

Virtual Contact Center Cuts Costs and Improves Service



Inteligo Financial Services S.A. uses Cisco Unified Communication technology in distributed contact center architecture for top Polish bank

EXECUTIVE SUMMARY

Customer Name: Inteligo Financial Services S.A. (a PKO Bank Polski S.A. subsidiary)

Industry: Financial services

Location: Poland

Number of Employees: 30,000

Challenge

- Rationalize five separate call centers and other call-handling locations into one virtual distributed contact center

Solution

- Cisco Unified Contact Center Enterprise, which delivers intelligent routing and network-to-desktop computer telephony integration, and multichannel contact management
- Cisco Unified Communications Manager, running on Cisco Unified Computing System Servers
- Cisco Unified Customer Voice Portal for functions such as voice-activated self service and interactive voice response
- Cisco Unified Intelligence Center for historical and real-time reports and dashboards, as well as integration of third-party data such as workforce management

Results

- Virtual distributed contact center infrastructure for optimal use of contact center agents, and the ability to bring remote experts onto customer calls
- Central control of entire contact center operation with full reporting and real-time reconfiguration
- Easier new product implementation and faster time to market

Challenge

PKO Bank Polski S.A. is Poland's most substantial financial institution. In recent years it has consolidated its market position to become the largest bank in the Central and Eastern Europe region too. The bank has always demonstrated leading financial performance and a prudent approach to risk taking, guided by its mission of delivering strong and sustainable returns to its shareholders. Today it operates the largest banking network in Poland, consisting of over 1200 branches and nearly 2000 smaller outlets.

With six million consumer accounts, seven million cards in circulation, and 11,000 corporate customers, PKO Bank Polski S.A. is constantly expanding and exploring innovative distribution channels, including electronic banking under the iPKO brand. Inteligo Financial Services S.A., a subsidiary of PKO Bank Polski S.A., not only offers online banking services under the separate Inteligo e-banking brand, but also maintains and develops the iPKO electronic banking services platform and delivers IT solutions to PKO Bank Polski S.A.

The highly-committed PKO Bank Polski S.A. team applies itself daily to the task of continually strengthening the bank's market position; nothing is allowed to stand in the way of that intent. However, merger and acquisition activity had led to a situation where five separate contact centers from multiple vendors existed for different business operations. Not only was the arrangement highly inefficient, but it also meant that the bank was unable to guarantee uniform customer service excellence or take a single view of individual customers.

PKO Bank Polski S.A. looked to its Inteligo Financial Services S.A. subsidiary for a solution. Adam Sekula, vice president of the management board at Inteligo Financial Services S.A., says: "The broad need was for a consistently high service level for customers, with a consistently easy-to-manage platform for IT."

Solution

Inteligo Financial Services S.A. was already running a Cisco® Borderless Network for LAN and WAN services, with a Cisco Unified Communications Manager platform hosted on Cisco Unified Computing System™ (UCS™) Servers for IP telephony, so it made good sense to adopt a Cisco contact center solution. "The advantage of



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A Cisco Unified Contact Center Enterprise solution was chosen for the bank’s countrywide customer services operation, which caters for both corporate and individual clients via telephone, email, or fax. With almost 200 call center agents located in several locations, this Cisco deployment was Poland’s first fully distributed virtual contact center infrastructure.

“The virtual nature of the Cisco Unified Contact Center Enterprise platform allows customer service operations to be flexibly located in places where the most knowledgeable agents are available or in regions with high unemployment,” says Sekula. The IP-based architecture will easily scale to accommodate additional agents and sites. Meanwhile, desk-based and home-based staff can act as virtual agents for further operational agility, for example in the event of a civil emergency. Moreover, system administrators and agent managers are able to coordinate and manage all contact center activities from a single location.

Meanwhile, Cisco Unified Customer Voice Portal helps deliver intelligent and personalized self-service, allowing the bank’s customers to efficiently retrieve information from the contact center. Customers can use touch-tone or interactive voice response (IVR) to access services or, if needed, to request live agent assistance. In addition, Cisco Unified Customer Voice Portal has the capability to support video interactions across mobile devices and self-service kiosks.

SeveNet, a Cisco Gold Certified Partner in Poland, comprehensively managed the project including planning, design, and implementation. “During the design phase, the challenge was to create a solution to connect all locations and all agents,” says Rafal Chomicz, SeveNet president. “The network design enables intelligent choice of agents, irrespective of the location of the customer. Agents are grouped in teams that complement each other and, if necessary, can take over each other’s responsibilities.”

The project was run in three main phases over a three-year period. First, the deployment of an underpinning IP telephony infrastructure to Inteligo Financial Services S.A. staff members using the Cisco Unified Communications Manager platform was completed. Next, Cisco Unified Contact Center Enterprise was implemented for PKO Bank Polski S.A. corporate customers. Finally the solution was extended to encompass other functions such as retail customers, brokers, help desks, and debt monitoring.

As part of the support arrangements, a Cisco SMARTnet® contract gives direct, anytime access to Cisco engineers, the Cisco Technical Assistance Center (TAC), and an extensive range of online resources. It means that Inteligo Financial Services receives fast, expert technical support, flexible hardware coverage, and smart personalized capabilities to help resolve critical network issues.

Results

Contact centers are becoming increasingly important for companies’ communications and customer care strategies, especially in the financial services sector, where almost every employee acts as a virtual consultant. Customers want to talk to professionals in certain fields, and a Cisco contact center solution can help businesses make better use of human resources, for example by bringing an expert onto a customer call in real time, as is the case with the PKO Bank Polski S.A. architecture.



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Skills-based routing is another intrinsic element of the Cisco Unified Contact Center Enterprise solution. It allows PKO Bank Polski S.A. to give highly-personalized treatment to different customer groups.

PKO Bank Polski S.A. is now able to optimize its agent resources and centrally manage them, using Cisco Unified Intelligence Center, to take account of dynamically-changing business demands. As well as historical and real-time reports, and dashboards with flexible presentation options, other Cisco Unified Intelligence Center features include integration of third-party data such as workforce management and quality control systems.

“With Cisco Unified Intelligence Center, we get one-click access to information using permanent web links, with user-defined access control for reports, dashboards, and individual rows of data,” says Sekula. “Plus we have the ability to link reports to drill from one into another for additional detail.”

The Cisco Unified Customer Voice Portal combines the power of open standards with intelligent application development and management software. It provides enhanced call control, platform management, and reporting services. “The Cisco Unified Customer Voice Portal gives us a high-performance solution that helps deliver world-class customer service and greater customer satisfaction,” says Sekula, “while overall business profitability is improved. For example, it enables quick IVR customization without expensive and time-consuming development work.”

Now just one contact center platform is in place for the different businesses that serve more than 3.5 million PKO Bank Polski S.A. customers. Service levels can now be controlled and optimized across the group, and visibility of their total interactions with the bank means that customers can be treated as individuals. Further advantages include ease of new product implementation and faster time-to-market because agents have to be trained only once, better agent utilization through multi-skilling, and proactive outbound and inbound marketing campaigns.

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Next Steps

In Poland, the number of active online banking customers is currently estimated at 7.5 million, and the sector continues to grow rapidly. The solution implemented for PKO Bank Polski S.A. by Inteligo Financial Services S.A. is highly scalable and can be easily expanded to allow the growth of the contact center organization to handle hundreds or even thousands of distributed agents.

Finally, the innovative nature of the Cisco IP-based contact center solution has spurred the bank to consider additional collaborative solutions. With Cisco TelePresence already in use between major offices, other Cisco Collaboration solutions such as Cisco Jabber™ and video-enabled Cisco Unified IP Phones are being investigated.

For More Information

To learn more about Cisco Customer Collaboration, go to www.cisco.com/en/US/products/sw/custcosw/Products_Sub_Category_Home.html



Product List

Unified Communications

- Cisco Unified Communications Manager

Customer Collaboration

- Cisco Unified Contact Center Enterprise
- Cisco Unified Customer Voice Portal
- Cisco Unified Intelligence Center

Data Center

- Cisco Unified Computing System Servers



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