



Customer:

MBNA

Industry:

Financial Services

The Story:

MBNA practically eliminates incoming calls from travelling customers and encourages card use abroad, thanks to automatic alerts when customers travel abroad. Customers receive a 'bon voyage' message when they land that tells them their card is immediately ready for use.

MBNA says: "Customers have more or less stopped contacting us and there has been an increase in the approval rate of international transactions too. We are very happy with the results. Just saving our customers from having to call us would justify the effort and the cost that we have put into the pilot scheme so far."

in a nutshell

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MBNA

Increasing customer satisfaction
and approval ratings

About MBNA:

Since 1993, MBNA's been behind some of the world's most recognisable credit card brands. From leading airlines to top Premiership football clubs and well-known charities, the company has built its business to become one of the UK's leading credit card providers today. MBNA has been voted Credit Card Provider of the Year at the Consumer Moneyfacts Awards 2014 and 2015.

in depth

Dive



The Challenge:

When someone uses a credit card in the UK, card companies can rapidly verify a transaction partly based on the card's location and the merchant.

Naturally, when a card is used outside the UK the transaction is more likely to be declined if the card company is unaware of the customer's travel plans, so customers need to contact the card company to alert them.

MBNA has a high number of international travellers among its customers, particularly as it provides cards for most of the major airlines. Many customers travel abroad two or three times a week. MBNA saw that it was unduly onerous for them to call in so frequently to say they would be abroad. The company was looking for ways to make this process easier or even automatic.

Phil Weston, Head of Mobile & Digital Communications at MBNA says "We are in a unique position that we have so many cards issued for customers who are specifically travelling. Our business need is two-fold: to make sure we are not declining customers who are using their cards abroad, and to save them having to contact us every time they travel. We wanted to eliminate the need for customers to call and we wanted to drive up the transaction approval rate when our customers are abroad."



The Solution:

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O₂ regularly talks to MBNA about its needs as a card issuer. When the two talked about fraud prevention and approval of foreign transactions, they saw that they could take advantage of the fact that UK mobile operators are required by law to contact customers travelling abroad as soon as they arrive to inform them of roaming charges. MBNA invited customers to take part in a trial and a significant number of customers signed up for the service immediately.

The service, called Telefónica Travel Alerts, provides a travel alert to MBNA when a customer switches their phone on in a new country. MBNA uses this to verify any card payment made in that country. The new service is consent-based and mobile location data shared is only used to verify a customer's location and is processed in highly secure systems using encryption that meets strict regulatory requirements.

Phil says: “The service has virtually eliminated customers calling us to tell us about their travel. Customers have more or less stopped contacting us and there has been an increase in the approval rate of international transactions too. We are very happy with the results. Just saving our customers from having to call us would justify the effort and the cost that we have put into the pilot scheme so far.”

He adds: “MBNA is about making life easier for customers. This falls into that category. It's taken a huge concern out of their hands. When we remind them their card is ready for use as they land, they are more likely to use it.”

“We've had some fantastic customer feedback. Clearly what they like most is that they don't need to contact us. Everything else is transparent. We regularly send surveys out to customers and we have seen comments such as 'It's great I don't need to ring you any more.'”

in depth

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