



Slovenská sporiteľňa: Clients can reach us anytime

THE COMPANY:

- * Slovenská sporiteľňa

FOCUS:

- * The largest universal commercial bank in the Slovak Republic

NUMBER OF EMPLOYEES:

- * 3 800 (as of 31. 12. 2013)

REQUIREMENTS

- * To implement modern communication channels that save time and money for the bank's clients and that are uniformly available to each bank client with internet access regardless of where they are located.
- * Make the communication channels accessible to demanding, dynamic young people: chat and web application.
- * The communication channels must be in compliance with the strictest of security standards.

SOLUTION

- * Soitron, a company which has had a long-term cooperation with Slovenská sporiteľňa, has proposed fitting solutions to the given request - SporoCHAT, SporoCALL and Skype.
- * The new communication channels of Sporotel are an extension of the customer centre and provide the same services, including bank transactions, as when calling through the regular telephone network.

RESULT

- * From the start of the additional communication channels in summer 2013, Slovenská sporiteľňa recorded significant growth of interaction by SporoCHAT, SporoCALL and Skype.
- * Sporotel handles more than 60 thousand calls and 10 thousand e-mails monthly. Of this SporoCHAT records 4 thousand interactions, SporoCALL 600 calls and Skype 300 calls monthly. The average length of a call through Skype and SporoCALL is 2.5 minutes.



Context

Slovenská sporiteľňa, the largest universal commercial bank in Slovakia, devotes great care to the development of new products and services. The key to success is in development of client-bank communication via modern communication channels. The objective is to appear on the Slovak market not only as a dependable and innovative bank, but also as a company, which understands the needs of modern people.

The key to client communication is the Slovenská sporiteľňa contact centre – Sporotel. „The competitive advantage is intelligent communication, which means addressing the right client at the right time, with the appropriate communication channel. To which Slovenská sporiteľňa and their multimedia contact centre, Sporotel, continuously strive,“ says Gabriel Sepeši, the director of Sporotel.

Sporotel, the contact center of the Slovenská sporiteľňa, strives to be the closest to their clients. Offering the most complex services with

the comfort of the caller. After detailed observation and analysis of client requests, Slovenská sporiteľňa arrived at the decision to offer - to those who were interested – new ways of communication using the internet to its full extent and free of any extra fees. They decided to utilize a medium that young people understand the best – chat and web applications.

Original status

Sporotel, the contact center of Slovenská sporiteľňa, represents an extension and additional support to electronic banking, POS terminals and ATMs. To fulfill the bank's goal of being closer to the younger segment, they decided to implement three new, modern communication channels. These channels must be equivalent choice to Telephonebanking, that allows client to call on the phone number straight to the contact center. Simultaneously, the new communication channels should save clients' time and finances, and should be equally available to anyone with internet access anywhere in the world.

These channels also should meet the strictest of security standards that belong to the classic phone call. Every client must be able to perform all bank operations that Sporotel usually offers, most of all special operation on bank account like payments, permanent payments, term deposits, bank account status information or information about mortgages and loans.

Several years of positive experience in modernizing the Sporotel customer centre, a proactive and responsible approach, and good experience from prior long-standing cooperation lead to the realization of the project by the company Soitron.

New status

After assessing customer demands, Soitron proposed a suitable solution within the given parameters.



„Our undoubtable advantage is that Slovenská sporiteľňa is our long-term client and thus we are thoroughly familiar with their contact centre. Because of this, our solutions were considerably easier to implement into the real environment of the communication centre,“

Martin Hummel
Product Manager at Soitron

New communication channels were designed to save time and money and be available anytime and anywhere in the world using only internet connection. SporoCHAT, SporoCALL and Skype are add-ons in compliance with the strictest of security standards. „These new communication channels open further opportunities to provide bank services, consultation and sales to current and potential clients,“ explains Gabriel Sepeši.

Nowadays, Slovenská sporiteľňa's clients can choose the way of communication based on their real preferences. They can choose among calling with the Sporotel agent through the phone, calling from the website using SporoCALL or Skype, or chat with the agent using SporoCHAT.

SporoCHAT

A new communication channel for clients of Slovenská sporiteľňa who would rather write than call. The application enables communication with a bank employee through a so-called „chat window“ directly on the site www.slsp.sk. The chat window is located

on the lower right and appears on the page 30 seconds after the site is uploaded.

SporoCHAT also brings the service Co-browsing to clients of Slovenská sporiteľňa. „This enables the client to share his/her desktop and for the bank employee to see exactly what the client sees. Thanks to this the bank employee can better assist clients when filling out forms, for example,“ comments Mikuláš Magdolinič of Soitron, who implemented Co-browsing into SporoCHAT.

If no one is available momentarily to answer clients online questions, an offline form appears on the webpage, which, after being filled in, is used in a return contact with the client to solve his/her concerns.

SporoCALL

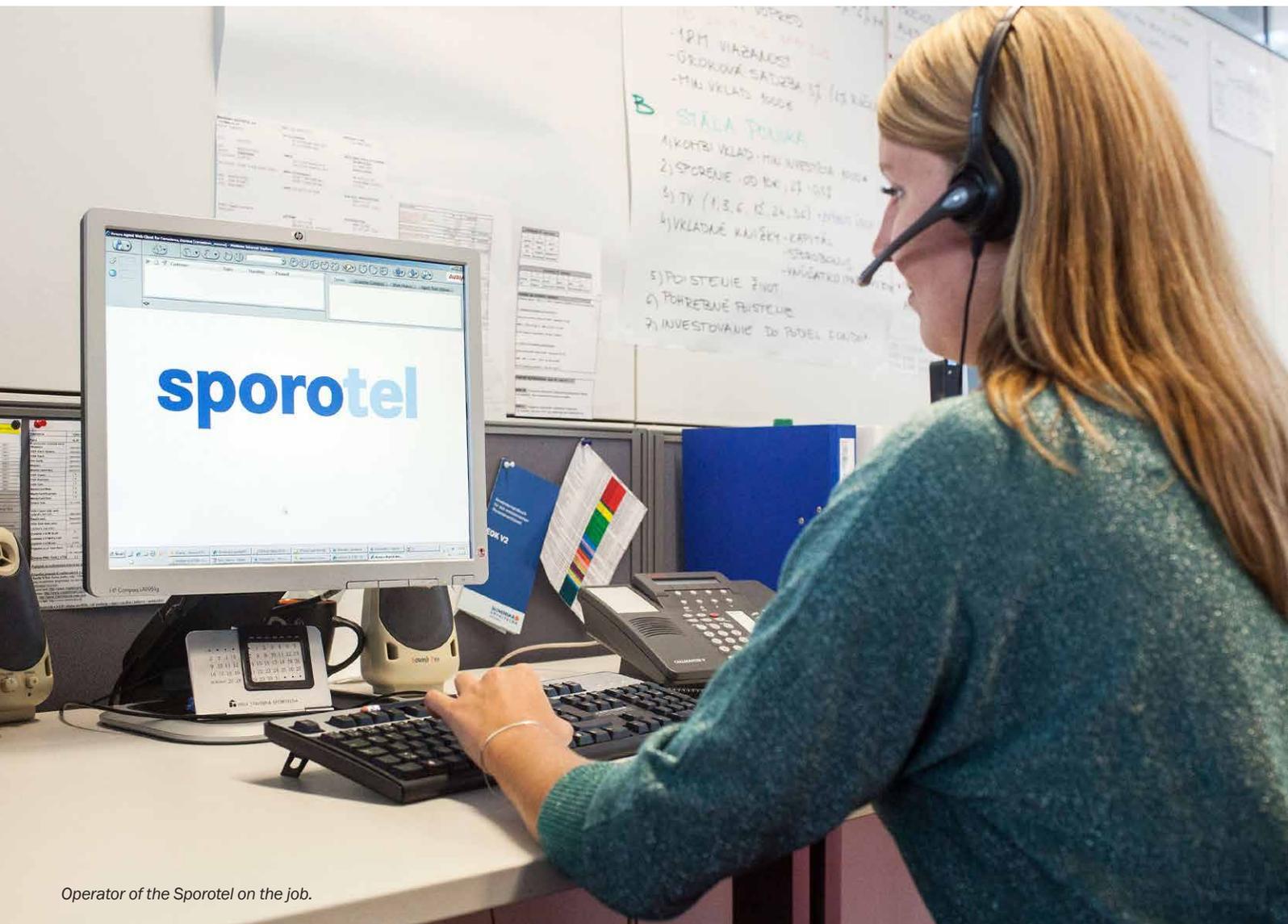
SporoCALL is a web application thanks to which the client is able to call from the webpage and to deal with transactions on his/her account. „In order to implement this channel to the contact centre, Adobe Media Server had to be installed into the contact centre. Thanks to this, a call from the webpage comes to the contact centre the same as ordinary calling,“ says Peter Kolev, Project Manager at Soitron.

It is enough for the clients to have headphones and a microphone connected to their computers. Directly on the Slovenská sporiteľňa's homepage, www.slsp.sk, users can find the icon for SporoCALL in the upper toolbar on the page. After clicking on the icon, a page opens with a virtual keyboard and buttons designated for dialing (green phone) or ending the call (red phone). The call proceeds as an ordinary telephone call. In order to have this service active, it is sufficient for the client to have internet access and flash player applications installed.



„Thanks to the fact that SporoCALL is secure and data sent through the webpage are encrypted, through this channel it is also possible to provide customers the same services as when calling through the regular telephone network, including bank transactions. This type of calling is free. So it is possible to simply and securely manage your account transactions also, for example, from abroad.“

Gabriel Sepeši
Director of Sporotel, Slovenská sporiteľňa



Operator of the Sporotel on the job.

Skype

From the end of July, bank clients can connect to Sporotel also through the medium of the Skype application, for which an icon on the upper toolbar of the homepage, www.sisp.sk, can be seen.

The client calls directly through the Skype application. This type of communication solution requires the client to have the Skype application installed on his/her device.

Soitron have recommended the use of the cloud service Skype Connect with the utilization of Skype-to-SIP. We have secured received SIP communications with the bank's required encryption mechanisms.

Sporotel can serve 5 clients at the same time through Skype now, with the possibility to increase the number of calls without restrictions.



„With Skype we waited for a valid encrypting mechanism, so the client could authorize himself/herself and realize transactions also through this channel. Without encryption the client could not even find out the balance on his/her account.“

Branko Bobenič
Account Manager at Soitron

Testing of SporoCALL, SporoCHAT and Skype was simulated in a non-live environment and executed by teams of call centre specialists from SOITRON and Slovenská sporiteľňa. Each configuration detail and implementation step was carefully discussed in order to ensure flawless integration with the bank systems of Slovenská sporiteľňa.

„In the process of preparation and implementation, we were looking for synergy with other units of the bank, so the applications would serve

not only Sporotel; but also that the technology would be used by other banks units. At the moment, they are used by the Department of Late Collections, the Service Desk as well as the Central Back Office in Banska Bystrica", G. Sepeši adds.

Thanks to the responsible approach, know-how and experience of Soitron from previous cooperation with the realization team of Slovenská sporiteľňa, all three applications were implemented into „live“ operations without any problems. As a part of the introduction of the new three communication channels all technologies used in Sporotel have been updated, too.

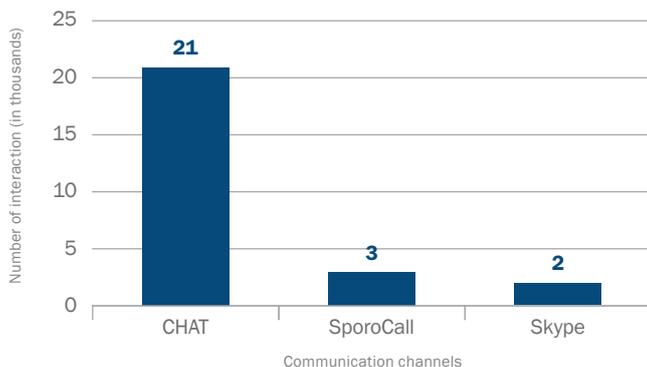
Achieved Results

According to Gabriel Sepeši, the director of the Sporotel, clients abroad or clients with hearing difficulties utilise the possibility of calling from

the web page, communication via chat or calling through Skype the most frequently, in order to gain the information they need online. „More than 26,000 people have used these since July. The most used channel of all is SporoCHAT with 21,000 interactions, then SporoCALL with 3,000 and Skype with 2,000 interactions,“ Sepeši concludes.

Thanks to constant improvement of services and innovative communication, Slovenská sporiteľňa won „Hermes komunikator roka 2013“ award for best communicating institution in the banking sector chosen by public.

New communication channels interactions
(8-12/2013)



Technologies:

- Avaya Aura Communication Manager 6.3
- Avaya Call Center Elite 6.3
- Avaya Interaction Centre 7.3 Multimedia Agents
- Adobe Flash Media Interactive Server 4.5
- Skype Connect
- Avaya Aura Experience Portal 6.0
- Avaya Proactive Contract 5.1
- Avaya Call Management System 17
- Avaya Application Enablement Services 6.3
- Cisco Unified Border Element
- All software components run virtually on VmWare
- Avaya Media Gateway G650 a G450
- Media Gateway Cisco 2901 Voice Security Bundle



Slovenská sporiteľňa is the largest commercial bank in Slovakia with 2.5 million clients. The sole shareholder of Slovenská sporiteľňa is the Austrian Erste Group Bank. Slovenská sporiteľňa has held a long-term leading position in total assets, loans to customers, client deposits, number of commercial points of contact and ATMs. It serves its clients in almost 300 branches, 9 SPOROcenters for housing and 17 corporate centers in all of Slovakia.

www.slsp.sk



Has been present in the European market for many years as a system integrator in IT Infrastructure, Unified Communications, Customer Interaction, Content Management and Security. For more than 20 years it has been helping companies like Tatra banka, Slovenská sporiteľňa, Orange, E-On, J&T, Hewlett Packard and many others to develop their businesses. It is a leader in implementation of unique technologies and innovative solutions. It has been awarded the IT Company of the Year in 2010, Cisco Best Partner of the Year 2012 and included in TOP 5 companies according to Deloitte Technology Fast 50 (2011). There are more than 600 professionals working for Soitron Group, including a professional team in the Czech Republic, Romania, Turkey and Bulgaria.

soitron.com