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**BUILDING
TOGETHER**
for **TOMORROW**

CONFERENCE & EXPO 2008

Countrywide Home Loans

Online Customer Service – Challenges and Strategies

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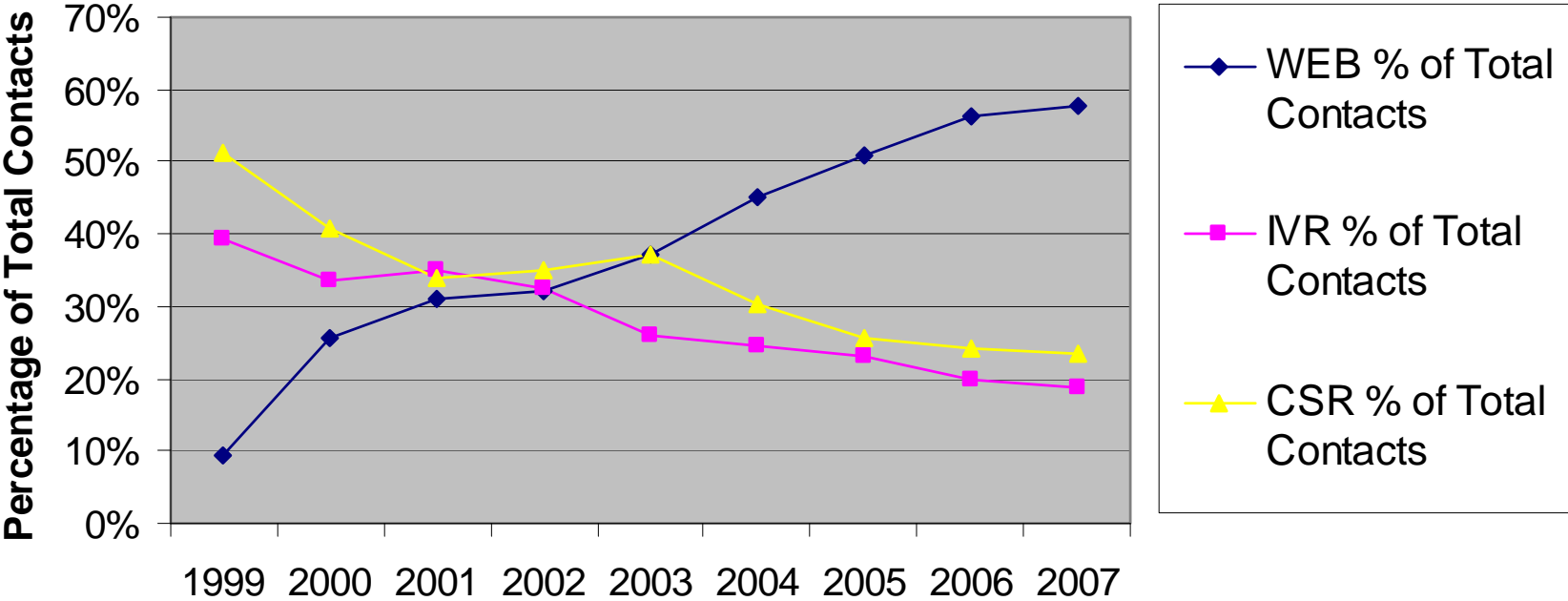


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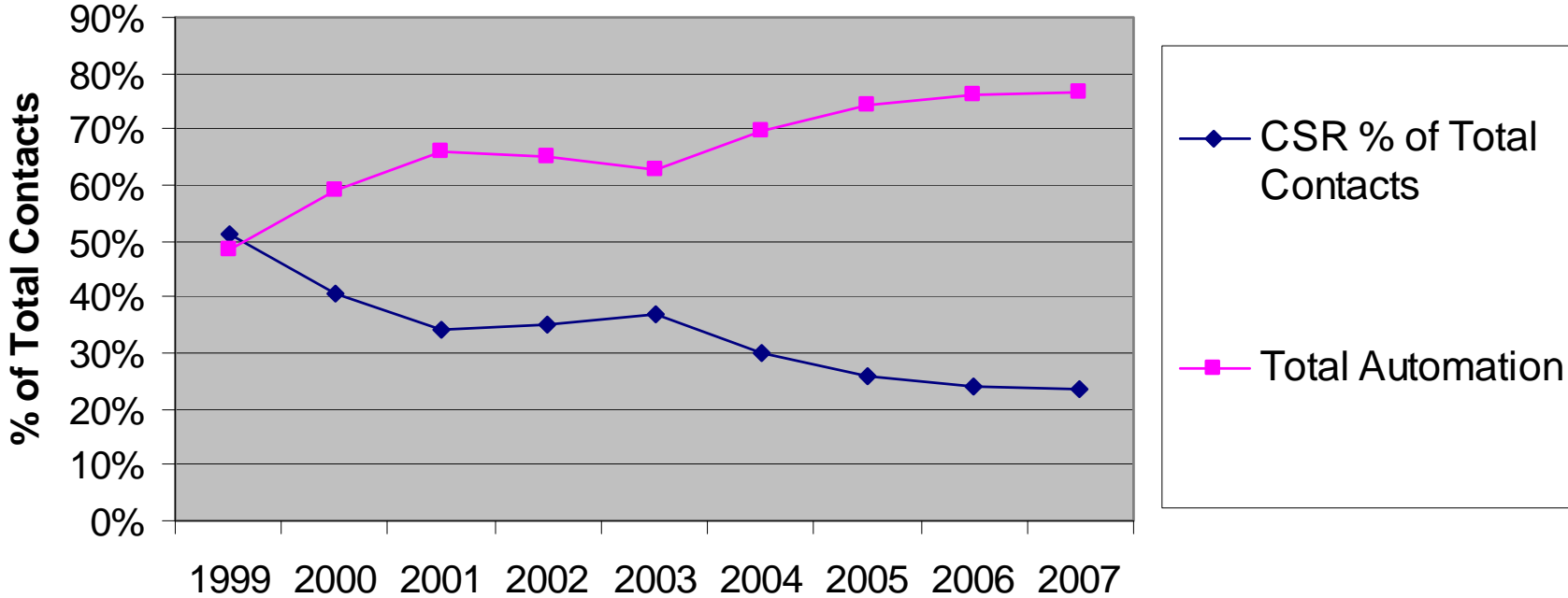
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- Metrics - Cost Savings and Revenue Generation
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**Contact Channels-Year over Year
% of Total Contacts Trend**



CSR Contacts and Total Automation Contacts as % of Total Contacts



Metrics for Cost Savings and Revenues

Web Containment Rate

- Metric reflecting the percentage of activity that was contained on the website and did not generate a call to the call center within 30 days, for that call type
- Provides high level look at which applications can use additional review, especially when combined with customer survey feedback

Repeat Cost Savings

- Measure Web Containment Rate vs CSR Repeat Call Percentage for same CSR transactions

Adjusted Call Prevention Savings

- Online Transactions less Automation Percentage to use for FTE savings

Revenues

- Count and report on clicks to applications to fundings, from dynamic text messaging and banners on the website
- Report on fees and revenue generated from website transactions

Online Self Service Functionality

- CSR Call Type Analysis
- Automated Workflows within Servicing
- Leverage Automation – IVR/Speech and Web, Business Partner Website
- Competitors Analysis
- More, Faster, Smaller
- We don't save the first call....

Current Online Functionality

- The entire site can be viewed in English and Spanish
- **Profile Updates:** Email Address, Phone Number, Mailing Address, Property Address, User ID and Password Changes
- **Message Center:** View Messages, Send Comments (Do not accept any incoming email)
- **Account Information:** Account Overview (aggregated look), Account Details, Amortization Schedule Calculator, Homeowners Insurance (update, renewal, replacement, additional premium request), Loan Documents (Note, HUD1), Mortgage Insurance Deletion, Payoff Information, Payment Change, Payment Posting Details, Property Tax, Statements (Monthly-2 years, ARM, Escrow, HELOC-2 years, Year End-2 years), Transaction History
- **Payment Services:** PayPlan Enrollments (PP/12, PP/24, PP/26, PP/52), PayPlan Maintenance (Hold, Resume, Change Draft Date, Change Additional Amounts), Mortgage Pay on the Web
- **Sales and Retention:** Dynamic Text Messaging for Offers, Rotating Banners, Rate Tools and Calculators, Links to Products/Service Pages
- **Information Center:** Contact Us, FAQs, Disclosures, Site Map, etc.
- **Servicing Alerts:** Push, Halt with Acknowledgement, Halt with Action

Promote Customer Adoption for Online Self Service

- CSR Referrals: Desktop system prompts for automation options
- Service Plus
- Email Address Collection: CSR goals, tracking and feedback
- Auto enrollment in E-notifications
- Welcome Strategy: CSR and Online versions
- Pre Funding PayPlan Enrollments
- Brochures and Statement Billboards
- Build online applications that are easy to use

Application Development and Technology

- Dedicated IT Team – Business drives projects and priorities
- Collaborative SDLC
- Communication of business drivers and goals
- Combined use of tools for project management and reporting by the teams
- Reuse same backend programs for processes for streamlined support, maintenance, consistency in data
- Real Time Online - Web uses real time iSeries, same as CSR and IVR/Speech
- Online Peak Times communicated and understood by all network and application teams
- Single Sign On - Online Authentication shared for all Countrywide secure B2C sites
- Integrated sales offers through out the site per Marketing campaigns

Ensure Customer Satisfaction – Today and Tomorrow

- Identify Important Elements – Servicing vs. Sales: data integrity, system stability, page resolution, printer friendly formats, clear confirmations
- Online applications are streamlined, easy to find, easy to use, incorporate best practices
- Conduct general and transactional surveys
- Balance Customer Choices vs. Business Needs – E-notifications, How to communicate electronically
- CSR Call Type Analysis