Call Center Times

Over 10,000 downloads Monthly! April 2009

Upcoming Webcasts

5/7/09 - "Changing the View of Contact Center Performance Management" Presented By: Carmen Logue, Product Manager, Cisco; Marcello Scippa, Senior Manager of Advanced Services, Cisco

Contact center measurement has traditionally been a siloed activity with existing tools offering very little flexibility or imagination. Those responsible for contact center performance typically have to either design their own integrated tools or work within product constraints or departmental silos. We explore how one organization moved from a traditional approach to measuring contact center performance to a more integrated method that allowed a more complete view of the organization. This session will also look into the future of reporting and performance management in the contact center and provide some thoughts about the impact reporting and analytics can and will have in the contact center. http://www.crmxchange.com/webcast/ciscomay09.asp

5/12/09 - **"A Side-by-Side Comparison of IVR Self-Service Effectiveness" Presented By: Joe Alwan, Vice President and General Manager of AVOKE Caller Experience Analytics, BBN Technologies**

Improving your IVR's performance could be the highest impact opportunity you have to reduce call volume and improve caller satisfaction. But how can you know? What changes would you make? And what improvement could you realistically expect? This webcast will compare the effectiveness of IVR systems from six call centers. We'll examine why the self-service rates vary from 8% of inbound calls in one case to 43% of inbound calls in the best performing system. The six call centers are all from the same industry - and the IVRs we'll examine include touchtone, directed dialog, and natural language systems. http://www.crmxchange.com/webcast/bbnmay09.asp

5/19/09 - Forecasting and Planning in the Era of Uncertainty; It Is All About Decision-Making Presented By: Ric Kosiba, PhD, President and Co-Founder of Bay Bridge Decision Technologies

forecasting, or developing staff

HERE ARE THE LOGOS OF THE LEADING PROVIDERS OF CALL CENTER PRODUCTS AND SERVICES...CLICK ON LOGO TO LEARN MORE ABOUT EACH COMPANY!

SER

virtualLOGGER®

OKS AMERIDIAL

PREVISOR™ KNOW IN ADVANCE

interalia

envox

angel.com

ELECTRONE

ENVISION THE VOICE OF THE CUSTOMER™

SENNHEISER COMMUNICATIONS

Synergy Solutions

ALIGNMARK

POWERHOUSE

RICHARDSON

M.E.R. McDaniel Executive Recruiters Search, Placement & Consulting Solutions

Call Center Learning Solutions

ProCore Solutions

BAYBRIDGE DECISION TECHNOLOGIES

amtelco

800.514.9237 TeLe LANGUAGE

Teleformix™

Communico

PIPKINS

PlumVoice Automated Telephony Solutions

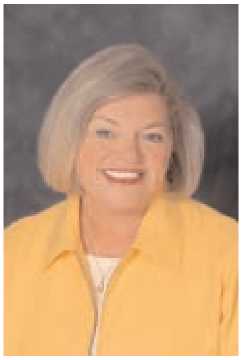
DialResults

Callfinity™

mindshare the customer experience. daily.®

CRM Xchange

U.S. Information Search



RANTS & RAVES!

Randomly Timed Musings

What We Can Learn from a Frontline Improvement Program

By Kathleen M. Peterson
Chief Vision Officer, PowerHouse Consulting, Inc.

Improvement is proactive and the key to longevity. Improvement-oriented people resist assuming that everything is A-OK and deliberately seek opportunities to refine their skills and increase their knowledge.

Larry Bird, the Boston Celtics star basketball player of the mid 1980's, spent three hours on the court shooting baskets before each game. He recognized that as good as he performed in the last game, he could always hone his skills for improvement sake. The Eagles, Don Henley's long-lasting band from the 70's, practice their harmonies for hours before every show. As they say, "The way we sound is no accident." Stories abound of highly-skilled professionals dedicating time and energy to the sole achievement of "improvement." There doesn't need to be a problem to take some time for a check-up.

Today's Contact Centers are being challenged to do more with less, and to do it better! Management must respond to this challenge while still maintaining an environment in which staff is retained and grows in experience, quality, and efficiency. These objectives are extremely elusive in operations with high turnover and/or low spirit. But they can also be difficult to achieve within low-turnover operations where more "unhappy people" stay at their job because it is at least a job! This is the basis of many low morale environments. (Don't be fooled into thinking that all is well simply because turnover is low. The current market has changed lots of the rules.)

Here are some recommendations in five Human Resource areas that, in combination, will spur immediate action and proactive improvements in your Contact Center.

Assure that your agents know what you do and who you are.

It is critical to check your agents' knowledge of company brand, goals, values, and business objectives. These elements provide the context and baseline for all Contact initiatives, including performance measures. Confirm that there are clear statements of what the Center is *responsible* for, for example, "We create relationships with our customers to facilitate a life-long, mutually-satisfying experience on a consistent basis." It is critical to identify the "what's" first; the "how" comes later.

Confirm that your job descriptions are current.

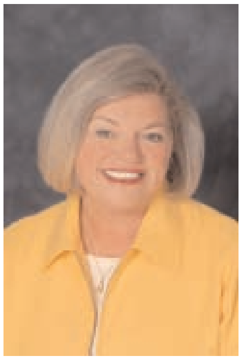
Many operations let these important tools atrophy and neglect to keep them up to date. The consequences may come quite unexpectedly and be stunning. HR may be hiring the wrong people, the job may be poorly described to candidates, or (and we hope it won't come to this) individuals may use the job description to argue against performing some function or task.

Job descriptions are also important if internal candidates, whose departments may be eliminating staff, look to apply for a position in your Center. If the job description is not accurate, this may again attract people that are not a good match for the actual job. Be careful to have the proper "requirements" in place. We once worked with a pharmaceutical company that required candidates for the Contact Center to have a Bachelor of Science degree. This might make sense if the agents were going to deal with the actual drugs, but many of these positions took address changes or sent information to callers. The positions also offered a compensation package consistent with educational background, yet out of line with the position. The outcome was high turnover due to low job satisfaction and much higher costs than were necessary. Altering the requirements allowed the compensation to be better aligned to the task. Retention improved, quality improved, and costs went down.

Clearly define competency requirements.

A properly written job description must define *competency requirements* and assure that they match the job. There must be clarity around what candidates MUST possess prior to being hired. For example, in today's world it is unlikely that any Contact Center is going to provide training on basic computer skills; this competency must be present at time of hire. Evaluate what you *really* want candidates to have when they come through the door - what needs to be added, removed, or tested for. This is critical because some folks inflate their

PowerHouse Consulting, Inc.
360 Route 101, Suite 6
Bedford, NH 03110
www.powerhouse1.com
1-800-449-9904



own skill sets during an interview.

Engage in hiring practices that yield what you need.

If the previous three steps are taken, what you do to recruit, test, and conduct interviews will determine how well aligned your hiring practices are with your objectives, job descriptions, and competencies. Hiring may happen in a *cluster* if new programs, sites, or consolidations are taking place. This is often the most challenging situation - when lots of people have to be recruited and hired by a go-live date. In our consulting practice, we have learned that the HR “generalist” may need the support of temporary recruiters, consultants, and internal resources to address the magnitude of the project. When hiring fails in one of these projects, everything that comes *after* is at risk.

Effective hiring practices in the day-to-day world of a Contact Center must begin with the phone interview. *If the candidate doesn’t sound professional and pleasant, the process ends right there.* Consider the use of a well-planned writing sample to demonstrate grasp of the English language (or whatever language you are testing for), ability to write complete sentences, grammatical skills, etc. This is important if the Center handles written communication such as emails, chat, etc. Interviews must include the Contact Center personnel in order to identify a fit, and testing for various competencies allows a very clear set of standards for new-hires.

Assure that training delivers competent resources.

From the first day on the job to the last, the Contact Center manages the ongoing knowledge and skill needs of its staff. *Effective training is the key to ongoing improvement.* At PowerHouse we like to say, “Training is an event; learning is forever.” Trainers, coaches, management - everyone in the Center needs to reinforce learning expectations for the agents. Evaluate your program from the *agents’* point of view. For years, training modules have focused on the transactional elements of a contact; this provides for a systems-intensive training experience. Following these modules (sometimes!) may come additional product/service information, followed finally by customer service and/or sales skills. This poses a great challenge for the agents when sent to the floor. Although the training program covered the material, it may not have been delivered in a way that reflects how the agent would actually experience the job. Agents must simultaneously utilize systems, build rapport with customers, and provide accurate information regarding products and services. Designing training the way agents will work may be a bit more of a challenge; however it yields much better results.

My colleague at PowerHouse, Deb Gefteas, has created many training programs that get their strength from answers to three very simple questions: *What must they know? What must they be able to do? What must they feel?”* The answers to these questions provide the rich foundation for a relevant and integrated training curriculum. As hard as it may be to believe, many trainers never ask the questions (or they assume they already know the answers).

Sadly, once new-hire training is completed, ongoing or refresher training is often cancelled, postponed, not funded, etc. While intentions are usually good when these decisions are made, the downsides require bold examination. This is an area where simply allowing agents to participate in training will yield positive results - as long as the training is relevant.

I have seen over the course of the past 20 years that training is often thought of as “the cure” for some other dastardly issue. If your quality is low, your turnover is high, or your staff utilization is out of sight, training may not be the solution. It comes off a bit like offering ice cream to combat troops!

When you explore areas for improvement, look for the areas that are often “overlooked” in favor of the more glaring issues like contacts backing up, service levels not being met, and morale and productivity being low. You may discover that the real improvement opportunity lies deeper in the belly of the whale.

“Excellent firms don’t believe in excellence — only in constant improvement and constant change.” Tom Peters

(#26, What We Can Learn from a Frontline Improvement Program, April 2009)

PowerHouse Consulting, Inc.
360 Route 101, Suite 6
Bedford, NH 03110
www.powerhouse1.com
1-800-449-9904

plans or budgets for your contact center, there is a common misperception that the goal of analysts and executives is to produce the plan with the least amount of forecast "error" or variance to budget. This couldn't be further from the truth, especially when business plans are being regularly changed and revised to adjust to changing business demands. In this session, we will discuss analytic methods for making better strategic decisions in the face of business uncertainty: injecting into your analytics the critical concept of *business risk* associated with your contact center staff plan or budget. http://www.crmxchange.com/webcast/baybridgemay09.asp

5/27/09 – Roundtable - The New Quality Assurance - Cost Effective and Actionable ApproachesModerated by Donna Fluss, founder and president of DMG Consulting. Participants include: Envision, NICE Systems, **OnviSource** Verint® Witness Actionable Solutions® Contact center managers are asking for solutions that deliver timely and actionable results. Workforce optimization vendors are listening and taking the lead in responding. They are delivering a new generation of quality assurance recording suites with workflow and analytics-enabled solutions that give managers the information they need to quickly identify and fix problems. Speech analytics is being embedded throughout the traditional QA process, improving its overall effectiveness and dramatically increasing the number of transactions reviewed. The combination of analytics with workflow will alter the surveying landscape by combining internal QA findings with customer feedback. Analytics will identify the issues and workflow will assign and measure the impact of coaching session. During this session, you'll discover how the leading workforce optimization vendors are enhancing their solutions to make them more actionable. http://www.crmxchange.com/debate.qa.may09.asp

###

don't have to change anything. C-NAME™ allows you to modify the caller-id display in real time as you are making outbound calls. If you want to increase your call center revenue C-NAME™ is the next employee you need on your staff.

Telecom's Best Kept Secret. This revenue source has been an industry secret for many years. In the telecom industry, it has always been rumored that the Local Exchange Carriers (LEC) and Competitive Local Exchange Carriers (CLEC) have a way of making money on the Caller ID system.

Telecom's Little Secret Is a NOT a secret anymore. Using Kalissa Communications' C-NAME™ Technology, enables you to tap into your own Stimulus package and start generating a new revenue source today! Every time a customer sees your name on their caller-id you get paid!

When you sign up with Kalissa Communications service, you can request a range of telephone numbers to use depending upon the state you are calling. Your C-NAME™ account lets you assign an alpha name and a ring-to number for those lines. For example; let's say you use the telephone number 712-432-4734 on your C-NAME™ account. You will set the name for that line to the client's name ('COMPANY NAME', so long as it's an alphanumeric tag of 15 characters or less) and the ring-to number for wherever you have designated to take inbound calls, be it your own office number or the client's sales department. Then, in your dialer or PBX, you set the number being out-pulsed for all 'COMPANY NAME' telemarketing calls to 712-432-4734, or other number you choose.

Your C-NAME™ account allows your call center reps to make a call for that client's account, the dialer sends a Branded number instead of yours. When the customer's phone rings, their Caller ID shows ('COMPANY NAME' 712-432-4734) on the display, not the name and number of your marketing department because you out-pulsed the 712 number and the terminating phone company "dipped" the Kalissa Communications database to retrieve the name field information that you specified.

Call center management has 24/7 access to their Kalissa's C-NAME™ account with a user-friendly web based interface, change Caller ID in real time. Calling campaigns can be changed in seconds, giving greater flexibility to call center management.

C-NAME™ technology also provides a way to handle all callback calls received from customers. Callback calls are automatically forward to a number you specify making the entire experience seamless from the customer's perspective. C-NAME™ has the ability to handle callbacks with a our automated voice mail system that converts messages to a WAV file and forwards them as an attachment in an email sent to the designated call center staff member to handle.

Kalissa Communications' C-NAME^{TM} processes are fully automated to allow our customers to have total control over all the information they wish to present to the party receiving the outbound call. There is no need to buy hardware or software for this product. You can perform calls just like you do today using our numbers and earn revenue in return. Call centers can earn revenue up to $10,000 to $50,000 a month depending on call volume.

C-NAME^{TM} technology allows the end user to receive a calling party's information, including calling number and a name associated with the number. The Caller ID information gets transmitted during the first and second rings. When you make a call, a number field is sent with the outbound call much like a header on an email. The date, time and name info are added by the end customer's local phone company, which performs a database lookup on that number field to get the value to fill in the name field. A 15-character ASCII value is retrieved from that database and passed on to be displayed in the name field of the customer's Caller ID.

Many telephone companies pay a small fee to Caller-ID database providers each time they retrieve Caller-ID with name information for an end user who has purchased Caller-ID with name from them. Kalissa Communications' C-NAME^{TM} online system supplies it's Customers with proprietary NPA/NXX numbers that are deposited into our databases. When payments are made to Kalissa Communications as result of a telephone company's Caller-ID retrieval, Kalissa Communications shares that revenue with our C-NAME^{TM} Customers. There is no extra cost to your local or long distance carrier for your use of this service from Kalissa Communications.

C-NAME^{TM} technology can be used by call centers, telemarketing companies, auto dialers, predictive dialers, calling card applications, marketing promotions like vacation destinations along with other businesses making at least 250,000 outbound calls per month. You can maximize your company's revenue without changing anything you are currently doing today. You will not need to change your service and you have no out of pocket expenses. You can check your account and revenues online whenever you choose.

There are a few restrictions on how the service can be used in order to insure compliance with FCC and FTC regulations. Calls must be placed in accordance with the rules and restrictions governing the National Do Not Call lists and be in compliance with all other applicable federal and state telemarketing rules. The caller-id name used must be of the person or company calling or on behalf of whom the call is being made. The ring-to number assigned must be an active line terminating at a live operator during business hours or an automatic menu with the option of reaching a live operator. And the customer must be given an option for indicating that they wish to be placed on the caller's Do Not Call list.

For additional information about Kalissa Communications, LLC and the C-NAME™ service contact; Stevin Dahl, Senior Business Development Director at Phone: (712) 432-4734 and Email: Stevin@KalissaCommunications.com

###

I can't stand to sit – Ergonomics in the call center by Jennifer Way

Previous thought on proper ergonomic positioning was that a static position with the body in 90° angles was best. We now know that any fixed position will increase muscle fatigue, and that one key point of ergonomics is movement. Movement promotes circulation, reduces muscle fatigue, and frequent position changes can help to prevent most work-related, repetitive stress injuries. The most ergonomically correct workstations encourage individuals to change positions frequently and easily.

To backup a little, what is ergonomics? Ergonomics essentially means designing the workplace to maximize productivity by reducing user fatigue and discomfort. This can be difficult, as people vary greatly in size. People in a call center also spend most of their day at a computer. Both of these facts mean that computer workstations need to be adjustable to fit many different types of users to make them more comfortable and productive while working at their computer.

So what is the easiest way to provide employees with an ergonomic solution? The best way to provide the most adjustability is with an adjustable chair and also an adjustable height workstation that includes a monitor arm and keyboard mechanism. There is some misconception that the only way to provide an adjustable height workstation is to have the entire workstation move up and down with either a crank, or push button power mechanism.

There are a few problems with this solution. The first problem is that it is costly to have an entire workstation move up and down. Second, it can be time consuming and difficult to adjust the height of a workstation which means that people will not take the time to adjust it. Third, the entire worksurface having height adjustability is not necessarily the most ergonomic solution since the parts of the station cannot be adjusted independently of one another.

However, with the

correct tools, standing is as simple as sitting. The easiest way to create workstations that transition from a standing to sitting is to use a keyboard tray and monitor arm with enough adjustment to be used while in a sitting or standing position. This set-up can accommodate 95% of the population.

If an ergonomic station is easy for people to use, then they will be more likely to use it adjust their position and reduce the stress on their body. As reported in the November 2003 Journal of the American Medical Association, common pain conditions are having an adverse impact on productivity. Researchers found that lost productive time due to back pain, headache, neck pain and other musculoskeletal discomfort is costing U.S. companies an estimated $61.2 billion per year.

A call center can help reduce their lost of productivity due injury, and create a better working environment, simply by providing ergonomic tools in their workstations. Along with an adjustable height monitor and keyboard, an adjustable chair, task light, and footrest are also parts of the ergonomic equation, as well as training on how to properly adjust the equipment.

Jennifer Way
Marketing Manager
Interior Concepts

###

A CASE STUDY

Customer: arvato services (Germany)
Sector: Outsourced services provider (contact centers)
Objective: Flexible, optimized staff planning
Solution: InVision Enterprise WFM
Benefits: – Efficiency improved by 15 to 20% while taking into account employee's needs – Productivity increased by reducing idle times – Language-oriented multiple-site workforce management

arvato services

arvato services employs 35,000 people worldwide in the outsourced contact center industry. arvato provides effective solutions in the fields of customer communication, customer loyalty and supply chain management. arvato services' contact centers help customers in more than 20 languages. Out of its 12,000 employees in Germany, more than 7,000 are employed in the 18 contact centers located across Germany.

www.arvato-services.com

Background and Challenges

arvato's Muenster site opened in the year 2000. Its core business is handling customer service and technical support calls on behalf of various companies; in addition, it accepts sales orders and manages campaigns. Over 500 agents answer customer queries during arvato's business hours, which include weekends and late evenings. At peak times, all 350 desks in the center are occupied. arvato Muenster is a multilingual operation: agents deal with customers in 18 languages. On average, approximately 10,000 inbound calls are answered each day and call handling accounts for about 95% of agents' work. The remaining time is devoted to outbound calls and handling e-mails and faxes. The average handling time (AHT) for inbound calls is about 8 minutes. Since the fall of 2006, agents in the telecommunications and IT business unit have been focused mainly on technical support for a specific entertainment system. This is a seasonal business with peaks during the Christmas period and when new games are released. Scheduling of agents needs to take this seasonality into account.

For many years, the workforce, 30% of which is part-time and 70% full-time staff, was scheduled using a spreadsheet tool which was developed in-house. However, the planners on the Muenster site are now responsible for scheduling not only their own staff but also those at arvato sites in Tallinn (Estonia), Gurgaon (India), Casablanca (Morocco), Buenos Aires (Argentina), Malmö (Sweden), and Venlo (Netherlands). The fast growth of arvato sites and the increasing complexity meant that the spreadsheet tool increasingly failed to support the business and also consumed an unacceptable amount of planning time.

Hence, arvato services required a tool which is capable of handling the long business hours, the volatile volume of inbound calls, and the challenge of scheduling agents according to their various language skills. The coordination of the in-house carpooling agency and observing the legal requirements in each of countries where arvato is active added to the complexity.

Solution

Having proven its functionality and reliability at the Wilhelmshaven and Guetersloh sites, InVision Enterprise WFM (iWFM) naturally gained top ranking in the shortlist of possible solutions for Muenster. During arvato´s analysis of available workforce management systems when these two sites had to pick a solution, iWFM had excelled by its comprehensive functionality. Despite its complexity and broad range of scheduling functions, the software provides a convenient user interface and intuitive operating processes. Moreover, company-specific scripts can easily be integrated and the solution's own Software Development Kit gives arvato the control to respond to specific requirements at will. The solution's quality is matched by the quality of InVision's Professional Services: project management, consulting, and technical support.

Within two months, iWFM was implemented at the Muenster site, including training of planners and supervisors. A crucial aspect of the implementation was to ensure that iWFM generates shifts which comply with the works council agreement regarding working hours and shift conditions in Muenster.

Implementation

The first live schedules were successfully created soon after implementation was completed. The staffing requirement calculation takes into account the following data: The number of calls per day and week as recorded in the past year, the total number of calls throughout the past four weeks and factors provided by the customer such as the release of a new game changes in price. Scheduling is done using a 30-minute-interval structure and shift duration varies between 4 and 9 hours. Using AutoScheduler, a central module of InVision's solution, planners can create requirement-driven and optimized schedules at the push of a button while meeting all scheduling constraints. This is possible because AutoScheduler handles the entire scheduling and optimization process in a single step, starting from the long-term assignment of working hours per day all the way to defining individual activities to be performed within the course of a day. In the middle of each month, employees are given their schedules for the following month. The AdherenceMonitor real-time adherence feature is used to monitor and manage staff deviation from schedule in real time. iWFM also enables the planner to get instant feedback on sick leave levels and other critical data, e.g. calls per week or per language, all from one system.

Benefits

Efficiency has improved by 15 to 20% compared to the previous solution. These savings arise in a number of ways. Periods of staff under-utilization were significantly reduced and productivity increased. The time taken for staff planning, previously excessive, dropped significantly: Where 5 planners used to take a week to schedule the staff of one site, the same number of planners now completes the scheduling for all 7 sites in the same amount of time. iWFM will continue to add value by virtue of its open, stable, and scalable technology.

The fact that InVision Enterprise WFM supports multi-site scheduling and is capable of mapping virtual structures is a special benefit that lends itself to the multiple-site challenge faced by the arvato service center of Muenster: Here, the scheduling of the Muenster agents as well as the staff of 6 other sites, some of them overseas, is handled. Initially, a virtual staff requirement for all sites is determined; then the planners in Muenster conduct scheduling centrally for all sites, while taking into account local constraints such as local labor laws. Schedules are completed, in keeping with each site's scheduling rules, and then automatically checked for consistency with local guidelines. These rules and guidelines can include laws, contract or union provisions down to individual agreements with sites and employees. This scheduling procedure has run smoothly ever since implementation.

Employees have also welcomed the migration and respond positively to a system that takes into account their needs. The Infothek Interactive Schedule module provides employees with the opportunity to swap shifts in an automated, paper-free process and to get at-a-glance information on their current schedules and upcoming changeovers to other activities.

Outlook

Having successfully implemented InVision Enterprise WFM, arvato services is now planning to take advantage of it for more projects handled at the Muenster site apart from technical support for the entertainment system. Furthermore, scheduling-related analysis and monitoring is to play a more important part. The software automatically records deviations from the schedule in real time. This enables the Muenster site to guarantee efficient staff deployment at all times.

"By using the workforce management solution InVision Enterprise WFM, we are now in a position where we can achieve optimal requirement coverage across our internationally dispersed sites while improving our efficiency by 15 to 20% thanks to automated optimized scheduling."

Ralf Voigt
Director Staff Planning Team, arvato services at Muenster site

Craig R. Shambaugh
Vice President Sales - North America
InVision Software, Inc.
3333 Warrenville Road
Suite 200
Lisle, IL 60532
phone: 630.799.8370
fax: 630.799.8101
email: craig.shambaugh@invisionwfm.com

###

Call Center Times

tin# 75-2915747

P. O. Box 118451, Carrollton, TX 75011-8451
Bus. 972-395-3225 Fax 972-395-9205

Dear Vice-President of Sales/Marketing:

Here Is How We Can Help Increase Your Bottom Line!

_______ ***'2009 Call Center Book of Lists Directory'***:

- *Over 2,000 Call Centers Listed*
- *Each Call Center has at least One Decision Maker Listed*
- *900 E-mail Addresses*
- *Includes bonus technology leads - (Speech Technology, Recording Solutions and ACD information)*
- *The Directory is in CD-ROM (Excel Spreadsheet)*
- *FREE Quarterly Updates* Cost: $425

______ **Resource Directory/Call Center's Buyer's Guide**: This section of our website is the most elaborate advertising program that we provide: Your company will be profiled on our website, www.callcentertimes.com, for 12 consecutive months You will be listed in the Rolling Banner for 12 consecutive months Cost: $517

______ ***Monthly Newsletter Advertisement:*** Cost: $275

______ **Corporate Logo Promotion (Website & Monthly Newsletter)**: Cost $500

Simply check the applicable column(s) and return by fax to (972) 395-9205. Please note that all transactions are final. There will be no refunds.

COMPANY NAME/ Contact/Address/Telephone/Fax/E-mail: _

_ _

_ _

_ _

○ MasterCard ○ Visa ○ American Express

____ ____________
Credit Card Number Expiration Date

____
Name As Appears On Credit Card (Print Please) & Signature

Regards,
Nosa Eke, Publisher