

mortgage : **brain**
inspiring you



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– Mike Raybone, Head of Operations, Mortgage Brain

Mortgage Brain adopts WebEx across the business for sales, support and training



INDUSTRY

Financial Services

WEBEX APPLICATIONS

WebEx Enterprise Edition

SUMMARY

Since implementing WebEx for the customer support team, adoption has spread across the entire business. Now the IT support team, training team and sales team all use WebEx to maximise resources and decrease costs.

ABOUT MORTGAGE BRAIN

Line of Business

Mortgage Brain provides the latest point-of-sale, compliance, mortgage sourcing and electronic trading software solutions to mortgage intermediaries.

Headquarters

Croydon, United Kingdom

Number of Employees

100

WebEx Customer since 2004

Mortgage Brain Limited, established in 1986, is the UK’s leading provider of mortgage sourcing, point-of-sale, compliance and electronic trading solutions to mortgage intermediaries. With over 26,000 users, it is the most widely used solution on the market.

Mortgage Brain supplies the latest software, which allows users to source the correct mortgage and complete the FSA required documentation to ensure compliance with the new financial regulations. It also enables mortgage intermediaries, on behalf of their clients, to apply for these products immediately and secure a lending decision for the client through electronic services on its Mortgage Trading Exchange (mte), which provides an industry-wide means of accessing and transmitting mortgage applications between intermediaries and lenders. To aid the sale of the products it also provides a comprehensive compliance tracking and support service.

The Challenge

Mortgage Brain has a dedicated customer support and service team of over 30 people who are on hand to provide support to the company’s network of users. With over 26,000 users it wanted to understand the most cost effective way of ensuring that its dedicated support team was able to maximise its time while still providing the highest levels of customer care.

The support team provides support by talking customers through any problems they encountered on the telephone. The customers would explain the problem and Mortgage Brain’s consultants would talk them through the solution step-by-

step. According to Mike Raybone, Head of Operations, “The system was working, but with a rapidly growing customer base we wanted to make sure we had all of the latest processes in place to ensure that we could offer a fast and efficient service and continue to meet customer expectations.” Some phone calls were fairly time consuming and Raybone recalls one occasion where a support representative spent several hours trying to resolve a problem. “When you can’t physically see the problem, it’s difficult to understand how to solve it and when you’re giving step-by-step solutions over the phone, the problem resolution times can be high.”

The Solution

In order to provide better customer service and maximise the productivity of its support staff, Mortgage Brain decided to invest in a remote support solution, which would enable its support staff to see and access the customer’s desktop to speed up problem resolution. Mortgage Brain started looking for an on-demand solution, which wouldn’t require software to be installed on customers’ PCs.

The company looked at WebEx and was impressed. It initially signed up for a one-month free trial, piloting the service with the customer services team. The feedback from the support team and customers was extremely positive. Raybone explains, “When a user calls in with a query, we can use WebEx to instantly set up a meeting and get an instant view of the user’s desktop. If required, our support staff can also take remote control of the desktop and fix the problem in front of the customer’s eyes.

Because WebEx is web based, we don't need to worry about installing expensive software on our users' PCs. All the users need is a web connection to download a simple plug-in."

The Benefits

WebEx is now central to Mortgage Brain's customer support model and Raybone explains that investing in WebEx has been money well spent. "Because it provides us with real-time access to our users' desktops, we can resolve support issues in minutes rather than hours or days." Raybone estimates that WebEx has reduced call resolution times by a third. Not only do we continue to answer 97.4% of support calls first time, but the majority are resolved immediately and the average time to resolution has been significantly reduced. "To put this into context, we've managed to reduce our call log to zero a day for the vast majority of the time," explains Raybone.

In addition to support, the company runs a series of face-to-face training events throughout the country. These typically attract about 20 to 30 advisers per event and the company runs around 200 of these a year, which means at best it can see 6,000 of its customers per year. Bob Jose, Head of Sales, comments, "Following the success of using WebEx for support, we wondered if we could use it for a more efficient way of providing training. We realised that by delivering training online, we could not only decrease travel costs, but also free up our consultants' time, allowing us to focus resources effectively."

Jose gives the example of a recent training programme. "We recently signed an exclusive agreement with the Openwork network where Mortgage Brain and mte were to be the sole sourcing and electronic trading services. We needed to provide an effective, but cost effective mechanism for converting

about 1,000 of its 4,000 users to using our software and we needed to do this in a very short timescale." Many of the advisers Mortgage Brain needed to reach were sole traders, in small offices of less than five advisers.

Jose opted for a three-stage approach. After identifying the top broker companies who were given individual in-house training, it set up dedicated business seminars to reach members in specific regions. However, this still meant that a number of smaller brokers had not been reached. Rather than send its trainers out to each individual, Mortgage Brain decided to hold a number of regularly scheduled WebEx sessions. These sessions were deployed in two waves, firstly as a live training session, where users could ask questions and interact with trainers. Following these sessions, recorded sessions were posted to its website to train anyone who hadn't been able to attend the original session and to give refresher training.

Jose adds, "Our customers were really enthusiastic about both the live and recorded sessions. Although you can't

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beat the interaction that a live session offers, the recorded sessions were a big success too." As a result of the feedback Mortgage Brain is developing its library of recorded web seminars ahead of new software releases.

Following this organic growth, the company decided to invest in WebEx Enterprise Edition, which is a comprehensive suite of real-time web meeting applications. It is delivered in a

single, easy-to-deploy interface for use across the business. Since investing in this enterprise solution, adoption has spread across the organisation with individual teams across the company making use of the suite of tailored solutions.

The Future

As part of Enterprise Edition, Mortgage Brain is able to gather people together for online web seminars and all-hands meetings using WebEx. In summer 2006, Mortgage Brain held its third annual series of 'Premier Events' where users can attend workshops, presentations and seminars. Using WebEx, Mortgage Brain plans to stream its workshops on its website so that even if they were unable to attend in person, users are able to benefit from the day by clicking on a link to the event. Raybone adds, "The web seminar option lends us a great opportunity to broadcast to many. It's great to get our customers together in one room, but sometimes time and cost can be a barrier to our agents. The web seminar option offers a great solution on both counts."

With adoption spreading across the whole organisation and the customer support, training and events teams now all using WebEx, Raybone concludes: "WebEx is now mission-critical to the success of our business. Since we have installed it, we haven't looked back. We just can't imagine how we worked without it!"

HIGHLIGHTS

- Following organic growth, the company has rolled out WebEx Enterprise Edition across the entire business.
- WebEx is used for technical support and has reduced call resolution times by a third.
- WebEx is also leveraged by the training team who use WebEx to cut travel costs and increase productivity.