

Lloyds Banking Group makes messaging from O₂ a cornerstone of excellent customer service.

Lloyds Bank Group is communicating regularly and consistently with its customers with O₂ messaging. Lloyds is taking advantage of all that technology has to offer to make messaging ever more effective, secure and compliant with stringent financial regulations. What's more, customers welcome and say they rely on the messages they receive.

About Lloyds Banking Group

Lloyds Banking Group has more than 30 million customers in the UK. It is a familiar name on the high street, and among over a million businesses through its brands, which include Lloyds Bank, Halifax, Bank of Scotland and Scottish Widows.

Last year Lloyds Banking Group did 34% of its business online with more logins than Amazon. Of Lloyds' 30 million customers, around ten million are active internet banking users, of which three million are mobile banking users. Just over two million customers are registered for Lloyds text alert service: three quarters are Lloyds Bank customers and the rest of the Bank of Scotland and Halifax.

Offering customers what they need

"Text messaging customers is a popular and convenient way to communicate," says Adam Ellis, SMS Manager. "We're intent on offering customers what they need when they need it. Our customer research on the uptake of text alerts showed that customers like them, particularly as they're not too intrusive. But we were ready to move to the next stage: taking advantage of what's available in terms of technology and using our experience with customers and understanding of what they want."

Lloyds had been using two providers for messaging: O₂ and a third party for data processing and analytics. Lloyds wanted to streamline suppliers and appoint one supplier for all messaging-related services, particularly to work with its dedicated SMS team within the banking group. "We went out to tender and invited all the major networks and players in," says Adam Ellis.

"We made the decision to move everything to O₂ because of the value they add: their industry expertise and the possibilities they bring such as digital and apps capability, security, and the ability to develop new services."



Results

- Versatile management of messaging
- Timely, efficient customer communication
- Increased customer confidence
- Full compliance with FCA regulation

Products and services

Messaging Services from O₂

“User-friendly”

He continues “Our internal migration team and O₂ worked together to move everyone across. The new service is much more user-friendly and has many more features. We prepared a training pack and put together a plan with desk drops and video guidance for around 9,000 people who will be using it.”

Customers value the vast array of messages that Lloyds Banking Group offers, such as bank account alerts, overseas transaction alerts, and operational alerts. Customers are up to date on events such as a debit card’s arrival or a bank account move.

“Peace of mind”

Adam Ellis says “The overseas transaction alerts are popular with customers as they provide peace of mind about fraud. Customers feel safe knowing that we are monitoring transactions.”

“Other alerts are mandated by the FCA within strict guidelines. We have to ensure we send them in a timely manner and that data is sent appropriately. There are rules and regulations around data transfer outside the bank and sending card details and so on. We’ve had a lot of good advice and help from O₂ on that front.”

Collaborative style

Adam believes that O₂’s way of working is suited to Lloyds’ own collaborative style. He says “My team look after the whole digital workspace for the bank, including internet banking platforms, mobile banking platforms and mobile messaging. So we can initiate ideas and discuss them with the team at O₂. Equally, O₂ show us what’s out there and we show it to rest of the bank and decide whether we see something that our customers will like.”

Drawing on O₂’s experience

“O₂ have a lot of experience in customer relationship management (CRM), which we’ve been able to draw on to ensure we treat our customers well: giving them an opt out, adhering to their preferences and so on. For the future, we’ll use that experience to make sure we get it right when we launch push messages, for example.”

“Of the major networks, O₂ is the only one that offers this kind of service. It’s a good working relationship adding a lot of value to the business and to our customers.”

We’d love to hear from you. [To find out more about how O₂ can help your organisation, just contact your Account Manager or call us on 01235 433 507.](#)

You can also visit o2.co.uk/enterprise

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**Adam Ellis, SMS Manager,
Lloyds Banking Group**