

Less bank – more life also with the help of multimedia contact center in the ZUNO BANK



Company

ZUNO BANK AG

Line of business

banking services

Number of employees

>250

Requirements

- * Build a customer communication system that enables access to banking services via telephone or chat;
- * Future-proof system enabling addition of other channels – Skype, Social Media and mobile phone applications;
- * Emphasis on high communication security standards in the bank environment;
- * All interfaces to be intuitive and simple-to-use for bank clients;
- * Meet highest requirements for reliability and availability;

- * Scalability for potential expansion to other countries in the future.

Solution

- * Geographically distributed contact center with an emphasis on multi-channel communication via several communication channels based on Cisco Contact Center Enterprise solution, version 7.5;
- * Geographically distributed recording system – Zoom CallREC with integration of the contact center.

Result

- * Bank's clients are served via an audio channel and chat 24 hours 7 days a week;
- * Strong contact center that is easily spread into new regions by utilizing central administration.

Client's Idea

ZUNO is a unique project in the region of Central and Eastern Europe. It is a new online bank that needs to be available to its clients at all times – accessed via any computer, tablet or mobile phone with an internet access.

Typical ZUNO clients are young people actively using modern forms of communication. Following their "Less bank, more life" motto, the bank wants to be at clients' disposal via several channels, from which the client will choose the one he/she prefers best.

To meet these expectations, ZUNO needed a complex customer contact solution to allow clients to access their services not only via telephone, but online chat as well; and to accommodate other channels of communication in the future - Skype, Social Media and mobile phone applications.



„The implemented solution has brought advantages in the way we manage resources in the call center. The number of chat sessions is only 20% lower than the number of phone calls received. Our clients have welcomed chat as a communication channel, and this number proves that they also actively use it. Despite the average chat length being 4 minutes long; it requires less resources and is therefore more efficient. Technology solution from Soitron enables us to handle multiple clients simultaneously; all without impairing the quality of service. ”

The Analysis of the Original State

The client's main goal in this project was to build a contact center that would be able to grow and adjust to the requirements of the developing project in respective countries of Central and Eastern Europe.

ZUNO BANK's requirements changed as the project evolved over time. The original requirement for a centralized call center using only voice as a means of communication has turned into a geographically distributed contact center that puts emphasis on multiple communication channels, and adaptability to new trends and technologies.

An important part of the scope was to account for legislative differences in respective countries, mutual substitution of agents from those countries and a simple setup of new offices and agent stations in new regions.

Technology Used

- * Geographically distributed Cisco Contact Center Enterprise version 7.5;
- * Cisco Web Interaction Manager version 4.3;
- * Cisco IP IVR version 7.0;
- * Cisco Communications Manager 7.1 cluster;
- * Cisco ISR 2921 voice gateways with Cisco CUBEE;
- * Cisco CP-7942G IP phones with Plantronics headsets;
- * 2Ring AGENT DESKTOP;
- * 2Ring Custom Reporting;
- * 2Ring WRAP-UP FORMS;
- * Geographically distributed recording system Zoom CallREC with contact center Integration.



„The development of the IPCC ZUNO BANK project included several significant concept changes while working at full capacity, and with coordination of suppliers from all over Europe. This gave the project special magic.“

Štefan Vojtas,
Senior Account Manager of Soitron



„An important innovation within this project was, in our view, the integration of chat into a unified queue and routing strategy of the contact center. It was one of the first solutions of its kind in the Slovak Republic.“

Martin Hummel,
Product Manager, Soitron

Project Execution

ZUNO has approached our company on the recommendation from Tatra Banka, a member of the same banking group. On the basis of consultations, references and competence testing, we earned clients trust for project design and execution.

The project has required thorough preparations. Analyzing and collaborating on the functional requirements and solution design took approximately half a year.

In 2010, we began with the implementation itself. The first phase lasted approximately for 2 months and included the implementation of redundant Cisco Contact Center Enterprise infrastructure in two separate data centers in Poland as well as the deployment of 20 agent stations in Slovakia.

In the second phase, the contact center was expanded to include a chat channel. This phase lasted, along with all preparations, approximately for 4 months, and ended with ZUNO contact center fully enabled to handle voice and online chat communication with Slovak clients.



„During the entire project we have been a stable partner that met all set deadlines and has been accommodating to the working team that included firms from all of Europe as the entire project was executed by our internal employees for a client in Austria.“

Štefan Vojtas,
Senior Account Manager of Soitron

Results

After launching to production, the decision to build a strong contact center capable of expansion into new regions has proved correct.

Currently, the customers of the bank are served via an audio channel and chat. The project included the integration of a bank system with agents' desktop and the redesign of Cisco Chat window on the website of the bank. In the subsequent phases the contact center is planned to expand to include 5 more countries with over 120 customer care agents.

In 2011, the contact center has grown to include a location in the Czech Republic, and currently further expansion is under way to join with other locations abroad as well as preparing an upgrade to accommodate new features in the latest software version 8.5.

Implemented multimedia contact center has brought out client the following tangible advantages:

- * Meeting high communication security requirements in banking environment;
- * Full integration of the banking system into the agent's desktop;
- * Full system redundancy meeting 24/7 high-availability requirements;
- * Geo-redundancy of components in two separate data centers;
- * Providing connection to telecommunication providers via a SIP protocol in each country;
- * Customized unified chat system to accommodate websites in multiple languages and different web browsers;
- * Customer interaction routing based on countries and languages;
- * Separate reporting for each individual country;
- * Unified queue for all communication channels – each agent handling multiple channels according to set rules and priorities.

ZUNO

ZUNO brings a new perspective to providing banking services – simpler and more interesting. This approach has turned into products, their usage, as well as communication with the client. ZUNO is likely the first bank to admit that there are more important things in life than a bank. Clients need not go anywhere when they need to take care of something in the bank. ZUNO has "branches" all over the world – in every computer or a mobile phone with internet access. Moreover, online banking, call center and chat are available 24 hours a day, 7 days a week and 365 days a year. Direct bank is a part of a strong and stable Austrian banking group Raiffeisen Bank International, one of 100 largest banks in the world. It offers services to 14 million clients in 3000 branches in 17 countries. After commencing services in Slovakia and the Czech Republic, ZUNO is planning on entering new markets of Central and Eastern Europe.

Soitron

Our company has long been active in the European market as a systems integrator in the area of IT infrastructure, Unified Communications, Customer Interaction, Content Management and Security. For over 20 years we have been helping companies such as Tatra banka, Slovenská sporiteľňa, Orange, E-On, J&T, HP and many others to grow their business. Our philosophy is to continue moving forward; that makes us the leader in implementing unique technology and innovative solutions. This is reflected in our results in 2010, when annual turnover reached approximately EUR 76 million, and we became the IT firm of the year. Currently we have more than 700 international experts working for us, including the newly established teams in the Czech Republic and Romania.

For more information, please visit www.soitron.sk.