU...Yes you! Do you feel good about yourself and enjoy the job that you perform? Do you understand the contribution that you make towards the organisation attaining its goals? You are important and what you do in your respective roles is essentially important to assisting the organisation in its everyday goals.

Happy employees are productive, and customers take note of your attitude. Happy employees are also better team players. **Together Each Achieves More.**

# Customer Service Campaign: How Did We Score

Service remains the focal point for us at Republic Bank. To this end, the second “How Did We Score?” campaign took place during the three week period of August 5 to 22<sup>nd</sup>, 2014.

For the second time we dared our customers to rate our service by scoring us with either a green ball for good service or a red ball for bad service.

At the end of the campaign, in winners row yet again were:

**1<sup>st</sup> place - Airport Branch**

**2<sup>nd</sup> place - Limegrove Branch**

**3<sup>rd</sup> place - Speightstown Branch**

Congratulations to the winners! Continue the good work and we urge the other branches to continue to work hard as we strive for total customer satisfaction across the entire network.



*Adam Waterman, Retail Services Manager with his Airport team*



*Darrell Wilson, Customer Service Manager, Limegrove receiving the second place prize on behalf of his Branch*

## Six Roads Relocated

On **Monday August 25, 2014** the Six Roads Branch opened for business at a brand new location within the same Emerald City Complex, Six Roads, St. Philip.

Staff can now enjoy the convenience of serving customers under the comfort of one roof at this new modern facility.

The new branch features a drive-thru ATM for the convenience of our customers who can readily access their accounts from their vehicles.



*Christopher McConney, Retail Services Manager, Speightstown and Limegrove Branches receiving the third place prize on behalf of the Speightstown Branch*



*First customers of the branch being greeted by former Senior Manager Retail Banking Sharon Zephirin now General Manager Operations (Ag) and Retail Services Manager Adam Waterman.*



# An inside look at our Card Services Department



*Republic Bank's Card Services Department Team*

Located on the Mezzanine and 2<sup>nd</sup> floors of the Broad Street building, the Card Services team is responsible for the growth and maintenance of our credit card and merchant portfolios. The intricacy of what this involves daily is usually a surprise to everyone. The team is led by, Sonia Hall-Hunte Manager Card Services, Solange Bruce Assistant Manager Sales and Marketing, Sherla Cumberbatch Operations Officer and Joy Anne Christie Senior Sales Supervisor. Let us tell you about what we do....

When you visit the Department, the first person you meet is our Clerk/Typist **Angela Blackman**. She takes care of our administrative activities and interacts with the Admin and HR Departments as well as with Suppliers/Service Providers.

Our relationship with our cardholders begins with the “sale” of the card. Assistant Manager Sales and Marketing, **Solange Bruce** works with Branch Managers and Sales Officers across the network to ensure that everyone has an RBBL credit card, enjoys the convenience of using it all of the time and understands how to earn and redeem Bonus Points. This she does with staff and customer promotions and initiatives, educational advertising, outdoor activities and close interaction with the Republic Bank family. Surely you see her creative e-mails on branch sales and appeals for card and merchant referrals! Branch and Department visits have started and will continue early next month.

*Continued on page 4*

**Juel Hunte** in the capacity of Operations Clerk then verifies that all required documents are received with new applications daily, interacts with branches, records sales statistics and informs customers about the fees that apply to their accounts.

Temporary Clerk and Athlete Extraordinaire, **Hayden Haynes** is supporting our team in updating our CIFs to ensure compliance, while assisting with marketing support tasks.

**Shamel Smith** receives customer requests for name and address changes and responds to customer queries and communications in a timely manner as they are referred to us via the Customer Contact Centre and the Branches. Concerns may range from “tell me why my card did not work” to “where is my new card?” She also prepares credit cards and “OneCards” for distribution via our branches and reconciles key accounts for the Department.

When customers use their cards, there are times when disputes arise regarding their transactions and chargebacks are initiated. In these cases **Addie Greene** and **Crystal Scantlebury** receive the customer communication and guide them through the resolution of charges process. It is critical that this is done according to Visa and MasterCard’s specific guidelines and within the time frames allowed. Similarly our merchants receive Incoming charge backs which this team also investigates and responds to through Visa and/or MasterCard.

### Three Tips:

**Know your worth.**

**Understand your contribution.**

**Internal customers are equally as important as external ones.**



**Janice Proverbs** and **Kimberley Murrell** are the Maintenance Clerks who key status changes and other information updates as approved in the credit card system “ICCS” including VTM (Visa Travel Money) cards, name and address changes, Business and joint card applications, adjustments and fee reversals.

Each day we have to pay Visa, Mastercard and CariFS or be paid by them for transactions done by all of our customers locally or internationally. All 33 of our ATMs also have to be reimbursed daily for all of the funds they disburse to persons making cash withdrawals on their debit cards or Cash Advances on their credit cards. This must be done via agreed accounts and in accordance with specific guidelines each day. Settlement Clerks, **Katrina Burrowes** and **Ashley Parris** receive reports from our processors and RBL Head Office, via our IT Department in order to maintain the efficiency required with these daily settlement routines. In addition they monitor and balance payments to customers’ accounts as accepted and recorded by our branches and via Internet Banking on a daily basis. If any of these processes have rejected transactions, they are investigated and resolved by liaising with the relevant organizations and or RBL as required.

**Rhonda Holder**, Operations Supervisor and **Sherla Cumberbatch**, Operations Officer supervise and manage all of the foregoing operational areas on the Mezzanine including Chargebacks, Settlement, Data entry, branch and customer support as well as prepare regulatory reports such as Central Bank, Visa and MasterCard monthly and quarterly reports.

*Continued on page 5*



**Joy Anne Christie** and her Sales Officers **Megan Broome** and **Sophia Pitt** sign up and propose prospects for Point of Sale (POS) services as well as maintain our merchants so that their equipment is in place and functioning at the required level. The daily settlement for Merchants is also completed by this team as they interact closely with IT and our Corporate and Commercial Credit Department.

What's on the horizon for this team? The new EMV Chip card and the use of this technology at our POS and ATM devices is the major project which **Jan Holder** is presently coordinating. Compliance project, Payment Card Industry Data Security Standards (PCI DSS) and other internal initiatives such as documentation updates with BSPI are also ongoing.

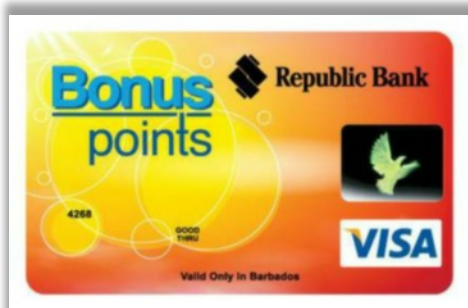
This team, under the management of **Sonia Hall-Hunte** is determined to keep the RBBL cards top of wallet for staff and customers alike, and remain committed to delivering excellent service.

Our **Bonus Points** program is excellent and is the BEST in the market as you decide what you earn. Once you use your credit card for all your purchases and expenses you will see those points accumulating on your Bonus Points card at a rate of 1%. Credit Card membership fees are waived for all staff members and you qualify for special staff interest rates after two years of permanent service.

Refer your family and associates! What do they need?

- Be permanently employed for two years, earning at least \$2,000 per month
- Job Letter, pay slip, proof of address and identification and
- Submit the signed application form

We have a card for everyone, so if you don't have a Republic Bank Visa Credit Card..... get one today!



Hey guys guess who's back....with a fresh new name, logo and committee...

If you guessed the Staff Activities Club you're spot on. On March 1<sup>st</sup> 2013 the BNB Staff Activities Club held its General Elections and a brand new committee was formed. This new committee comprises of:-

- President Victoria Husbands
- Vice President Jamel Richards
- Treasurer Jason Depeiza
- Secretary/Treasurer Kate Hoyte
- Floor Members: Mark Trent, Olivia Bayley, Jason Sandiford, Richard Rollocks, Andrew Cummins, Ronnie Maynard, Steven Jordan .

After elections, a few small but vital changes occurred:

1. The name was changed from BNB Staff Activities Club to Republic Bank Staff Activities Club.
2. The Logo was revamped and reintroduced with a fresh new look.

The new Team wasted no time in getting involved as the Club played an instrumental role in outfitting the RBL Team for the Annual Inter- Bank Football Tournament.

In November 2013 the club participated in the Nation Fun Walk boasting an army of over 50 strong walkers...and guess what....we won 3<sup>rd</sup> place for Best Advertising Concept which displayed the Bank's logo as well as the new Staff Club's logo.



*Some of the participants on hand on that day.*

One of the major challenges faced by the club was a place to call home. A temporary fix was found where the club was allowed to use the vacant 4<sup>th</sup> floor of the old Broad Street building. This worked well for a while since the club was able to host a few limes and games nights at this location. However, this was short lived as the building was subsequently rented forcing us to seek a new location to call home....the search continues.....

Like in everyday life we have learned to roll with the punches, and it has not all been wine and roses for the club. All our goals, visions and aspirations may not have come to pass as yet, however we want to take the club to where we believe it belongs and where the staff deserve to be and that's at the top....like the words of the popular song "*at the top it's just us....*"

We have some very interesting events planned in the near future for which we want you all to keep your eyes and ears out for but we cannot do it without your help. Join us on our journey to take our Staff Activities Club to heights where we have never gone before...hand in hand...step by step...we will bring our Republic Bank family together again....



# A Job Well Done!



***Paulette Caddle***



***Cathy-Ann Blenman***

Hello B. Charles

As advised on your website, I am writing to compliment two of your staff members who helped me recently. •Their names are:

Paulette Caddle - Operations Officer, Customer Service - Independence Square Branch, and Cathy-Ann Blenman - Senior Operations Officer (ag) Broad Street Branch.

I live in British Columbia, Canada and first wrote to Republic Bank to have my name changed on my joint account. •I first dealt with Cathy-Ann and after with Paulette, as my account is with Independence Square branch. These two were both very professional, courteous and efficient in advising me on what steps to take, and what documents to submit in order to have the changes made to the account.

After submitting the required notarised documents and exchanging e-mails - more recently with Miss Caddle, I am very impressed by the exemplary service provided throughout the entire process. •All the changes have now been made to the account and I am very grateful that it was sorted out in a timely manner and I did not have to take a trip to Barbados to sort this out.

Please convey my sincere appreciation and gratitude for the excellent service provided.

Wishing you continued excellence in your organization!

Thank you,

Sincerely

Angela Howell



# A Job Well Done!



*Lisa Gaskin*

After speaking with Lisa Gaskin today, I was very impressed with her service. Lisa got an “A” today for her service. •She conducted herself in a very professional manner and she deserved a commendation. •Although the wait for the phone to be answered was long, because of Lisa’s superb service this was over looked.

Keep up the good work Lisa!

Margot Hoyte



*Stephen Headley*

Knowing your customer, due diligence and fast action to contact the customer prevented a potentially dangerous situation when one of our customer’s e-mail accounts was hacked. Quick action by Customer Service Manager Stephen Headley who contacted the customer Dr. Thorpe and confirmed that her e-mail account had been hacked and that an e-mail request received was a fraudulent request.

Well done Stephen!



# A Job Well Done!



***Ronnie Griffith Formerly of Broad Street Branch***

Dear Mr. Jordan:

May I proceed by indicating, this letter is long overdue.

I am presently a long standing customer with your establishment and have conducted a series of refinances including a recent vehicle loan with your company.

Some years ago I chose and received my very first loan with Republic Bank formerly (Barbados National Bank Inc.). Understandable and at the time, I was overwhelmed with such a commitment but after my initial contact with one of your Loans Officers, Mr. Ronnie Griffith, my apprehension was mellowed. Mr. Griffith made me feel very comfortable and confident, knowing I had made an informed decision. In addition, during the course of the interview he displayed professionalism and efficiency.

In recent times, I have unfortunately encountered a few personal challenges and therefore was faced with the decision to once again apply for a refinance of my loan. I contacted Mr. Griffith who, with his calm demeanour made my decision and the transaction stress free for me.

I wish to commend and express my appreciation to Mr. Griffith who is an exceptional employee in your establishment. His calm, patient, courteous and remarkable problem-solving abilities are rare indeed and are the qualities needed for the succession and prosperity of any firm.

Mr. Griffith is one of your company's greatest assets and as such is part of the reason I look forward to conducting business with your company. I would not hesitate to refer clients to Mr. Griffith and to Republic Bank.

Such a commitment to excellent customer service is to be commended. If the quality of a company's employee is an indication of future success, then Republic Bank (Barbados) has a bright future.

I therefore would like to extend best wishes to Mr. Griffith and continued success to you and the Republic Bank (Barbados) Ltd.

Yours sincerely

Toni Miller (Miss)

# Congratulations to Quiz Winners From Issue 3!



*Shona Harris of Premium Banking RBMC*



*Sencemelia Holder of Warrens Branch*

## Quiz Corner

Please answer the questions below :

1. Internal customers are not important at all.  
(T / F)
2. There was an 18% increase in internal service. (T / F)
3. Which Branch was the first place winner of the August "How Did we Score " Customer Service campaign ?
4. An excerpt from which popular artist was featured and from which song?



Quiz corner winners will be drawn from all correct entries submitted on or before November 21, 2014. Please submit entries to Sharon Howell at e-mail [showell@republicbarbados.com](mailto:showell@republicbarbados.com). Two prizes are up for grabs (\$150 Cave Shepherd cash each). *Good Luck!*

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