

INSIGHT

C L O S E R T O C U S T O M E R S

NEWS AND VIEWS FROM CHARTER UK

AUTUMN 2011



The FSA has introduced sweeping new changes to the rules governing complaints handling – and the Ministry of Justice is reviewing the way Claims Management Companies are regulated. What are the implications for the financial services industry?

In late May this year, the Financial Services Authority (FSA) confirmed new rules for the handling of complaints made to financial firms in Britain. Chief among them were the abolition of the 'two-stage' complaints handling rule and the need for firms to undertake root-cause analysis work more comprehensively than ever before.

The two-stage rule was being abolished, the FSA said, to ensure firms resolve complaints fairly and do not dismiss them the first time a customer gets in touch. This, commented Paul Clark, CEO of Charter UK, has significant logistical implications for the industry. "Some firms have systems in place that are predicated on the need for two stages," he said. "Others already have a one-stage process; and others again – many, in fact – have a mixture of both, a legacy of mergers and of different parts of organisations doing different things over the years. These systems will all now need to conform to the new requirement – and they'll need to be in

line with other changes, too, because the FSA is also saying processes must be in place to meet its requirements on root cause analysis."

In short, there is a great deal of change for financials firms to accommodate. But it doesn't stop there: in addition the FSA demanded that by 1st September this year they identify an individual at executive level who will be responsible for complaints handling. Meanwhile, the British Bankers' Association has been meeting to consider its response to the Ministry of Justice's review of Claims Management Companies (CMCs), who have occasionally been deemed not always to be open in the way they represent customers' interests.

"A checklist is emerging here for the financial services industry," said Paul Clark. "First, they'll need to streamline their systems, so they can provide a process that's single-stage, but with the detail needed for root cause analysis. Next, they need to designate a figurehead for complaints handling, and make sure he or

she is equipped for the role. And finally, they need to work together with the FSA and other parts of the industry to develop new ways of working with the CMCs."

In response to these developments, Charter UK is working with a number of major banks on large-scale systems upgrade and replacement programmes. It is also creating a portal for CMCs to streamline the registration of claims they make to banks on behalf of customers. In addition, the company will shortly be running a series of events for newly-designated 'complaints tsars,' to run through the requirements the new regulations will be imposing and to look at how those requirements might best be met – see the back page of this newsletter for dates and details of how to book.

"There's an ancient Chinese curse," said Paul Clark. "It's this: 'May you live in interesting times.' Well, the times certainly are interesting – but approached in the right way, they needn't be a curse."

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Plan your route – and take a good travelling companion

Challenging times

Welcome to the Autumn 2011 edition of Charter UK's Insight newsletter...

These are challenging times. Economic growth is not predicted, even by the Government's own statisticians, to exceed 2% for around 18 months; inflation is outstripping salary growth, and has been running at around 4.5%; and interest rates aren't likely to rise above the current 0.5% this year. Taken together, this means we are seeing a real squeeze, not just on business, but on household incomes. People need to spend their money wisely. In good times, they want a good deal, from a trustworthy supplier; in tough times, they really need one.

That's why now, more than ever, customer service is so important. Woe betide the business that doesn't listen to its customers, respond to their needs, react to their complaints, resolve their issues. Retaining their loyalty isn't always easy, especially when markets are so competitive – but it's a lot better, and cheaper, to keep the business you have than to replace it each time from scratch.

Here at Charter UK, we understand this more than most. Our business is all about managing and handling complaints and feedback, right across an enterprise. In fact, it's about more than this: it's about using this feedback to gain better insight into customers. What's more, it's about doing this cost-effectively – because we know times are tough for business, too.

That's why we've called this publication Insight. A good organisation deals promptly and efficiently with today's customer queries; a great organisation uses that information not just to solve today's problems, but to anticipate and forestall tomorrow's.

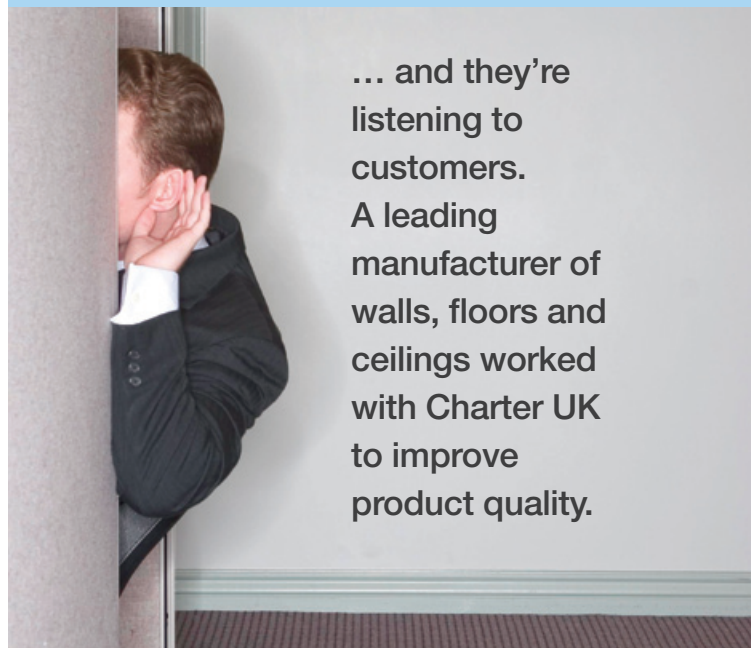
Solve customers' problems, and you make them happy. Show them you care, show them much they're valued, and you make them not just loyal, but vocal ambassadors for your brand.

In challenging times, that's just what you need.



Paul Clark, CEO of Charter UK, sets the scene

Walls have ears...



... and they're listening to customers.

A leading manufacturer of walls, floors and ceilings worked with Charter UK to improve product quality.

Knauf Drywall is a European market leader in the manufacture of plasterboard, partitioning, floors, ceilings and more. The company prides itself on product quality, and some years ago it realised its customer response database offered little in the way of reporting that could usefully feed back into production. What's more, the information it contained could only be accessed by one user at a time.

A thorough tendering process against a rigorous brief led to the adoption of the Charter's Continuum software suite. The purchase of several concurrent licenses, together with the flexibility of the system, has meant that users from several departments including sales, quality control, R&D and of course customer service can access information and participate in the resolution of customer complaints. Such is its versatility, the system is even being used to handle invoice queries.

Users can do real detective work. The system's strengths in monitoring and reporting has helped them identify areas where processes, systems and people have not been working effectively, and to feed the information they glean into improvements in manufacturing.

The benefits have been varied and considerable. Quality control processes have been improved; the returns process has been overhauled and has been reduced from several weeks to just five working days; production costs have been reduced; complaints were more than halved in two years; and detailed reporting on individual complaints has enabled Knauf to make better informed judgements on compensation, resulting in a cost reduction in this area of as much as 50% in one year. Finally, the time taken to resolve complaints was reduced from 60 days to just 12 days.

It's not just about numbers, though. The net effect of all these benefits has been a considerable and growing improvement in the ties that bind Knauf to its customers. A survey by the company's industry association put it at the forefront in all customer service categories, including post-sales support.

In short, Charter UK's Continuum system has proved its worth to the management of Knauf in product quality, in process improvement, in complaint resolution, but most importantly of all, in maintaining and deepening its relationships with the people who matter most to its present, and to its future - Its customers.

Dead parrots society?

The isolated complaints department is no more, says Andrew Aldred, Head of Marketing at Charter UK. It has ceased to be. Or at least, it should have. Instead, we should be looking at it holistically, as part of broad customer insight.

John Cleese walked into a pet-shop with a dead parrot in a cage. “I wish to register a complaint,” he said. And so began one of Britain’s funniest and most famous comedy sketches.

Sometimes, as in this case, a complaint is straightforward. But often, the complaint is far from this simple (or this funny). What’s more, the feedback may not even be a complaint, at least, not in the sense of faulty goods or services. The customer may be making a far more complicated, though no less valid, point.

The feedback may not even be direct: John Cleese may have gone straight back to the point of purchase, but these days,

customers don’t always do this. They interact with organisations in a variety of ways – at outlet level, or centrally; by phone or by email, or face to face; or very indirectly, via the supply chain, or by venting their opinions using social media.

Back in your box

In short, it’s complicated; and what makes it even more so is that major enterprises often compartmentalise. For instance, a marketing department may spend much time using CRM to analyse customer demographics and buying behaviour, and not factor into their assessment the feedback the organisation is getting from the customer service team. Why not? Because those

are the people who deal with complaints. They’re in a different box. They are, if you like, the dead parrots society, there to resolve issues, and no more, and therefore aren’t part of any bigger picture.

They should be. There is an increasing recognition nowadays that market research, demographic analysis, focus groups, feedback, complaints and more are all part of what is being termed customer insight.

Customer insight acknowledges that organisations interact with, or have access to, opinions from their customers that are expressed in these many different ways, and that it is less productive, incomplete and indeed potentially misleading to deal with these things separately. A complaint is not just a complaint: it is insight into a customer’s perception not just of a product or service, but potentially of the brand as a whole, and aggregating that insight, and feeding it into the bigger picture, can make a big and positive impact on current marketing and on future market development.

To my knowledge, no one company has yet developed a solution to all this, but the need for it is, as I say, recognised – and growing. Some organisations even have customer



insight or customer experience directors now, and FMCG and IT companies are leading the way. Other, more traditional markets have been slower in this regard.

Making it work together

At Charter UK, we’re an instrumental part of this attitudinal shift. The Continuum suite enables enterprises to aggregate feedback from a variety of sources, and streamline responses to it. What’s more, because the software makes aggregated data very configurable, it can link into other client systems such as business intelligence platforms, enabling organisations to spot trends and act on them – resolving issues before they become fundamental problems, or gaining an insight that can even become an opportunity.

Handling complaints is not the role of a segregated and ignored dead parrots society. It is, or should be, part of customer insight, which is bigger, considerably more far-reaching – and which, unlike John Cleese’s Norwegian Blue, will not ‘cease to be’ anytime soon.



Siding with train companies

Charter UK is working with a number of UK train companies to help them comply with a new directive.

The Association of Train Operating Companies (ATOC) has imposed a requirement on its members that barcodes be printed on delay repayment vouchers, which are issued to customers on application. Barcoding enables train companies both to identify their responses to individual complaints and also to demonstrate their customer service levels to the outside world.

“As is often the case in developing systems,” explained Jane Bloore, Head of Operations at Charter UK, “this is a very bespoke requirement. What’s more, we have had to accommodate several changes train companies are sometimes obliged to make along the way. We’re happy to do this, and it isn’t a problem, either: Continuum allows a great deal of flexibility in applications design.”



The what and the how

The Financial Services Authority (FSA) has laid down stringent requirements for handling claims against the mis-selling of Payment Protection Insurance (PPI). That's the what – and Charter Continuum provides the how.

The FSA has now published a detailed policy statement confirming its package of measures to protect consumers with regard to PPI, including the requirement that firms must evidence their approach to proactively contact any customers who may be affected. As a result, the cost to lenders of implementing these processes is likely to go far beyond the money set aside to handle the compensation claims themselves. In the meantime, however, firms need to begin preparations for the implementation of their PPI Remediation Projects within the current framework, and address any existing complaints quickly and efficiently.

The FSA handbook requires firms handling complaints to issue a written response within eight weeks of the complaint being made, with either a final decision or a written explanation of why a final decision cannot be provided. In the case of the latter, firms have to make customers aware of their right to take their complaint to the Financial Ombudsman Service.

Successful PPI compensation claims can be based on many different factors, such as

proving that the customer was out of work when the policy was initiated and/or that the customer felt pressured into purchasing the policy. As such, the FSA has stated that it expects to receive 2.75 million complaints related to the mis-selling of PPI over the next five years.

Already, the FSA has demonstrated its lack of patience with firms that have frozen PPI

**“The FSA ...
expects to receive
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next five years”**

claims, with a strongly worded press release and stark instructions that all claims must now be dealt with. The regulator warned that it did not sanction any postponement with regard to dealing with PPI complaints, and that enforcement action may follow if banks refuse to deal with complaints. Ultimately, the FSA could even withdraw banks' licenses to conduct business in certain areas.

Persistent rumblings within the industry suggest that the situation will actually come to a head sooner rather than later, when the FSA issues its official timelines for banks to present their proactive (and robust) remedial plans. Although these new dates are expected to be in line with the FSA's Policy Statement 10/12 released last summer, it nonetheless means that the clock will start ticking very loudly for banks facing a deadline of 1st December 2011, if they are to have any hope of having their remedial plans submitted to the FSA in time.

With this considerable pressure mounting, the current PPI debacle leaves lenders facing the key issue of not if, but how they will process these claims in a way that satisfies the FSA as well as their own shareholders.

Dealing with PPI compensation claims effectively

For the lenders caught up in the PPI crisis, there are a number of complex logistical challenges and potential risk implications in carrying out such a major corrective action programme:

- Organisations must prove readiness of a redress procedure for case/claim process immediately.
- Identify, approach and proactively communicate with potentially hundreds of thousands of customers through a number of different communication channels, quickly.
- Process, reject or correct similar amounts of cases/claims requiring possibly millions of individual actions to arrange, manage and fulfil.
- Comply with the principles of Treating Customers Fairly (TCF) in every activity and at every stage, capturing every contact and recording the detail of every conversation.
- Retain every piece of communication or correspondence (post, email, hardcopy forms and so on) and be able to produce it if needed.
- Prove compliance to the action by providing reporting returns with the accuracy, clarity and the transparency demanded by the FSA.

As the FSA has already laid down the guidelines for compensation, firms are left with just one option for reducing the expense of these processes: lowering their labour costs.



“One of the UK’s leading banks ... was able to save over £4 million a year”

One of the UK’s leading banks recently started using a solution provided by Charter UK to identify and process PPI mis-selling cases and immediately reduced its labour costs by nearly 50 per cent. As a result, the lender in question was able to save over £4m a year.

These savings were achieved through the automation of case creation as well as a sophisticated case management system. With this approach, all contact letters can be scheduled to meet the FSA’s guidelines and printed in batches to standard templates. As a result, the amount of employee actions per case can be reduced significantly, thereby increasing the amount of cases that can be processed per day without increasing the lender’s employee head count.

Charter UK is already working with several UK banks to help them manage and increase the case per employee ratio. While each solution is different and tailored to meet each lender’s own unique circumstances, all of the banks concerned have seen significant savings and efficiency gains while at the same time ensuring that each case is handled in accordance with the FSA’s guidelines.

For this reason, Charter UK has been implementing its tried-and-tested PPI Remediation Solution, known as Charter Continuum, to support a comprehensive programme of proactive PPI remediation, ensuring that financial firms can implement the provisions of the FSA PPI policy statement (PS10/12) and the FSA DISP Handbook (particularly DISP App 3: Handling Payment Protection Insurance complaints) as required.

Charter Continuum requires the minimum of technical resources and offers a simple interface that is clean, easy to use and fast. Running as a standalone system, Charter Continuum will manage all of the bank’s PPI cases without interfering with its existing complaint management system or CRM applications.

The Charter Continuum system can import customer records and either bulk process claims or allocate claims to individual case



handlers to review prior to processing, and can therefore save significant amounts of time and resource whilst also ensuring that every case is processed and that nothing is missed.

Built-in customisable workflows (which can be pre-set in accordance with the FSA’s PPI guidelines) automate the majority of remedial process, and the stored audit trail is fully reportable for Management Information as well as for reporting to the FSA and Financial Ombudsman Service (FOS).

For all these reasons, it now takes less than one day to produce a complaint report for the FSA, since Charter Continuum can immediately collate and summarise each case submission for the FOS. The fully integrated solution, which has already been successfully deployed in several UK banks, calculates PPI redress and automates data transfer to cheque runs and/or account crediting systems in order to create an efficient end-to-end solution. In addition, all completed case records, complete with all correspondence, are exported back to the lender’s primary CRM application for future reference, thereby ensuring no duplication of effort or loss of information.

As such, the implementation of the Charter Continuum PPI solution can enable financial firms to reduce their manual overheads by a significant factor whilst considerably increasing the number of cases processed through to outcome each day.

10 recommendations...

Resolving complaints should be a positive action, not a defensive one, because dealing effectively with customers' problems has long-term consequences. Do it well, and the problems start to go away; do it badly, and the customers do.

1. Don't hide from complaints

If your customers aren't complaining, the good news might be there is nothing to complain about. The bad news might be they are complaining to someone else – and these days, that needn't just mean to family and friends, but via their social networks and blogs, via online customer reviews and more.

The easier you make it for customers to complain to you, and the more you encourage them to do so, the more likely it is you will be able to resolve their issues and make them happy. Research suggests over 90% of customers who have a bad experience tell others – but if you handle their complaints well, a similar proportion of them will tell people what you did for them.

So be open to complaints, and give people a number of channels into you to make it easy for them. It will mean you'll need to integrate and manage these channels internally – but we can help with that.



2. Support your staff

Your employees are your ambassadors, and the degree to which they are able to resolve issues is a major factor in customers' future attitudes towards your organisation. Make sure staff are properly trained, and ensure they have systems in place that give them confidence in your procedures.

The greater the confidence of your customer-facing employees, the more likely it is they'll be able to resolve problems quickly – and anything that removes the need for customers to embark on a long process is good not just for them, but for you and your business.

3. Find out what customers want

Part of your staff training should encourage them to find out what the customer wants. A surprisingly high number of them merely want an apology. It's worth asking early in the process, and giving them a listening ear while they answer. It helps to know up-front what's going to be needed to make each customer happy. Also, with the right systems in place, you can immediately tell the customer who is going to handle the query and how long it's likely to take. Concrete information like this is always welcome.

4. Be swift and efficient

No one likes being passed from pillar to post. The faster a customer's issue can be resolved, the better.

Technology can make a significant difference to speed and efficiency. Systems set up across an enterprise, bringing together not only customers' different contact methods, but the many different internal and external parties needed in any one kind of case, can streamline the process and save money for the business, frustration for the customer, and time for everyone. A major manufacturing client of Charter UK reduced the time taken to resolve a complaint by 80%.

5. Know where the buck stops

Using technology to codify and streamline processes means it's simpler and quicker to decide who should be responsible for any one issue. This is good for the customer – and it's good for the organisation, too, not just because it saves time, but because it recognises industry commitments. After all, some businesses are regulated, or abide by self-imposed codes of practice or customer commitments. Being able to demonstrate ownership of individual customer issues is a significant tick in the accountability box.

6. Keep your promises

Accountability is a major part of promise-keeping, too: the fewer people who own an issue, the less likely it is a promise will be broken.

Automating systems puts key people in control. Managers can keep an overall view of issues,

and set up flags to alert them when individual complaints approach deadlines. This enables them to drill down to investigate, to re-route work if necessary – or to take the initiative and call the customer first, before a deadline is missed, explaining what has happened. Customers are thus reassured that promises made to them will be kept.

Of course, a key part of keeping promises is that any reassurance given to a customer at the outset is realistic. With the right systems in place, organisations have a much better idea of what can and can't be promised – and trustworthiness in these matters breeds customer confidence.

7. Be proactive

It's not just about encouraging customers to complain: it can also be about contacting them before it happens.



A comprehensive complaints management system will quickly identify trends upon which a responsible organisation can act. For example, letters and emails may establish confusion about how to use a product that seems to be restricted to a specific demographic, while a series of phone calls may suggest a service has gone down in one region of the country. Proactive courtesy contact to others in these groups really shows how on the ball you are. You've offered help before it's been requested – and you may also have identified a problem that will never now bother tomorrow's customers.

8. Work with your industry regulators

Finance, utilities, telecoms and many other industry sectors have regulators in place, while others have industry associations with established codes of practice. An organisation that has implemented a comprehensive complaints management and feedback system can work with its regulator or industry body to ensure it conforms to what's required.



Are we there yet?

Implementing large-scale complaints systems is like going on a journey, says Jane Bloore, Head of Operations at Charter UK. You have to plan your route – and it helps if you have a reliable travelling companion.

It can even offer itself as a model of best practice to the industry – and in these days of increased corporate responsibility, that’s a very good thing to be able to do. It tells your sector, your competitors and your customers a great deal about your approach.

9. Analyse the what and the why

We should learn from our successes as well as from our failures. Analysing the nature of a complaint might tell us of a generic problem with a product or service, but assessing the means by which the issue was resolved can tell us what might be required in future to make that success habitual. We might even be able to improve upon that success. Where problems haven’t been handled well, analysis will also identify any root causes.

It’s not, though, just about continuous improvement within the customer service department. Analysis also provides board-level management with a testament to the benefit of prompt, efficient complaint resolution. When senior executives see, for example, that customer satisfaction can be improved by 25% or more, they are more inclined to invest in the customer service function. Satisfaction levels increase further as a consequence, a virtuous circle is created, and a commitment to delighting and retaining customers spreads throughout the organisation.

10. Get the practical benefits

The virtuous circle of customer service commitment has practical as well as customer-oriented benefits. Within the customer service function itself, some teams may be found to be performing better than others, suggesting a need for training or for a best-practice model.

Elsewhere, analysis can identify all kinds of logistical issues: for example, problems with suppliers, or matters of product quality. Addressing these issues can feed into other parts of the organisation, such as product design or service development, extending the benefits.

No one is perfect – and even if perfection could be achieved, someone out there might still be minded to take issue with us. The best we can do, therefore, is to put systems in place that minimise both the incidence and the impact of problems, and that turn them wherever possible to our advantage.

That’s our philosophy at Charter UK – and it’s an approach we’re delighted has proved to be a great success to our many clients.

I heard a story once about a rambler who saw a farmer leaning on a gate. “Excuse me,” the rambler said, “but how do I get to the Sunnyhill Campsite?”

The farmer scratched his head. “Well, I wouldn’t start from here,” he said.

But that’s the problem, isn’t it? We are where we are. We always have to start from ‘here’. When you’re running a major organisation, and you’re looking to roll out a complaints and feedback system right across the enterprise, you’re never starting from a perfect place. There is a process legacy, and a systems legacy, and a cultural legacy, and more, all of which need to be addressed and resolved along the way.

Banks provide a particularly good example. We’ve worked with a number of them over the years, and with PPI looming so large, now more than ever they realise the importance of introducing consistency across the business. Indeed, in one current case, the system we’re rolling out is one of the largest used in the entire bank.

Step by step

Where to begin, though? Should you approach it incrementally, or build the system in a back room somewhere, and introduce it in one big bang? It really depends on the circumstances, but generally, we find major enterprises like to roll these things out steadily, team by team. There are a number of benefits to this approach, not least of which is the feedback loop built into the very process. Prototyping, and then implementing in stages, enables the business to spot and fix practical issues before they go enterprise-wide. It also helps resolve cultural issues: early users of the new system become guinea-pigs, and introducing them to it means the resistance to change that may crop up here or elsewhere can be identified and resolved in the training process.

Enterprises tell us they like having us on board. They’re used to the disparate nature of their legacy systems, and it helps them to know they’re working with someone who knows what an integrated approach looks like, and how it can be achieved. It may be the first time they’ve had to think about how to bring together paper-based customer correspondence with their call centres and

their customer service email systems and what-have-you, but it certainly isn’t the first time for us. We’re used to accommodating different customer information systems, different document imaging technologies, and different management information processes.

We’re used, too, to the people side of it. We plug in to major organisations at as many levels as we can, engaging with them, capturing their feedback, keeping everything moving at the right pace. We train the trainers, and we give presentations to front-line staff ourselves, and get their buy-in. It reassures them to see the simple user interface we present – they don’t need to see the power and functionality that sits behind it all.

In fact, it would probably faze them, which is why we tend to go a stage further and develop user interfaces at different levels. Branch staff may not need the detail required by, say, their customer service colleagues, but they do need a simple way of logging customer feedback somewhere, and we don’t want to deter them from doing it.

Is it worth it?

Is the journey worth it? Some clients are a bit panicky sometimes. They say, “Since we rolled out your system, our complaints have increased.” We point out that no, it’s just they’re capturing more information now, aggregating it and actually resolving it in a way they couldn’t hope to do before. One of our financial services clients reckons they’re now gathering four times as much feedback, and with the same resources. Others tell us they’ve been able to redeploy people from customer services and IT to other key areas of the business.

The most important benefits, though, are that, at a macro level, trends can be identified, acted upon, and built into corporate strategy, which is good news for management; and at a detailed level, individual complaints can be dealt with more efficiently than ever before, which is good news for everyone, including the customers.

Is it worth it? Yes, it is.

How do you get there? I’d say, forget that farmer. Ask us instead.

Magic touch

If your business needs insight into customer attitudes, you'll probably be looking for software from people who can pull rabbits out of hats. Step forward, please, Mr Craig Longhurst, senior product developer at Charter UK.

Craig's on a roll. A gifted amateur magician, back in April he beat nine professionals to win the Close-Up Magic title at the Surrey Magic Society. In March, he performed at an Oxfam charity event in Chelsea. A few months ago he performed, by invitation, at the Magic Circle – and in September, he'll be working the audience at the London Palladium, as part of an event celebrating 100 years of magic performances at the venue.

It's his passion. Craig hires himself out for weddings and parties, and enjoys seeing people's reactions when he turns plain paper into ten-pound notes, or produces a glass of orange juice from thin air.

He also gets real satisfaction from gauging the response of the audience at his day-job – in other words, the clients of Charter UK, where he is a senior member of the product development team. "It's exciting," he says. "We rely on their feedback. Our Continuum suite has been developed over many years, and their input has been instrumental in its evolution."

Craig has been part of the team for a major part of that evolution. He joined the company 17 years ago, and over the years has been instrumental in the transition of the company's software systems from a thick client model,

where the applications were installed and maintained on individual workstations, to the current solution, which is browser-based – making it unique among enterprise complaint and feedback management offerings. "It's a lot quicker, easier and more cost-effective to deploy," says Craig, "and it's scalable, too, coping easily with very large enterprises."

Craig's team works on the core Continuum software, while colleagues configure it to clients' individual needs. "Making it easy for them to adapt in this way is part of our job," he says. "It's building in the configurability that's the best part for me. Fields can be assigned to suit bespoke requirements, and so can report styles, display styles and more. A lot of this comes from the sharp end: customers' individual implementations channel back into us, so we can make sure the core product is always keeping pace with their developing needs."

Continuum's data dictionary is both configurable and extensible, so the code can be linked to other applications. "We've never come across a customer information system we can't integrate with," Craig says, "and that's important, because clients now both want and need to see all their customer data in one place, from every source, and viewable from every angle – even if..." Craig



corrects himself, "no, make that especially if they are operating at the enterprise level." That's why, he says, they're working with the British Standards Institute on a best-practice template for the industry.

It's heady work, and as you'd expect from someone who's been in place for such a long time, Craig likes the culture. "We enjoy working together," he says. "Most of us have been together a while now. That's unusual in IT, I suppose. We're like a family: everybody is important, everybody has a role to play."

Any ambitions? "Continuous improvement," Craig promptly answers. "Staying ahead. We get a real buzz out of leading the field."

So, what's next in Continuum's evolution? Craig smiles, but won't say.

That would be telling.

And a good illusionist never spoils the magic.

The buck starts here

Charter UK is organising a series of briefings for senior executives who have been given responsibility by banks for complaints handling.

The complaints management role is a requirement announced a few weeks ago by the FSA (see cover story), and executives filling it need to be in place by 1st September.

The requirement is the result of soundings the FSA took with the industry, trade associations, consumer representatives, individuals and the Financial Services Consumer Panel. Each bank's appointee, the FSA said, must already hold a senior executive role, to provide the authority required to ensure resources are allocated and standards are maintained.

The individual is to be responsible for oversight of his or her bank's compliance with DISP, or dispute resolution, and will therefore be expected to review management information systems and the degree to which they make it possible to conduct thorough root cause analysis. The person will also need to be able to act on the findings of that analysis.

These are just some of the areas being covered by Charter UK's briefings, which will take place at the Royal Exchange in London (nearest tube: Bank). Each is free and runs from 9.00am to 11.00am, including brunch. Dates are 6th September and 27th September. For more information and to book places, contact elaine.hartnell@charter-uk.com.