



## AMERICAN BANKER

August 26, 2008

### RBC Offering Immigrants Phone-Bank Translating

By Steve Bills

Hoping to attract customers from Canada's large and growing immigrant population, Royal Bank of Canada announced a translation service Monday that lets it offer live customer help on the phone in almost any language.

Mark Whitmell, RBC's director of cultural markets, said Monday that one in five residents of Canada was born outside the country and that 42% of immigrants are not native speakers of either English or French, the country's two official languages.

"We'll never win the right to their business if we're not demonstrating that we understand their culture," he said.

The Toronto company, Canada's largest bank by assets, has hired Language Line LLC in Monterey, Calif., which has a network of more than 2,600 specialized interpreters who can speak more than 150 languages.

The bank began offering the service in April, with call center representatives pulling in interpreters for customers who want to communicate in a language the representative does not understand, Mr. Whitmell said. The sessions are conducted as three-way conference calls.

Without any publicity, the service has been averaging about 500 calls per month. Spanish, Russian, Vietnamese, Mandarin, and Korean are the most requested languages.

RBC has no immediate plan to offer the service through its U.S. unit, RBC Centura Bank in Raleigh, N.C., Mr. Whitmell said.

Emmett Higdon, a senior analyst at Forrester Research Inc. in Cambridge, Mass., said most banks have focused their multilingual marketing efforts on Web sites; offering interpretation services "through the call center is very interesting and very smart," he said.

The approach also could dovetail with mobile banking initiatives, as banks receive a growing number of call center contacts from cellular handsets, he said. "This could drive a significant amount of new business for them."

For the moment, RBC is offering the service only for basic banking inquiries such as opening an account, paying bills, or requesting foreign exchange information.

"We're already starting to plan for a credit pilot" test, Mr. Whitmell said. "We'll have an advertising campaign in-language, with a telephone number that is answered in-language."

The effort's success involves not only language but also culturally appropriate imagery and messaging, he said. RBC has a track record of reaching out to immigrant communities, Mr. Whitmell said. "Welcome to Canada" brochures were in print as long ago as the 1920s.


It fields more than 20,000 calls per month on the dedicated phone lines it has offered for 10 years to Chinese-speaking clients, with service in both Cantonese and Mandarin. RBC Direct Investing also takes calls in Cantonese and Mandarin.

RBC recently redesigned its Web site dedicated to new Canadians; it was introduced in 2005 and is available in English, French, and simplified Chinese. Mr. Whitmell said the site gets more than 70,000 visitors a month.

The company's branch locator map site lists 24 languages; choosing one produces a map of branches where at least three employees speak that language, he said.

The "Welcome to Canada" guides are available in branches and for online downloading in 14 languages with the basics of account openings, mortgage applications, and other basic banking functions, Mr. Whitmell said. "We think we're onto something that's really great."



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