



NM MONEY: FINANCE FACE-TO-FACE



INTRODUCTION

NM Money Group recently featured on the Sunday Times list of fastest-growing UK companies – unsurprising when you realise it completes a staggering 500 million financial transactions per year.

NM Money is also fast becoming a go-to partner for customers looking for the UK's best mortgage deals, thanks to its reputation for transparent and easy offerings that take the pain out of applying for a mortgage.

In a busy and highly competitive marketplace, NM Money needed a solution that ensured it could guarantee its ability to provide expert, personal advice to its expanding customer base, without incurring high operating costs.

"Technology is key to our objective to stand out in the marketplace and achieve business and cost efficiencies," says NM Money's Managing Director Financial Services, Graham Pilkington.

NM Money deployed Vpod's video banking solution Dialog, providing remote face-to-face mortgage advice via their contact centre in order to create a distributed model.

"The technical solution needed to ensure remote mortgage consultations are as natural and engaging as possible for the customer," he continues. "That's why NM Money chose Dialog, providing mortgage advice via video conferencing, allowing our advisors to take control of conversations and walk customers through the mortgage process, displaying content and annotating on the touchscreen in real time."



DIALOG: LET'S TALK ABOUT YOU

Especially key to Dialog's success is its ability to allow advisors to share relevant content with the customer, to ensure they are making the most informed decisions when it comes to their mortgage purchase.

Clients can see relevant data, annotate documents via the touchscreen, and even submit e-signatures and provide ID electronically, which means that transactions can be closed in a single session without the need for posting printed forms for authorisation. All Dialog sessions are recorded centrally, meaning there are always thorough records for compliance and customer peace of mind.

Vpod is the only company that can offer this level of control to NM Money's advisors. It is also the only provider that can ensure customers can reach them in multiple ways, whether it's via NM Money's own in-branch pods, or via the customer's desktop computer or their smart device.

"Dialog is a well-thought-through solution that can be easily integrated with back-office processes. It enables a complex remote interaction that allows documents to be displayed, annotated, printed and scanned with an absolute minimum of technical skills on the consumer side. We hope to roll it out to many more locations, enabling us to build on our objective to be a stand-out player in our marketplace, while allowing us to centralise and maximise the efficiency of our skilled advisors," says Nigel Constable.



NM Money is rolling out several Vpod products to make sure its reputation for great customer service is reflected in this new and innovative customer solution. It has Dialog advisor stations in its main contact centre in Milton Keynes, a Vconsole module in its Brent Cross branch for an integrated terminal, and it is also about to go live with the Vgreet-based concierge service and self-contained V1Plus pod in its new flagship branch in London's finance district, Paternoster Square.

"Vpod is hugely excited to be working with NM Money," says Vpod Managing Director, Sam Farrant. "Nigel, Graham and the team have a wealth of experience using technology within the financial-services sector, which showed in that they had a very well-thought-out strategy for how they wanted to really develop their customer engagement, while also reducing operating overheads. Dialog now means their advisors can offer customers personal consultations and share all relevant data with them in real time. We believe it's already giving them a huge business advantage in this very competitive marketplace."

"Vpod has provided a highly professional, consultative and flexible engagement which has enabled NM Money to develop and refine its thinking about the role of remote consultation in its business"

– Nigel Constable, Managing Director, Note Machine Technologies