



ABA Training Case Study  
Bankcard Training Program for a major Card Issuer

**Client:**

A leading provider of credit card services, whose division is part of a Fortune 100 company.


**Situation:**

Our client's entry to the credit card market was fairly recent and quickly achieved rapid growth within several card spaces. Each space had unique market strategies with a heavy focus on private and dual label credit cards. Their rapid expansion required a significant amount of support to best serve their clients and partners, creating the need to quickly acquire and develop a productive workforce. Part of their organizational hiring strategy is moving employees from different business lines into others, creating a more broadly skilled and dynamic employee. Often these business lines can be completely unrelated from each other, adding to the staff development challenge. Of critical importance is the company's culture and reputation as they take pride in being an industry leader, providing the highest quality solutions and products, with the utmost in customer satisfaction. This culture is also reflected in their strategy to partner with other industry leaders in support of their business goals and objectives – including professional development.

In 2005, management realized that in order to continue to achieve business success they needed to provide their employees with the best possible training on the key industry issues that they were faced with. One of the challenges was that they needed training for diverse audiences with very distinct knowledge needs (call center reps, marketers, risk, operations, sales, compliance, etc.) and varied experience levels (new hires, middle management and senior management). They desired a solution that would provide their US-based employees with a solid understanding of the bankcard industry, in a highly engaging delivery format, customized to incorporate their cultural dynamics and industry needs and instructed by a leading industry expert. Given the importance of providing a learning solution tightly integrated with their business strategy, it was critical for them to partner with a training provider with the proven resources, reputation and industry expertise necessary for long-term success.

**Solution:**

Working closely with the client, ABA developed three distinct programs to address varied learning objectives and audiences: middle management, upper management and target specific programs.



*Middle Management.* The two day middle management classroom program focused on a broad overview of the bankcard industry, including an overview of the industry today, and an introduction to the economics of a profitable bankcard operation. Both new account and existing account marketing tactics and trends were covered. From this foundation, the program addressed the credit risk considerations important to maintain a strong portfolio, as well as collection practices. Management of fraudulent activity was also addressed as a component of maintaining a strong portfolio. The program wrapped up with an overview of the legal and regulatory environment in which the bankcard industry operates.

*Upper Management.* The half day upper management program covered an abbreviated version of the two day program discussed at a much higher level. This program provides more time for open discussion on strategy, which is critical to this audience of more senior-level decision makers.

*Target Specific.* The target specific programs provided more depth for specific groups of people. Since the middle management program was designed for a diversified audience, incorporating people from many job functionalities, ABA provided a half day forum for individuals within a specific job function to dive deeper into topics that relate to them. Topics were generated from feedback and evaluations from employees that attended the two day middle management programs.

**Clients Role:**

In order to customize the program to our client's specific needs, the ABA development team required access to several client subject matter experts (SME). Each SME was interviewed via phone by ABA experts. ABA took extra consideration into scheduling these interviews, to take as little time out of their daily work schedules as possible. Once ABA customized the programs, our client reviewed the content to make sure it met their satisfaction. Given the large scale of this engagement, it was important to pilot the program to make sure it hit all of the key points and learning objectives that were important to them. After the success of the pilot program ABA rolled out the program to the other audiences.

**Success:**

After the conclusion of each session, students would evaluate the program on topics such as, instructor, relevance, things they would like to learn more about, topics covered, etc. The program was an immediate success, consistently receiving very high marks. Our client was so pleased with the outcome and their experiences in partnering with ABA, that they expanded our relationship to their international group. We continue to train and partner with our client on many different workforce development solutions as a result.