

## Client: Argos Card Services

### Background

Argos Card Services is a subsidiary of the Argos Retail Group, the UK's largest catalogue retailer.

In January 2001, Argos Card Services launched a new financial product called the Argos Card. The card's biggest selling point is that it offers '6 months interest free credit' on any purchase made in Argos stores, or by telephone through its 'Argos Additions' and 'Argos Direct' catalogues or over the internet at one of the UK's busiest internet sites - [www.argos.co.uk](http://www.argos.co.uk). Amongst other things, it also enables the customer to collect Premier points and benefit from monthly promotional offers.

### Challenge

Argos approached Experian requesting contact centre support for their new product. They needed a service that could manage applications for the card, take orders and answer queries.

The Argos Card launch time-scales were very tight, so it was imperative that the two companies could work together very effectively to identify requirements, understand them and address them in the solution implemented.

The store card marketplace is highly competitive. It was therefore essential to make processes robust so that customers using the card would experience excellent service.

### Solution

In October 2000, Experian opened an 80 seat contact centre in Widnes to provide a full range of support services for the Argos Card. A team of managers, underwriters and over 200 advisors were recruited and trained during the first financial year, in which the card was used.

A number of improvements to the application processes were identified and implemented, resulting in applications being dealt with more quickly and an increase in the number of customers being able to make their initial purchase whilst 'in store'.

In response to high demand for the card, Argos Card Services staff were trained in multiple disciplines, enabling every individual to process applications during busy periods. This training proved to be pivotal to the effective management of high call volumes and helped to build customer and store confidence.



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## Benefits

The Argos Card was successfully launched across the whole of the UK in all 480 Argos stores in January 2001. Over 1 million applications for the card were made in the first 14 months and over £200 million was spent by customers, using the card, in its first year.

The client has been quickly able to meet the high demand for the Argos Card product and provide excellent customer service with a range of improved processes.

The relationship between Experian and Argos has continued to grow with excellent communication established via operational reviews and client liaison with Experian's planning and resource teams. As a result of this work, Argos has confidence that it is equipped with an experienced resource, capable of meeting the ever-growing demands of the finance industry.

## Client comment

"When we decided to launch the Argos Card, we needed to partner with a company who could be relied upon to provide us with a quick and successful support mechanism. We knew that Experian were experts in this field and have been very pleased with the solution they have provided us with.

We continue to work with Experian on identifying and implementing process improvements which help us to manage the continuing increased level of demand for the card. We hold regular reviews with Experian and have benefited from the partnership approach they have adopted to manage our requirements.

Experian understand our business and the importance we place on excellent customer service".

Frank Pocock

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