



**Just
Cashflow**
Your alternative bank overdraft



Just Cashflow experience the benefits of Answer4u

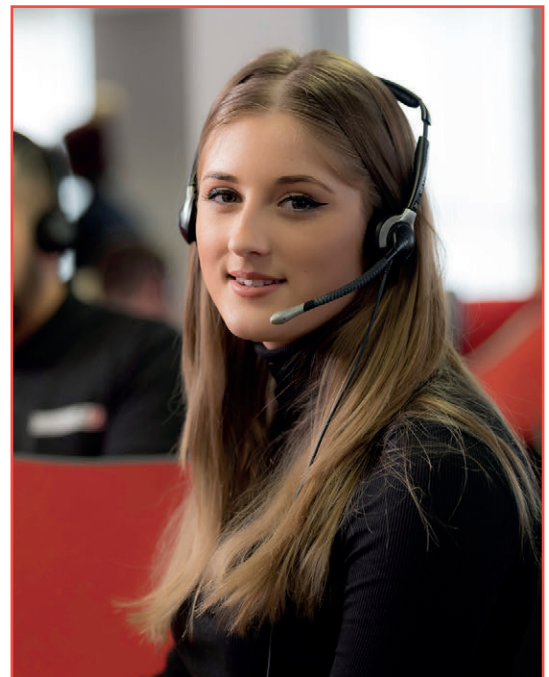
New customer service solution helps finance company make a great first impression

Working with a Nottingham-based telephone answering company has helped a business lender to break free from offering 'stereotypical' customer service.

Just Cashflow Plc is a specialist lender working with new and growing UK businesses to offer a viable alternative to a bank overdraft or business loan. A highly experienced board of directors working in partnership with their senior management team has successfully helped start, grow and develop many businesses over a number of years.

The company was initially looking for a 'front of house' virtual reception for their customers, but it soon became clear that they could reap rewards by using Answer4u's wider call handling and customer service expertise. And it wasn't long before the Just Cashflow team started to see the benefits.

Director John Davies said the new solution means callers to the company's helpline are not left 'hanging on the line'.



"We are all aware that first time callers to any company can pre-judge how the rest of the offered services will be delivered if they receive an initial poor customer service experience," he said. "The stereotypical line of 'your call is important to us' whilst keeping clients hanging on for what seems like a lifetime is not what we wanted the first impression of our company to be. Answer4u have put the solutions in place to make sure this never happens."

Finding the answer

Getting those solutions implemented began during kick-off consultation conversations held between the Just Cashflow and Answer4u teams, which allowed challenges faced by the business finance company to be identified and fed into the process.

A dedicated Answer4u account manager was assigned as part of the new relationship and from there a plan of action was drawn up to help deliver the new customer service programme.

Just Cashflow specialises in providing UK businesses with finance options, so it was clear that many of the incoming calls would be from new customers looking to apply for one of its funding products. The company also explained that new callers might be looking for answers to common FAQs.

Answer4u's experts realised that other calls may need different scripts and procedures and that the new programme should align with Just Cashflow's existing internal systems to help capture and log enquiries.

Working so closely alongside the client meant Answer4u could quickly understand what needed to be done and provide a bespoke service which ticks all the customer service boxes.



Expert support

Answer4u's professional call handlers set about providing expert support for Just Cashflow.

A defined question and answer script was put in place for operators who would ask pre-qualifying questions before accurately capturing and logging caller information on a dedicated website, allowing advisory teams from Just Cashflow to get back in touch to follow up.

Once all the details had been captured the operator would provide the caller with the details about their enquiry and advise them of the next stages of the process.

Just Cashflow's experience also revealed that new callers would not always want to provide details without first getting answers to certain questions. So, full answers to common FAQs were included as part of the script, meaning callers were instantly reassured and felt comfortable giving out further details.

Answer4u also ensured that calls which fell outside predicted conversations could be simply redirected to internal contacts, thereby helping the caller get the information they required.

Naturally, all scripts and details of the programme were shared with, and approved by, Just Cashflow ahead of launch, so that tests, tweaks and amends could be made to keep the service running smoothly.



Quality assurance and monitoring

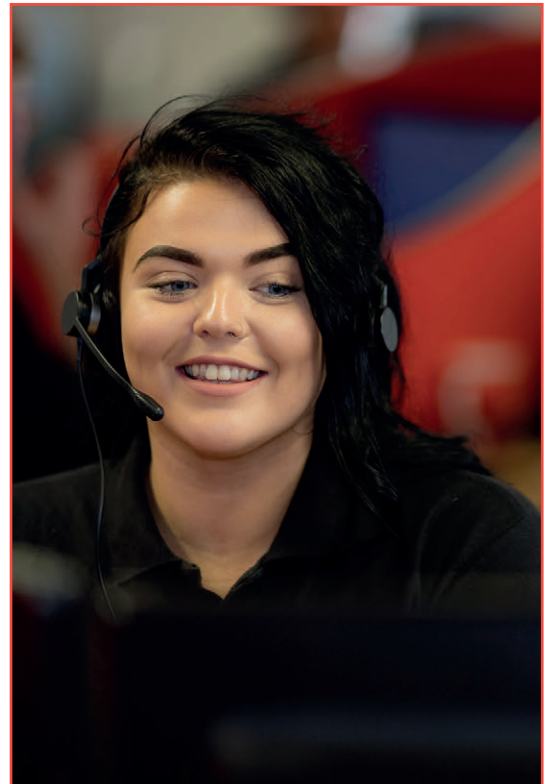
While getting ‘front of house’ spot on is obviously key for businesses, any new processes need to be audited and monitored to allow quality to be measured and areas for improvement identified. Answer4u places great emphasis on getting efficient, ‘behind the scenes’ programmes and audit trails in place – something that was a key requirement for Just Cashflow.

Answer4u has real experience in building and delivering solutions to exact client requirements, and details of each call received post programme launch are captured before being sent on to the client. Full recordings of calls are also made using the Answer4u e-Monitor platform, so a complete audit trail is always on tap.

Monitoring the service solution is also important for quality assurance, and Answer4u’s hands-on approach helps to deliver the service clients need and the accurate information callers require.

The Answer4u dedicated account manager goes as far as actively listening in to and monitoring calls to check data is being captured, stored and passed on correctly.

It’s a two-way street, too. Operators feed back their own thoughts on scripts and caller experiences – all part of the continued drive for constant improvement while reducing costs.



Reaping the rewards

Just Cashflow came to Answer4u looking for a telephone answering service but is now reaping the benefits of a more integrated, flexible, cost effective and scalable resource. It’s added value, something which John Davies very much appreciates.

“Having an efficient, professional and ‘always-on’ front of house solution is imperative for dealing with our new enquiries,” he said. “Answer4u has consistently delivered a first-class response and has further developed the account with us as callers’ requirements became more diverse. We have no hesitation in recommending them.”

