

## Accessibility of Financial Services

In 2020, VTB continued to implement projects to improve the accessibility of banking services to its customers of various categories.

In the reporting period, Group companies worked to develop networks of service offices, including in remote and sparsely populated areas, and to improve accessibility for people with disabilities. Financial literacy programmes are also designed to improve the accessibility of financial services to various segments of the people.

### Providing support to specific community groups

The development of VTB's retail business is one of the Group's top priorities. Individual customers form the largest share of the Group's customer base; financial services for this customer segment are particularly important because of their social orientation.

The VTB Group actively creates and implements projects that take account of the needs of specific community groups: students, the retired, beneficiaries of maternity capital, families with many children, civil servants, and military servicemen.

#### Campus Projects for Students

Under a strategic partnership agreement between VTB Bank and Moscow State Institute of International Relations (MGIMO) of the Russian Ministry of Foreign Affairs, undergraduate, graduate and postgraduate students have the opportunity to use the Student Social Card, developed jointly with the State Unitary Enterprise Moscow Social Register. This campus card has all the features of the usual bank card. In addition, it provides the holder with identification and access to the services of Moscow, as well as to the infrastructure and services of MGIMO.

## VTB's Approach to Accessible Banking Services

- Accessibility of banking services to different segments of the people;
- Developing financial literacy;
- Territorial accessibility;
- Accessibility of services for people with disabilities;
- Improving the quality of banking services.

For many students this card could become the first banking instrument, thanks to which it will be possible not only to pay for purchases safely, quickly and comfortably, but also to learn to manage money wisely and plan their expenses. A similar campus project was launched for employees and students of Yaroslavl State University named after P. Demidov. In total, VTB attracted 175 thousand customers to its campus projects in 2020.

#### Comprehensive banking services for military personnel

In 2020, VTB Bank signed a cooperation agreement with the Federal Penitentiary Service of Russia (FPS of Russia). The main objectives of the agreement are to provide comprehensive banking services to the internal service's military personnel and the civilian staff of the FPS of Russia, including payroll projects. In addition, the document provides for joint work to improve the financial literacy of employees of the FPS of Russia, assistance in implementing social programmes, as well as support for family members of military personnel of the internal service who find themselves in difficult life situations.

VTB Bank is implementing a joint project with the Federal Bailiff Service (FBS of Russia) to automate the payment of military pensions. There are plans to scale this digital solution for use by other law enforcement agencies.

#### Car Loans

In 2020, VTB Bank was actively involved in the programmes of state subsidies for the purchase of new cars (the *First Car* and *Family Car* programmes). The total volume of loans issued under these programmes amounted to RUB 18.6 billion, which is more than two times higher than last year.

VTB Bank launched a number of services and products to help maximise the digitalisation of its car loan granting process. In particular, it is possible to apply for a car loan online on the Bank's website and on *VTB Online* with approval in a few minutes, an online display of partner cars on the Bank's website with the possibility of booking them; a pilot of digital transactions

for car loans was launched on the Bank's mobile app.

### Specialised products for pensioners

In 2020, the number of pension cards issued by VTB Bank more than doubled compared to 2019 and amounted to 190 thousand cards. Customers who have their pension accruals with the Bank receive a 4% annual interest rate on the balance of their rouble account.

VTB Bank introduced an information portal on its website detailing the process of transferring pensions, product preferences and services for pensioners. We also developed a simplified interactive voice response menu (IVR), which made information support more effective for this category of customers.

In March 2020, more than 2.2 thousand pensioners, customers of VTB Pension Fund, received early payments under mandatory pension insurance. The decision to make early payments was made by the fund to support customers during the COVID-19 pandemic.

In order to increase the availability of remote services for pensioners in 2020, the VTB Pension Fund introduced an updated mobile application. This *VTB Non-State Pension Fund* (NPF) app allows users to sign non-state pension agreements, replenish their pension accounts without commission from any bank card, activate auto-payment, take part in the Non-State Pension Fund loyalty programme, compile account statements and order documents required for obtaining a social tax deduction.

## Number of pension cards issued

688  
thousand

pension cards in 2019

1900  
thousand

pension cards in 2020

## Providing socially important retail services

VTB considers improving the quality of life of its customers a priority in its operations. Socially significant projects implemented by the Group's companies are improved every year. VTB develops convenient and modern payment services, implements support measures for customers in difficult situations, offers innovative service formats and expands its mortgage product offerings.

### RETAIL CUSTOMER SUPPORT DURING THE COVID-19 PANDEMIC

In 2020, due to the COVID-19 pandemic, many of the Bank's customers were faced with declining incomes. VTB developed a range of support measures to help such customers.

As part of VTB's *Skip Two Payments* campaign, more than 1.8 million VTB Bank credit card holders received a deferral of two minimum payments - in April and May 2020. To connect the programme the customer did not need to contact the Bank, the service was activated automatically.

In addition to the support measures provided to borrowers by the state under the law on a grace period<sup>1</sup>, VTB launched its own repayment holiday programme. The Bank expanded the number of potential participants by increasing the maximum loan amount available to affected borrowers. VTB's programme was effective for customers whose average monthly income decreased by more than 30% compared to 2019. After the end of the repayment holiday period, the monthly payment on the mortgage, cash loan and car loan did not increase, only the term of the loan changed. The holidays were for three months. About 400 thousand customers took advantage of this programme during the COVID-19 pandemic.

<sup>1</sup> Federal Law No. 106-FZ dated 3 April 2020 "On Amendments to the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" and certain legislative acts of the Russian Federation in terms of the specifics of changing the terms of a loan agreement, borrow agreement".

We also launched a programme of refinancing with deferred payments - the opportunity to skip up to the first three payments when transferring loans to VTB in the case when the customer's own bank did not provide repayment holiday.

In 2020, VTB Bank updated the *My Smart City* application. With the updated application, owners

of phones with the Android operating system can independently buy a travel ticket and put it on their *Troika* public transport cards. The technology developed by VTB Bank is completely contactless and easy to use, eliminating the need to stand in line at cash registers and increasing the safety of using public transportation. VTB also updated its content for users of smartphones powered by the iOS operating system with a new section called *City Navigator*, which allows Moscow residents to view information on nearby stops of public transport, build a convenient route, order a taxi and access information on urban infrastructure.



## New format VTB branches

In 2020, VTB Bank announced the launch of a new branch format. Customers of these branches can make an appointment at a time that suits them and be served at any convenient office location. They can also identify themselves using their smartphones, receive video consultations and perform transactions using self-service machines. This reduces waiting times by a third and increases office efficiency by 40%.

The new offices are designed to provide personalised attention to the customer and the most comfortable experience at all stages of service.

Before visiting the branch, the customer can make an appointment for a convenient time via *WhatsApp* chat-bot – in this case the employees will prepare all the necessary documents for the customer's visit in advance. At the entrance to the office the customer is automatically identified by the phone's MAC-address (a unique identifier of each device with access to the network), receives a personal greeting and directions to the desired desk or meeting room directly on *WhatsApp* on their smartphone.

A VTB specialist conducts less routine operations and acts as an expert, helping to find the best solution for the customer's task and advising them on how to use online services.

A total of six branches of the new format were opened in 2020. Next year it is planned to open a number of other branches in different regions of the Russian Federation.

## Bank cards with the ability to receive socially important services



### VTB debit Multicard

In 2020, VTB relaunched its flagship product, the debit *Multicard*. Its issue and maintenance are now completely free. Customers receive up to 3% reward based on their chosen loyalty option. When ordering the *Multicard*, the customer can choose a physical carrier – an ordinary plastic or eco-card made from an ecological substitute to plastic.



### Multicard with *Citycard* transport application

In late 2020, VTB launched a pilot *Multicard* with a *Citycard* transport application in Nizhny Novgorod Region. The new card combines the benefits of a debit card and a travel card. The transport application on *VTB Citycard Multicards* allows customers to pay for public transport using a travel pass that has been integrated into the bank card and transfer from one type of urban transport to another within 60 minutes, free of charge. Cardholders have access to 16 different types of travel passes, including ones with preferential terms. Holders of the *VTB Citycard Multicard* also have access to all the benefits of the Bank's debit card, such as the choice of loyalty programme: cashback, bonuses, miles or higher interest rates on savings. Card maintenance is totally free of charge for all customers.



### The Primorets Card

In 2020, VTB joined the social project of the Government of the Primorsky Territory to issue the *Primorets* card, designed for eligible customers. In addition to the full range of benefits offered by the social card, the *Primorets* card offers additional benefits. For example, when paying for purchases, holders of the *Primorets* social card receive up to a 30% discount in networks of trade outlets, pharmacies and clinics that are partners in the programme. VTB Bank offers cashback on purchases and accrues bonuses that the cardholder can spend on goods, services, airline tickets or choose increased interest on deposits or a reduced rate on a loan.



### Mir bank cards on the Moscow Metro

On the basis of its own payment solutions, VTB Bank ensured a campaign of the *Mir* payment system aimed at providing discounts to passengers of the Moscow Metro and the Moscow Central Ring who pay fares at the turnstiles with contactless *Mir* cards or the *Mir Pay* payment application. Holders of contactless cards *Mir* were able to pay fares with a discount of 10 roubles per trip.

## Support for home buyers



"The final issuance of mortgage loans in 2020 was even higher than we expected, amounting to a record RUB 4.2 trillion for the Russian market. VTB also demonstrated the largest result in its history, issuing mortgages worth nearly RUB 1 trillion. This growth was facilitated by business digitalisation in the COVID-19 pandemic and lower rates, and a preferential state programme. We are proud that VTB is helping more and more families improve their housing conditions".

**Anatoly Pechatnikov**

*Deputy President and Chairman of the Management Board, VTB Bank*

In order to improve the affordability of housing and improve living standards, VTB Group actively develops mortgage lending, and is one of the leaders with a market share of over 23% in the Russian Federation. VTB is a strategic partner for a number of major real estate developers in Russia.

In 2020, VTB Group provided 354 thousand mortgage loans worth a total of RUB 935 billion. This is the largest result in the history of VTB, which is almost 38% higher than in 2019. The Group's mortgage loan portfolio increased by 18% over the year, reaching RUB 2 trillion.

In 2020, VTB Bank was the first bank in Russia to launch a government programme to subsidize mortgage lending, which aimed to support the industry and citizens in the crisis associated with the COVID-19

pandemic. The mortgage interest rate under this programme was 6.1% (in September 2020). In total, more than 63 thousand loans worth about RUB 198 billion were issued under these conditions in 2020.

VTB Bank also reduced the rate on mortgage loans under the government subsidy programme for customers purchasing real estate in the Far East (Far Eastern Mortgage) from 2% to 1%. After the rate reduction, the demand for concessional loans under this programme increased 2.5 times. The leading regions in terms of the volume of contracts signed are Primorsky territory (RUB 5.6 billion), Khabarovsk territory (RUB 2.29 billion) and the Republic of Sakha (Yakutia) (RUB 2.26 billion).

In 2020, VTB Bank continued to increase the availability of mortgages to certain community groups, in particular:

- About 1 thousand members of the military used the service of concessional lending, the total amount of issued loans amounted to RUB 1.9 billion;
- More than 10 thousand recipients of maternity capital were able to use it to improve their housing conditions. In 2020, VTB introduced an option for this group of borrowers to receive a mortgage loan without a down payment, provided that the amount of maternity capital is at least 15% of the housing price.

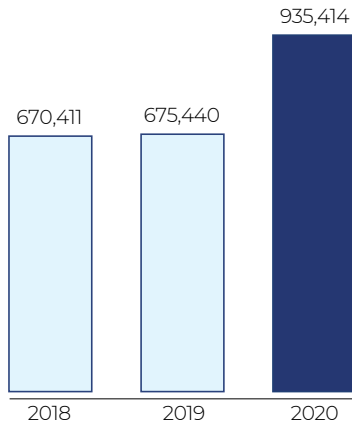
In 2020, VTB Bank launched its own mortgage programme to support families with children. Under this programme, customers who have a second or subsequent child born after 1 January 2020, when buying an apartment, can receive a discount of 1% of the base rate of the Bank. Preferential terms of the programme are available to customers with children when buying apartments in both the secondary and primary markets. This programme was launched for those customers who could not take advantage of the state programme "Mortgage with state support for families with children". As part of the programme, VTB issued almost 2 thousand loans worth a total of RUB 5 billion.

**1.99**  
billion RUB

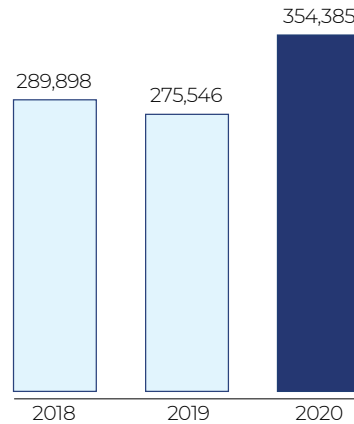
volume of issued mortgage loans to military personnel

## DYNAMICS OF MORTGAGE LENDING AT VTB BANK, 2018–2020

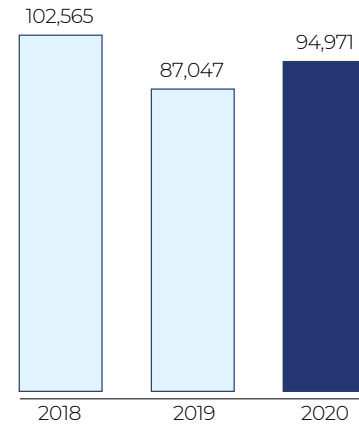
MORTGAGE LOANS ISSUED, RUB MILLION



NUMBER OF MORTGAGE LOANS ISSUED



NUMBER OF MORTGAGE LOANS ISSUED TO PURCHASE HOMES IN NEW DEVELOPMENTS



In 2020, VTB Bank actively continued to digitalise its mortgage products. Customers from all over Russia were able to apply for a mortgage loan remotely. The share of remote applications grew from 5% in 2019 to 20% in 2020.

VTB together with the real estate ecosystem *Square Metre* has developed a service of electronic registration of mortgage transactions. This service allows you to conduct a transaction without visiting multifunctional centres providing state services and the Federal Service for State Registration, Cadastre and Cartography (hereinafter – Rosreestr). All documents are drawn up remotely, signed using an enhanced qualified electronic signature, and transmitted to Rosreestr. The piloting of the new technology was successfully carried out in 31 regions of Russia that account for about 70% of all mortgage transactions with completed properties.

In addition, a Secure Settlement Service was developed for the Bank's customers and partners, which does not require signing a contract on paper and a visit to the Bank.

### Online mortgage lending transactions

VTB Bank together with the PIK Group of companies performed the first online mortgage loan granting in Russia. The pilot transaction took place in Moscow in April 2020: the customer remotely purchased real estate in the Sheremetevsky complex of the PIK Group of companies.

The process of obtaining a mortgage loan launched by VTB Bank is fully digital and does not require a visit to the Bank's office. You can apply for a mortgage on the developer's website. After it is approved by the Bank, the customer signs all documents remotely using the reinforced qualified electronic signature issued by the certification centre. The transaction is settled online through the Secure Settlement Service.

In 2020, the number of developers from whom it is possible to get an online mortgage is increased to 20. At the end of the year, 1.5 thousand loans were completed online.

## Financial literacy

VTB Group considers it essential to improve financial literacy among the population. Ensuring that people have the knowledge and skills necessary to make informed and effective decisions on various aspects of personal financial management, such as savings, investment, property, insurance, tax and pension planning, has a significant impact on their quality of life.

In 2020, the Bank launched a number of initiatives aimed at improving financial literacy among various community groups.

VTB is also involved in partnership projects. In particular, VTB is a member of the Association for Development of Financial Literacy (ADFL). The ADFL is responsible for the scaling up of successful financial literacy initiatives, as well as supporting, coordinating and training volunteers in this area. In 2020, VTB Bank participated in events organised by the ADFL, including the *Digital Week of Financial Literacy* in the regions of Russia, the Moscow International Salon of Education, the final stage of the 6th All-Russian Congress of Financial Education Volunteers, etc.



## Projects to Improve Financial Literacy

- ✓ Joint events with the Moscow City Department of Education and Science (the *I am an Entrepreneur* master game, lectures on financial literacy for students in grades 9-11 on the topics "Skills for the Future" and "Scammers in the Digital World", participation in the *Financial Cyberliteracy* educational project);
- ✓ Webinars on financial literacy for students of Moscow Agricultural Academy named after K. Timiryazev and MGIMO;
- ✓ A series of webinars for employees of the Moscow healthcare system;
- ✓ Pilot release of the *Monetary Statute* training material together with the Ministry of Defense of the Russian Federation to improve financial literacy of military personnel;
- ✓ A VTB representative participated in five broadcasts of the economic block of the *Rules of Life* TV programme on the "Russia-K" TV channel dedicated to financial literacy;
- ✓ A textbook for students in grades 10-11 entitled *Financial Literacy. The Digital World* (more than 8 thousand copies sold).

## Expanding the geographic footprint

The VTB Group is increasing the number of sales offices in the countries and regions where it operates, expanding the network of ATMs and striving to improve the quality of its products and services for all customers, regardless of the remoteness of the region or the capabilities of the customer. During the COVID-19 pandemic, the role of remote banking services increased significantly. In 2020, VTB paid particular attention to the digitalisation of its products.

In 2020, VTB continued to provide services to retail customers in Russia, Azerbaijan, Armenia, Belarus, Georgia, Kazakhstan, Germany, and Austria. The Group operates a total of 1,711 sales offices <sup>o</sup>, 91% of which are located in Russia.

One of the key goals of customer service is to increase the accessibility of financial services to people living in small or distant locations.

In 2020, the VTB Group operated 17 thousand ATMs across Russia.

## Increased accessibility of banking services for people with disabilities

The VTB Group strives to provide equal access to its services for all customers. To this end, VTB introduces technology for people with disabilities into its digital products, and also equips its branches with the necessary infrastructure.

### ADAPTING PRODUCTS AND SERVICES FOR THE BLIND AND VISUALLY IMPAIRED CUSTOMERS

VTB strives to take into account the special needs of blind and visually impaired customers. In 2020, VTB Bank adapted *VTB Online* mobile bank for this category of customers. To make it really convenient for such customers to use *VTB Online*, blind specialists were invited to the development team. Registration and login, the main page, as well as most of the operations in the *Transfers* and *Payments* sections have become fully available to users of the service. This is only the first stage of *VTB Online*'s adaptation for this customer category. In the future, there are plans to expand the range of available operations. By the end of 2022, VTB intends to make the majority of its digital channels available to customers with motor disorders, visual impairments and dyslexia.

In 2020, VTB Bank also developed a special interface for ATMs designed to service people with visual impairments. Not only VTB customers can use it, but also customers of other banks. The implemented interface contains all the necessary menu items and the text is written in large white letters on a black background. This functionality is available at over 7 thousand VTB ATMs across Russia. The Bank plans to continue developing functionality for the visually impaired across its network of ATMs in line with customer needs and recommendations.

## Number of Group sales offices in 2018–2020 <sup>o</sup>

SALES OFFICES	2018	2019	2020
In Russia	1,791	1,815	1,711
· including underpopulated and economically underdeveloped regions	290	289	271
Outside Russia	183	177	160



### DEVELOPING INFRASTRUCTURE TO IMPROVE ACCESSIBILITY OF THE BANK'S OFFICES FOR PEOPLE WITH DISABILITIES

VTB Bank strives to equip its branches with ramps and other equipment to make it easier for people with disabilities and elderly customers to access its services. At present 55% of the Bank's branch network (749 branches) have the necessary infrastructure. By 2023, VTB Bank plans to provide 100% of its branches with the necessary equipment.

Subsidiary banks within the VTB Group also take initiatives to make it easier for people with disabilities to interact with the Bank. For example, in 2020 VTB Bank (Armenia) installed 12 additional ATMs with Braille capabilities; VTB Bank (Kazakhstan) opened four additional offices with specialised equipment.



with interfaces for the visually impaired



users per minute - load of VTB Online application

### Improving the quality of banking services

In 2020, restrictions imposed by the COVID-19 pandemic made remote banking services even more popular. VTB Bank actively implemented new digital services for retail and business customers. In the first half of 2020, VTB ranked second among the three leaders in the top 50 Russian banks in terms of digitalisation, as compiled by the Skolkovo Foundation and *VR\_Bank* company.

In particular, in 2020 the Bank implemented new digital tools for working with customers:

- The procedure for accepting new customers for servicing was simplified through the use of remote service delivery channels and integration of banking systems with government sources of information. The new technology made it possible to reduce the time for opening accounts without requesting documents from customers;
- Verification of new (potential) customers has become faster – decisions are made literally in seconds without the involvement of the Bank's employees. The Bank also eliminated the need for corporate customers to visit the Bank's offices for an interview, which also accelerated acceptance for service;
- Updating identification information has also become possible without customers visiting the Bank's offices: information and documents can be submitted electronically using remote banking software.

VTB Group subsidiaries are also working on digitalisation and the development of remote services.

VTB Bank (Belarus) launched an updated version of its VTB mBank mobile application for individuals. Now you can become a customer of the Bank without visiting the office by registering on the website. The new version of the service VTB mBank implemented the possibility of registration using the interbank system of identification. Thanks to this new customers are able to access most banking services online.

VTB Bank (Kazakhstan) updated the VTB Business Online internet banking system for legal entities: its functionality was expanded and a number of services were improved. In addition, the Bank was one of the first on the market of the Republic of Kazakhstan to offer Kazakhstani entrepreneurs the opportunity to open a current account with the Bank remotely in one day, without visits to the office and meetings with Bank representatives. The service is available in 17 major cities of the Republic of Kazakhstan.

VTB Bank (Belarus) introduced an innovative service for legal entities, which allows them to accept payments for goods and services using QR codes. The Bank annually upgrades Internet and mobile banking, in 2020 online deposit services were added, the possibility of filing online applications for documentary services appeared. The Bank also implemented non-banking services *Register Your Business Now*, *Personal Lawyer for Business*, *Online Accounting*, which provides access to the most demanded services for businesses in one place.

## Digital solutions for VTB's retail customers

### New VTB Online

In 2020, VTB launched a completely new mobile Internet bank for its customers. The new *VTB Online* is now twice as fast, with a login speed of only 2-3 seconds and a 10-fold reduction in interface response time. The speed of payment and transfer operations has also doubled. Switching between sections is now instant, within one second.

The load limit for using *VTB Online* has tripled. Now the application can handle up to 130 thousand users per minute, and in the future, up to 400 thousand simultaneous sessions.

The application has become even more secure for customers. Additional protection against social engineering was implemented, monitoring over remote management of customer devices was expanded. Phishing is detected and blocked within a record-short time frame of just 24 hours.

More than 50 new functions have been added to *VTB Online*. Customers can withdraw money from VTB ATMs without a card using a QR code, sort all their spending by category, create savings targets, transfer currencies to other VTB customers, apply for digital credit cards and much more.

The number of active *VTB Online* users exceeded 10.1 million in 2020. The annual growth in users amounted to 25%. In 2020, 59% of deposits, 56% of savings accounts and 25% of consumer loans were issued through *VTB Online*.

### Improvements to VTB Mobile

In 2020, the *VTB Mobile* operator became available to all retail branches of VTB Bank in Moscow and St. Petersburg (including the *Vozrozhdenie Bank* network). In 2020, remote signing of contracts with SIM card delivery became available for *VTB Mobile* users, as well as remote eSIM connection and extended customer support through *VTB Online Chat*. Over the year, *VTB Mobile* subscriber base increased from 4 thousand to 289 thousand people.

### VTB My Investments application update

VTB Capital Investment released an updated version of *VTB My Investments* mobile application. The new version has an improved design and expanded functionality for analysing investment portfolios. The portfolio structure was visualised by asset groups, sectors, countries and currencies. The full composition of the portfolio can also be viewed broken down by agreement with an indication of the share of a particular asset in the portfolio. Dividend histories and planned payouts are now available for all foreign stocks.

Over 260 thousand people are active users of *VTB My Investments* daily. In 2020, *VTB My Investments* saw five-fold growth in its user base.

## Customer satisfaction assessment

VTB strives to constantly improve the quality of its work and customer service for all customer groups. For this reason the Group's banks carry out annual research to assess customer satisfaction with the service provided across branches. An independent assessment of retail customer loyalty, which included over 11 thousand interviews, ranked VTB Bank among the top five Russian retail banking institutions.

VTB Bank continues to actively improve its system for regularly assessing the quality of customer experience. Monitoring is carried out at 35 different touchpoints. Over 10 thousand VTB customers have the opportunity to provide detailed feedback on the quality of VTB customer service and offer suggestions for its improvement.

In 2020, VTB Bank introduced a system of Key Performance Indicators (KPIs) for the quality of all customer service channels in the Retail business. The target

KPI system applies to all levels of employees in the Retail Business segment, from business line management to individual contributors at sales offices and the contact centre.

The network's branches hold regular events that include sharing best practices in customer service, as well as *Service Weeks* to work through the most problematic areas.

In 2020, the frequency of interaction with customers in order to receive feedback on the Bank's work increased. 19 service satisfaction surveys were conducted, 16 of which were for retail customers, two for SMBs and one for large corporate customers. The surveys were designed to measure customer loyalty and satisfaction both when interacting with the Bank across different channels and when using its product services.

VTB Group banks also conduct customer satisfaction surveys, which aim to maximise customer satisfaction. For example, at VTB Bank (Armenia) customer satisfaction stood at 9.42 out of possible 10 points by the end of 2020.



thousand interviews

on measuring retail customer loyalty

## The VTB Contact Centre was recognised as one of the best in Europe

On 16 March 2021, a grand ceremony announcing and awarding the winners of the European Contact Centre & Customer Service Awards (ECCCSA) international nomination programme was held in London. The VTB Contact Centre surpassed all of its Russian competitors and won in two nominations. Second place was awarded in the most prestigious category *Contact Centre of the Year (large)*. The VTB Bank privileged customer service team came third in Europe in the category *Best Large Customer Service Team*.

## The VTB team received eight awards at the *Crystal Headset Contact Centre Industry Contest*

The VTB Contact Centre was highly praised by the jury in the *Best Contact Centre* category (over 500 people). In a challenging 2020, the Bank received a record number of inquiries – over 58 million, improved the quality and efficiency of customer service, expanded the interactive voice menu, and implemented speech analytics.

The team of the Quality Control Unit of the Customer Service Department won in the *Best Quality Control and Assessment Team* category. The team developed customer service rules called *Cosmos* and taught operators to do more than they are formally required to do when dealing with customer issues. With the implementation of these rules, the speed of resolving issues has increased (the average dialogue time with a customer is 35 seconds less than market best practices); 87% of customer issues are resolved in one call, 2% higher than market best practices; and 85% of customer evaluations are 4-5 on a five-point scale.

