

Team RBBB!! A Happy and Productive 2016!



Staff at the Speightstown Branch with their winning display - Customer Care Day

Customer Care Day

On Wednesday July 29th, 2015 we celebrated our customers across the branch network under our Blue Thunder 2.0 initiative. It was also the start of our third ***“How did we Score”*** Campaign. The day was packed with entertainment, lots of food and tokens and the branches were decorated beautifully.

To add extra excitement to the day we asked staff to be creative with a ***Customer Care Corner***. The colours, photographs and Customer Service quotations were a sight to behold as customers were greeted on the day.

How Did we Score Campaign 2015

Our third ***“How Did We Score?”*** Campaign commenced on July 29th to August 12th, 2015. The campaign created lots of excitement and competitiveness across the Branch network and also provided a clear indication of any gaps in service delivery.

In photo - Customer scoring the Independence Square Branch for great service received during the campaign



How Did we Score Campaign 2015

This year, it was decided to gain a deeper insight into the reason for red balls, we asked our customers to complete a Comment Card.

This was to immediately monitor any negative responses received by our customers when they selected a red ball.

Customer Co-ordinators were asked to encourage customers to rate their service and collate the daily scores. At the end of the campaign the top three branches with the highest number of green balls and no red balls along with efficient administration of the campaign were awarded.

The top three branches were;

1st Place - Speightstown

2nd Place - Limegrove

3rd Place - Six Roads

Congratulations to Speightstown, Limegrove and Six Roads. To the other nine branches you are encouraged not to give up as we all have one common goal in mind...To be the leading financial institution of choice and to provide world class customer experience.

*Mr. Darrell Wilson -
Manager Retail
Services (Ag)
Speightstown &
Limegrove cluster
receiving first place
prize on behalf of
his branch*



*Cyndy Busby - Customer
Co-ordinator Limegrove
receiving second place
prize on behalf of her
branch as Ms. Solange
Bruce, Branch Manager
looks on.*

*Kristal Lynch -
Customer Co-ordinator
Six Roads receiving
third place prize
on behalf of her branch.*



Customer Care Day

As our customers entered the various branches our Customer Coordinators invited them to view the corners created by staff of the branch. From all indications customers were pleased with what they saw displayed.

Congratulations to the top three branches in the Customer Care Corner competition.

Top three branches were;

1st Place - Speightstown

**2nd Place - Republic Bank
Mortgage Centre**

3rd Place - Broad Street



*Mr. Darrell Wilson -
Manager Retail
Services (Ag)
Speightstown &
Limegrove cluster
receiving first place
prize on behalf of
his branch*



*Mrs. Arlene Holder of Republic Mortgage
Centre collecting second place prize on
behalf of her branch*



*Mr. Stephen Headley - Customer Service
Manager collecting third place prize on
behalf of Broad Street Branch*

Ten Principles for Complete Customer Service

- The primary cause of success for any organisation is service to its customers.
- Everyone in the organisation provides a service for its customers, even if they never see those customers or know their names.
- Perception is reality in the minds of every customer when it comes to experiencing service satisfaction.
- Serve every customer as you would serve the person you most love.
- Service to customers is based not just on systems, processes and procedures but also on personal effort and creativity of those who serve. Encourage, support and reward personal initiative for exhibiting creative ways to serve others both inside and outside the organisation.
- Solicit feedback from customers at all times and then listen, especially when it hurts.
- Seek always to do it right the first time; if this is not done, then do it right the second time. **Service recovery after initial service failure is paramount to grasping victory from the jaws of defeat.**
- Continuously measure how well customer service is translating into customer satisfaction. Statistics tell stories - are these what you want told to your customers?
- Every successful organisation strives to ensure that its internal systems are designed and implemented to deliver flawless and seamless service to every customer under all conceivable conditions and circumstances.
- Always be willing to start from scratch in thinking about how to better serve customers. Effective customer service policies, processes and systems can be viewed as wealth-producing assets. Not every asset, however, can be efficiently used to turn a profit. Using the right assets in the right way produces wealth.

CSM - The Magazine for Customer Service Managers & Professionals

Seven useful Survey Tips

- Read and follow the instructions carefully. Haste makes waste.
- Answer honestly
- Answer all questions
- Separate constructive comments from personal ones
- Remember that when you are asked to complete the survey, your employer believes you are qualified enough to have a say in the progression of the organisation
- Understand that this is an assessment and not a “test” like what you would do at school where there is a pass or fail
- Try not to over think your answer



Four Customer Service Quotes;

- *The purpose of a business is to create a customer who creates customers.*
- *No customers, No business*
- *Customer service is our priority*
- *Thank your customer for complaining.*

Who we are and what we do....!

The Operations Department plays a critical role in the Bank's day-to-day functions. At some point, we all need the services provided by the specialist units that fall under the Operations umbrella to achieve effective delivery of the products and services that the Bank offers.

The specialist units of Operations are Administration & Operations, Business Systems & Process Improvement (BSPI), Operational Risk and Banking Operations which are housed on the 1st floor of our Broad Street location. The other two units, Security and Premises (located on the 2nd Floor) and Centralised Securities (located on the Mezzanine floor) form part of Administration & Operations. (*Illustrated in the chart on page 8*)



Mrs. Sharon Zephirin - General Manager, Operations with her Administrative Assistant, Mrs. Caroline Franklin-Mapp

Sharon Zephirin, General Manager, Operations assumed responsibility for the department from October 2014 and brings several years' experience and knowledge to the post, having served in senior capacities in the retail banking area over the past 10 years. Sharon has general oversight of the specialist units and leads a management team of six. She is ably assisted by Caroline Franklin-Mapp who joined the Bank in December 2014 as Administrative Assistant, Operations.

The Operations' management team includes Michelle Pounder - Senior Manager, Administration & Operations, Erlene Parris - Manager, Banking Operations and Charmaine Storey - Manager, Centralised Securities (who both report directly to Michelle Pounder), Colleen Dottin-Jones - Manager, BSPI, Juliet Marshall - Manager, Operational Risk and Morris Springer - Manager, Security & Premises.

Continued on Page 5

Lets's take a look at the other units that fall under the Operations umbrella;

The Administration and Operations Department. This unit is managed by Michelle Pounder. Michelle is also responsible for the Banking Operations Department and the Centralised Securities Unit.

The Administration department is a critical element of the Operations body and overall Republic Bank (Barbados) Limited organisation, and is responsible for the preparation of local and foreign payments, archival and purchasing (stationery/capital/supplies). Other major functions include:



Michelle Pounder sitting with her Administrative Assistant Yvette Grosvenor

- *Processing cheques and credit card payments on behalf of Head Office group.*
- *A daily collection and delivery of mail, cheques and transportation of small portable equipment (computer, projector/screen, box).*
- *Service the Head Office body by facilitating well maintained lunchroom and washroom areas and assistance with meeting/training sessions.*
- *Distribution of Signature List & Amendments*
- *Provision of Audit evidence & analysis of G L transactions*
- *Contract/Vendor Management*
- *Holder of Combination Keys*
- *Trustee for Capital Growth, Income & Property Funds*
- *Fixed Assets Management*
- *Transport Staff of Proof, Airport, I.T*



Sitting from left; Geneva Chapman, Yvette Grosvenor, Sherry-Ann Barnett, Paul Gibson and Paula Pearce.
Back row from left; Cherry-Ann Redman Latoya Crawford, Paul Ifill, and Grantley Blackman

Continued on page 6

The Banking Operations Department



The Banking Operations Department is comprised of four units which services the entire Bank network. These units are;

- **Processing Unit**
- **Central Proof Unit**
- **Control Unit**
- **Reconciliation Unit**

From left; Donna Dear, Marsha Francis, Natisha Sobers, Wendy Forde, Erlene Parris (Manager), Sophia Lewis, Ermine Yarde, Deanne Parris, Ronnie Maynard and Cathalene Jordan, Rose-Marie Greenidge, Roger Blades, Crystal Lawrence, ShellyAnn Patrick, Peter Phillips and Ramon Lewis

Centralised Securities Unit



Sitting; Charmaine Storey - Manager, from left - John Vanderpool, Connie Drayton, Lynette Abraham, Desi Holder and Theresa Cumberbatch

Major activities of CSU:

- *To Release customer security documents when required by the Branches/Departments, e.g. when loans are repaid.*
- *To receive Customer Security documents on behalf of the Branches/ Departments for safe keeping*
- *To keep proper records of the movement of Securities into and out of the bank with a view to protecting the integrity and the financial viability of the bank*
- *To return security documents to the Branches/Departments which have not been properly executed/recorded by Branches/Departments*

Continued on page 7

Business Systems and Process Improvement



Sitting: Manager - Colleen Dottin-Jones, from left; Alvaro Holder, Melissa Crawford, Mark Patrick, Shane Hunte and Larry Brathwaite

The major activities of the BSPI Department are as follows:-

- *Provide project support regarding the implementation or development of new technology*
- *Conduct Business Unit Reviews*
- *Document new procedures as required by the Bank.*
- *Maintain existing Manuals to ensure that changes from projects, regulation or strategic business decisions are reflected in the documented procedures.*

Operational Risk Unit



Sitting - Manager- Juliet Marshall, from left; Krystal Thomas, Rashida Primus, Leandro Downes, Stacia Hope Senatra Joseph and Daniel Selman

Operational Risk is the risk of direct or indirect loss resulting from inadequate or failed internal processes, people, systems or external events. The department's mandate is the management of Operational Risk and it is accomplished through managing several functions as follows:

***Operational Risk Management
Business Continuity Management
Evacuation Planning Management
General Insurance Portfolio Management***

***Access Control Management
The Retail Life Insurance Programme
Help Desk Management
Management of Information Security Policies***

Continued on page 8

Security & Premises Department

Physical & Electronic Security

The Security & Premises Department is responsible for the organizing, coordination and implementation of security both physical and electronic which protects its employees, customers and equipment.

This may include but is not limited to coordinating and ensuring that all branches and locations are adequately staffed; contacting, arranging and accommodating servicemen and other technical services to minimize break-downs.

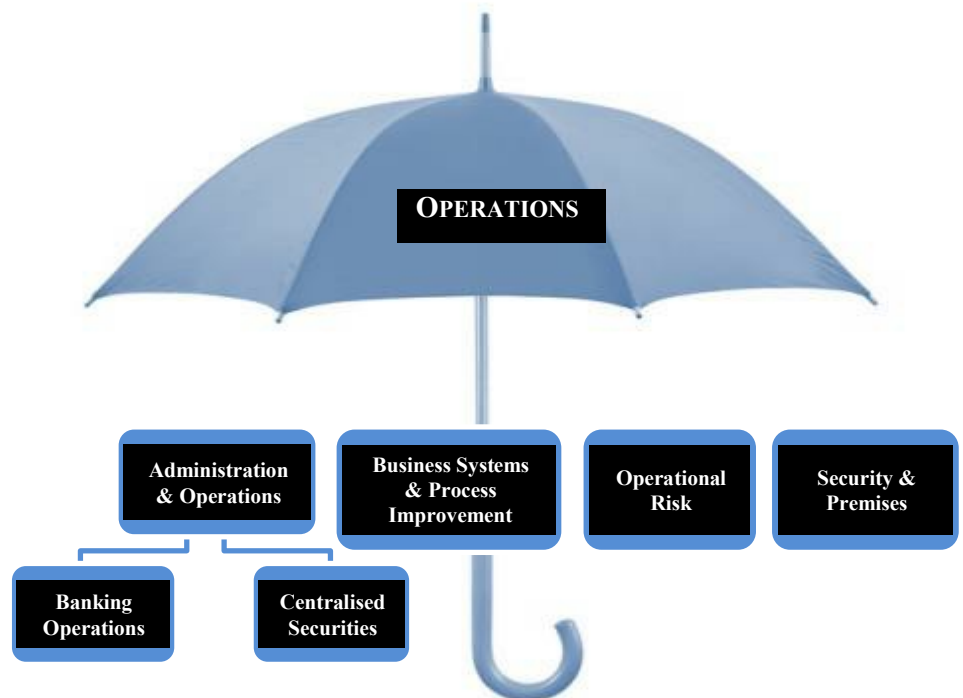
Property Management

To ensure protection, maintenance and enhancement of the Bank's physical plant and commercial real estate and vehicular assets. This may include but is not limited to the greeting (face to face / telephone calls when accommodating customers), Ensuring equipment is well maintained and reporting all deficiencies in a timely manner.

Assist in emergency situations to ensure speedy resolutions in the provision of excellent external/ internal customer service under safe and secure conditions. Ensure the bank's vehicular fleet is properly maintained in accordance with the Laws of Barbados.



From left; Dwight Alleyne, John Proverbs, Kate Hoyte, Morris Springer (Manager) Sharon Mason and Rachelle Joseph



Republic Bank Making a Difference

Republic Bank Grand Kadooment

For the first time, Republic Bank (Barbados) was the title sponsor of the Grand Kadooment 2015. This sponsorship, which falls under the Bank's Power to Make a Difference Programme and our Blue Thunder 2.0 initiative, was in support of the Bank's dedication and commitment to culture on a national level.



Republic Bank staff - T-Shirt band crossing the stage at Grand Kadooment

To signal our first jump as title sponsor, staff, friends and family took to the road in a T-Shirt band. We partied all the way to Spring Garden from the National Stadium to the many popular crop over songs. A grand time was had by all those persons who jumped. Once again we say thank you and we look forward to your support in the future.

Republic Bank Primary School Speech Contest



Mr. Ian De Souza - Managing Director and CEO as he presents Quesara Neblett with her first place prize

Last year, Republic Bank Primary School's speech contest celebrated five years of making a difference in the lives of our nation's children.

The finals of the competition took place on Saturday June 13th, 2015 at the Olympus Theatres, Sheraton Mall. Eight Contestants from seven schools spoke on the Bank's Corporate Social Responsibility Programme, ***"The Power to Make a Difference."***

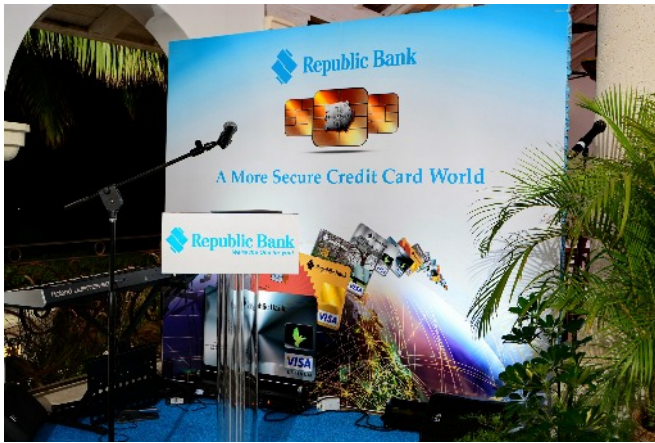
Quesara Neblett of Bay Primary with a speech entitled ***"The Power to Make a Difference - The Power to Care"*** walked away victorious with a number of prizes. In second position was Naresha Seowdat of St. Margaret's Primary and in third position was Kemar Marquis Edwards of St Alban's Primary.

We congratulate all our participants, teachers, parents, you our staff and members of the Sunjet Toastmasters for the assistance provided.



Continued on page 10

EMV Chip Launch



At Republic Bank our emphasis continues to be Customer Focus and service. On September 17th, 2015 we launched our new Chip and PIN technology to our suite of International Visa Classic, Gold, Platinum and Business credit cards.

We are pleased to announce that we are the first local bank to introduce such a card. The card offers better security with reference to preventing counterfeiting and card fraud.

Along with this great security feature the card also offers cardholders the benefit of receiving Bonus Points on purchases, that can be redeemable at any Visa location locally.

“Chip and PIN cards have become the best-practice across today’s world of e-commerce, travel, hospitality, and business, and with this launch we are once again taking the lead in embracing technology to deliver convenience and service to our customers,” said Mrs. Susan Torry - General Manager Retail banking at the launch.

Let us embrace this new technology as we continue to strive to be a Best-in-Class organisation.

Product Corner



Over the years banking has changed significantly. Why? Our customers have changed and so must we. How have we done that? We introduced Republic Online, the bank’s internet banking service.

Republic Online provides another great and secure way of managing your daily financial needs at your convenience, 24 hours a day, 7 days a week. Now you can access your accounts and pay bills easily from any location on any device with an internet connection.

Who can sign up for Republic Online?

Any individual or business with an existing account (savings, chequing, loan, credit card) with Republic Bank (Barbados) Limited.

How can I register?

Log on to www.republicbarbados.com and click on the Republic Online logo, then follow the simple steps.

Republic Online gives persons the ability to:

- Transfer funds between Republic Bank accounts
- Transfer funds to third party accounts with Republic Bank
- View statements, account balances and transaction history
- Pay credit cards and get real time availability of funds
- Pay bills from Republic Bank accounts
- Log on and keep their transaction and logon passwords. **NO MORE 90-DAY EXPIRY!**

Once staff is familiar with the convenience of Republic Online, the easier it is to sell to our customers.

No more Standing in line!
Simply log on to Republic Online and gain control of your finances today!

Christmas Caroling at Republic Bank

Republic Bank is definitely full of talent and now seems to have among its staff, an excellent choir. Staff from Banking Operations, Recoveries and Collections came together and formed a choir for our Independence Celebrations. As they were so well received, it was decided by Mr. Ian De Souza, our Managing Director and CEO to use the choir for Christmas caroling across the branch network.

It was also felt that this initiative by staff was a perfect way to both demonstrate one of the pillars for Blue Thunder, Cultural Revitalization and also herald in the Christmas spirit. The team visited all branches sharing some well known Christmas songs with a little twist.

Persons interested in being a part of the choir, can feel free to contact any member of the group.



The choir in preparation mode before hitting the road



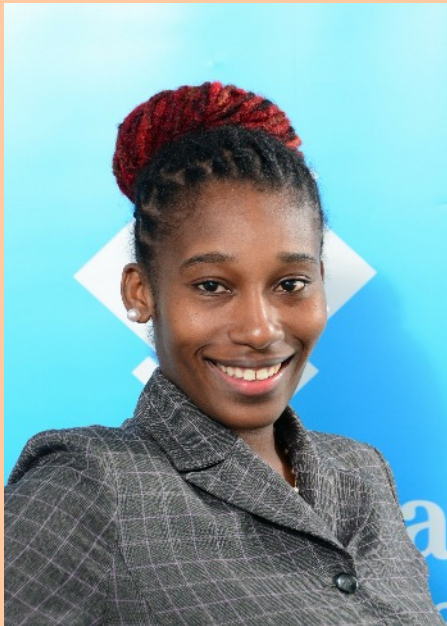
The choir with Managing Director and CEO Mr. Ian De Souza and General Manager - Operations Mrs. Sharon Zephirin, sharing a light moment before moving onto another branch.



The choir during a performance at the Warrens Branch



A Job Well Done!



Tonya Hall - Broad Street Branch

Miss Hall is very helpful and professional. She assisted with my transaction in a timely manner. Keep up the good work!

Peter Herbert



Ms. Tonya Morris - Merchant Services

It was a pleasure having to deal with Ms. Tonya Morris. Her Customer Service and professionalism blew me away. She is an asset to the organisation. Keep up the good service!

General Manager - Simpson Finance



Daniel Gibbs - Wildey Branch

Excellent inter-personal skills, knowledgeable of his job and the bank's services. Very cheerful and accommodating.

D. Holder

Daniel is always very polite and helpful. I somehow get his assistance on most of my monthly visits.

Margaret R. Trotman

Daniel Gibbs...

This guy was just the best teller.

Nancy King

Congratulations to Quiz Winners from Issue 5!



Nikita Carrington-Dawe from the Limegrove Branch



Rose-Marie Greenidge from Banking Operations

Quiz Corner

Unscramble these Words

Tcseasissn _____

Ddtciieaon _____

Fnrntiamove _____

Seorialsfpno _____

Sintel _____

Emils _____

Uerstge _____

Tonsesuiq _____

Iverse _____

Ddgnsuainretn _____

1. Which issue of EXCEL spoke about "Follow-up Sales leads like a Bloodhound"?
2. Finish this sentence. Perception is.....
3. Under what program does the Republic Bank Rightstart Primary School's Speech Contest fall under?
4. Who was our first Excel Champion?



Quiz corner winners will be drawn from all correct entries submitted on or before February 12, 2016. Please submit entries by e-mail to Sharon Howell at showell@republicbarbados.com and or Latoya Holligan at e-mail lholligan@republicbarbados.com. Two prizes are up for grabs (\$150 Cave Shepherd cash each). **Good Luck!**

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