



Bringing Virtual Experts to Bear

Instant video with specialists makes for a more memorable customer experience. ING Bank turns it into an art form, raising sales and satisfaction

“It’s more convenient for customers. And that’s helping drive top line growth with a 15 percent increase in sales.”

Mario Carrara, Head of Sales and Product, ING Bank

Breaking down barriers creates big opportunities. Investments, loans, and mortgages used to be mostly sold face-to-face. With Cisco® Remote Expert, skilled customer advice is available in an instant.

Challenges

- Create an innovative channel to send customer satisfaction soaring
- Optimize remote and in-branch resources

With ING Bank, people stay a step ahead in life and in business. It makes banking clear and easy, with superior products and advice, anytime, anywhere.

Nowhere is this more apparent than in Italy. Once, the company had to rely on tele-selling financial products from its Milan contact center. This wasn’t always acceptable to customers. So ING decided to use the power of video with Cisco Remote Expert.

“We were looking for great quality, which attracted us to Cisco,” says Mario Carrara, head of sales and product. “With this solution, more than any other, we achieve top-grade video plus effective new business tools like desktop sharing.”

Case Study | ING Bank

Size: 700 employees

Location: Italy

Industry: Financial Services



Cisco Remote Expert makes an instant, real-time connection with customers, reducing online channel abandonment rates and queue drop-outs in branches.

Solutions

- Cisco Remote Expert for Banking
- Cisco Capital® financing for product acquisition

Easy to install

When a new sales channel is developed, there are usually challenges: reluctance to change, competition from other channels, and integration with existing systems and processes. “We’ve not experienced any such issues with Remote Expert,” says Carrara.

Simple to manage

With trusted partner Durante SpA, the bank developed a dashboard to simplify management. “We can see the number of video calls, the duration of each, the branches hosting those sessions, and any queues,” Carrara adds. “We monitor the performance of the entire system.”

Painless to use

Now, when customers visit their branch they receive personalized advice on savings and investments over video. The branch agent can launch a call in seconds. If the customer chooses a product, the expert sends them the papers instantly. If authorization is needed, the customer enters a PIN into a card reader. Finally, they sign up and hand a copy to the staff member.

Acquired on flexible, favorable terms

Cash-rich companies with strong balance sheets still want to grab the best deals. That’s why ING Bank decided to use a Cisco Capital Financial Lease. In addition to stretching budgets by spreading costs over 36 months, this provided headroom to grow the video conferencing estate. “Cisco Capital puts everything on one contract—the hardware, software, and integration costs,” says Carrara. “Plus anything we may need in the future.”



Results

ING Bank benefits from:

- Shorter sales cycles for complex products
- Better handling of business peaks at branches
- Improved training and reputation for innovation

Customers benefit from:

- Advice tailored to individual circumstances
- Instant access to market-leading expertise
- Reduced queues at the branch

Customer-driven innovation

Surveys confirm high customer satisfaction ratings. Indeed, many are asking if the Cisco Remote Expert solution can be extended to allow video calls from home.

"We now have the high-touch personal interaction needed to sell investment products," says Carrara, "And it's more convenient for customers. That's driving top line growth with a 15 percent sales increase."

Two examples show the difference. A branch customer in Milan used to regularly transfer savings from his current account. After using Remote Expert, he chose to transfer funds into ING products, seizing advantages he was previously unaware of. Similarly, cautious customers usually visit the branch several times before buying investment products. Remote Expert builds better relationships so they often make the decision after just two appointments.

Products & Services

Collaboration

- Cisco Communications Manager Business Edition 6000
- Cisco TelePresence® EX90

- Cisco Contact Center Express

Financial Services

- Cisco Capital Leasing Solution

For More Information

To learn more about the Cisco solutions featured in this case study, go to www.cisco.com/go/collaboration and www.ciscocapital.com/emea

For further information on ING Bank, go to <http://www.ing.it>



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