

## **Reasonable Accommodation Case Study – MBNA**

MBNA, the world's largest independent credit card issuer has its headquarters in Wilmington, Delaware with operations throughout the United States, Canada, Ireland, Spain, and the United Kingdom. MBNA Corporation, a bank holding company, provides retail deposit, consumer loans, and insurance products and is the leading affinity marketing company in the credit card industry with endorsements from more than 5,100 organizations.

### **Best Practice Context**

MBNA is a company of people committed to:

- Providing the Customer with the finest products backed by consistently top-quality service.
- Delivering these products and services efficiently, thus ensuring fair prices to the Customer and sound earnings for the stockholder.
- Treating the Customer as we expect to be treated-putting the Customer first every day-and meaning it.
- Being leaders in innovation, quality, efficiency, and Customer satisfaction. Being known for doing the little things and the big things well.
- Insisting on an inclusive work environment where every single person is given the encouragement, support, and opportunity to be successful.
- Expecting and accepting from ourselves nothing short of the best. Remembering that each of us, the people of MBNA, makes the unassailable difference.

MBNA is a company of people who expect to:

- Be treated fairly.
- Work hard in an environment absolutely committed to excellence and Customer satisfaction.
- Work with people who respect each other as important individuals.
- Have meaningful work to do and the education, equipment, and support to do it.
- Know what is required of them and be kept candidly informed of their performance and progress.
- Be judged individually by the quality and consistency of their effort, enthusiasm, honesty, and results.
- Have the opportunity to develop and advance.
- Be encouraged to offer suggestions and ideas with the understanding that each will be promptly considered and responded to; be able to reasonably speak their minds.
- Receive ample information about the company's plans, activities, and results.
- Be part of a company that recognizes each individual as absolutely fundamental to its overall success.

These precepts are exemplified in MBNA's business approach and are used actively to guide the company in all its business decisions. As a result, MBNA has attracted national attention for its work environment as well as for its business performance.

Among other awards, the company was named one of Working Mother magazines top 100 companies for family and work policies for the eleventh consecutive year in 2002. For the fifth year in a row, FORTUNE magazine ranked MBNA one of the top companies to work for in the US and inclusion in the Business Week 50, an annual ranking of America's best performing companies.

MBNA employs more than 28,000 people. Having a diverse workforce and commitment to equal opportunities for all have been both a sound business practice and a reflection of the values of the people at MBNA. Educational programs help the people of the company understand and value differences among co-workers and also among customers, so that they are more effective working together and interacting with each customer.

The company has benefited from the insights of people from a variety of backgrounds. MBNA insists on an inclusive work environment where each person is given the encouragement, support, and opportunity to be successful. They ensure their employees have meaningful work to do and the education, equipment, and support to do it. Within this context the company's Support Services Department arose and thrives, currently offering opportunities for hundreds of people with cognitive and developmental disabilities in Maine, Delaware, Ohio, Maryland and Canada.

#### Best Practice: Support Services Department

In 1990, Mr. Cawley made a commitment that people with cognitive and developmental disabilities would have meaningful career opportunities. From the first four employees who began in Credit Services, over 300 people are now employed in Support Services providing integral business services such as packaging and mailing, premium fulfillment, collating, data entry, and courier services to other MBNA departments.

In its first years, the program worked in partnership with a residential program for persons with cognitive and developmental disabilities, providing employee mentors on site. Early on, the company assisted in obtaining group home living in the community and brought on professional help from the Association for Retarded Citizens (ARC). Rather than contracting out, MBNA now provides all job support internally through Support Services managers which has improved the efficiency and effectiveness of the model for its internal customer departments.

Fifty-one managers now manage the efforts of representatives (employees) in four departments that make up the Support Services Division:

- Graphic Arts - t-shirts and other premiums are designed and printed for marketing events, and wide format printing and engraving are also completed;
- Fulfillment - where previously outsourced functions such as letter fulfillment, mailing premiums, document imaging, and account documentation are now provided directly to internal customers;
- Warehouse and Inventory Management - maintains 50,000 square feet in which all premiums and marketing equipment are kept current, clean, tracked, prepared and shipped to locations for representatives; and
- Competitive Employment - in which people are placed in typical positions in many other areas of the business.

Michael Shriver, Director of Support Services explains that the program has evolved into an effective business model. Shriver said, "We found that we can capture business processes, procedures and needs that had been completed by outside vendors, by doing a better job internally. We kept moving downstream to address internal customer needs, such as on-line inventory management and ordering for marketing functions. We benchmark against the market for the cost to the business unit. We charge the same, but improve the quality and response time. We are able to provide the customer - the people of MBNA - with total control over the product, a wider span of control over the process, no invoicing, and rapid turn-around for urgent needs. All this work happens to be done by people with cognitive and developmental disabilities, which also helps our company fulfill the philosophical commitment expressed by leadership."

Individuals in the competitive employment department are placed in other business areas of MBNA - 35 different departments currently - such as Aviation, Personnel, and Consumer Finance. Competitive Employment Managers from Support Services support the people placed in these business areas. In order to secure competitive employment opportunities, these managers seek out opportunities in the company. After developing these jobs, they recruit individuals with cognitive and developmental disabilities through nonprofit agencies in the surrounding community (as well as from within Support Services). As people of MBNA, they are able to explain the job requirements and the type of skills required.

The agencies select and refer participants who appear to be good matches for the jobs. Competitive Employment Managers screen these candidates and refer only the candidates that qualify for interview and final selection. Once hired, the community agency retains responsibility for managing the personal efforts and needs of the individual outside of work, such as transportation, housing, finances, and health care. MBNA provides job coaching and other support through Support Services Competitive Managers.

MBNA maintains regular communications with sponsoring agencies so that they can collaborate as needed to help individuals retain employment. In addition, because MBNA is a major employer and employs so many individuals with cognitive and developmental

disabilities, they play an important role in advocating for improvements in services and resources that benefit all consumers, such as the para-transit system.

## Results

At this time, over 300 individuals with cognitive and developmental disabilities are employed in meaningful careers throughout MBNA, working through Support Services. These individuals earn salaries that are commensurate with any other MBNA employee at the same grade level. They receive the same benefit package, including contributions to a 401K. The average tenure attained by Support Services representatives is 7 years, and 8.5 years for Support Services managers.

Placement into Support Services is not a dead-end for people with disabilities, but the beginning of their career development within MBNA. Consider Thisa's experience, a woman in her mid-30s and the single mother of two children. About 4 years ago, The Arc of Delaware, a local rehabilitation agency, referred Thisa to Support Services. Department Manager Dino Capp managed Thisa in the Fulfillment area. Over time, her skills became evident in leading tasks, organizing projects and handling the telephone.

Dino received a request from his colleague, Karen Nygaard, manager of the Competitive Employment area. She developed an opportunity in the Advertising Department to refer people from Support Services who could handle a temporary placement for someone taking a 60-90 day family leave. When Karen receives these requests, she notifies all the Department Managers in Support Services to find out who may be ready for a career development opportunity in one of the typical business units. Dino suggested Thisa. Thisa had limited experience handling multiple phones with high volume calls. The Department recognized her talent, commitment and personality for the job, while she eagerly undertook company education opportunities to develop needed computer skills. Based on her productivity, the Advertising Department was successful in adding a position to keep Thisa on permanently.

"It's a wonderful opportunity", Thisa explained about her new position. "I love working here. And I can be myself. Everybody is friendly, they are willing to teach you, show you things hands-on, give you experience and educate you. They care about people." Thisa worked in fast food before coming to MBNA. This is the longest she has worked anywhere. "I never thought I would make this salary. I am very happy where I am. I don't want to leave. I want to learn more skills, explore new areas and keep moving up."

"Support Services is creative in meeting the work needs of MBNA while offering career opportunities for people with disabilities", explained Nygaard. "We educate the managers and mentors in the Department to maximize the development of the representatives they supervise. We study the needs of the business units first, and then offer opportunities outside Support Services to people who are ready to meet them."

"The attitude at MBNA is right for this", Karen says. "What is possible? That depends on you. If people achieve, they are given more opportunity. People are treated fairly at MBNA, so this philosophy extends to all employees. When a representative like Thisa excels, we see this as a representative who needs an opportunity, not a person with a disability who needs special placement. We set expectations high and support all people to achieve them".

Before moving to Support Services as Department Manager almost 3 years ago, Dino spent 9 years managing representatives in typical business units of MBNA. "I was recruited for this position as an opportunity", Capp said. "Even though I do not have experience in this area, I am well versed in our company's culture and understand why we do this and why it succeeds. The work ethic of the representatives in Support Services is unprecedented. They add value and they know they add value. We are passionate about what we do."

## Conclusion

MBNA has developed a remarkably successful program that has led to long tenure and high quality employment outcomes for many people with significant disabilities, and with equally favorable outcomes for the company. They have experienced very few barriers internally to the success of this program. Shriver attributes this success to the philosophy and commitment of the people of MBNA. They also provide educational sessions and use communication vehicles of the company to support these efforts and keep the program visible. They make a constant effort to evolve the program to serve changing needs of the customer and keep making it work. "This has not been hard", Shriver says. "We use a business model. These are good people, who like people, and they demonstrate each and every day they have the desire and ability to be very successful in a corporate environment like MBNA."

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