

Crédit Agricole Unified Communications Solution Significantly Increases Productivity

Overview

Country or Region: France
Industry: Financial Services

Customer Profile

Crédit Agricole is France's leading high street bank with 21 million personal customers. It is the market leader in France for bank savings and operates in 66 countries worldwide with 157,000 employees.

Business Situation

Crédit Agricole wants to adopt a unified communications solution to improve the sharing of financial expertise throughout its branch network and to recruit and retain more customers.

Solution

The bank deployed a unified communications pilot based on Microsoft® Office Communications Server 2007 integrated with Microsoft Exchange Server 2007 Unified Messaging. Handsets were supplied by LG-Nortel.

Benefits

- Employee productivity increased
- Branches get new communications tools
- Integrated voice and data cuts costs
- Retail banking income generated
- Network infrastructure simplified

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Yannick Flégeau, Senior IT Architect, IT Research and Development Team, Crédit Agricole

Crédit Agricole is France's leading high street bank with 21 million personal customers, 9,170 branches, and 1.4 million professional, corporate, and local authority customers. The bank is the market leader in France for savings as well as for personal and business lending, and operates in 66 countries worldwide. In 2006, Crédit Agricole deployed Microsoft® Office Communications Server 2007 and Microsoft Exchange Server 2007 to 140 pilot users together with LG-Nortel handsets. The bank predicts that its consolidated communications and messaging environment will significantly increase productivity. If adopted nationwide, it will help Crédit Agricole to generate more retail banking income through greater sharing of expertise throughout the branch network, cut communications costs, and improve services to rural and remote communities.

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Situation

Crédit Agricole is the leading bank network in France with 9,170 branches and two brands: Crédit Agricole with 7,200 branches and Le Crédit Lyonnais with 1,970. The bank is the world's eighth largest in terms of shareholders' equity and the third biggest in Europe. With 157,000 employees in 66 countries, Crédit Agricole has a worldwide reach strongly supported by its status as France's leading high street bank, serving 28 percent of all households.

Crédit Agricole's strategic development plan for 2006–2008 in France has several growth targets. These include creating value for the customer by increased cross-functionality in processes and adding commercial value through establishing a unique market position for Crédit Agricole regional banks and Le Crédit Lyonnais. The bank also wants to increase the market share in France of its specialized businesses and to create industrial value by pooling resources and standardizing processes.

A unified communications strategy is a potential factor in delivering the strategic development plan. Yannick Flégeau, Senior IT Architect, IT Research and Development Team, Crédit Agricole, says, “An example of the business value of this application is to use a unified communications infrastructure to share expertise throughout our network, regardless of location.”

In 2005, Crédit Agricole took the first steps towards this goal when it deployed Microsoft® Office Live Communications Server 2005, an enterprise-grade, unified communications solution that provides instant messaging (IM), peer-to-peer and presence awareness to detect whether a user is available for real-time communication. When tested in a pilot, users responded positively especially in the use of presence awareness and IM, which

significantly reduced missed calls and accelerated day-to-day communications.

The bank is now considering true unified communications model that combines all the elements of enterprise communications including voice, messaging, conferencing, business applications, and notification services. In particular, the bank wanted to widen the availability of multi-party Web conferencing, currently provided by third parties. Says Flégeau, “While the technology works well we aim to deploy a less expensive, more accessible alternative that can be used by as many staff as possible, not just senior managers.”

In addition, the company wants to prove the viability of voice over IP (VoIP). The bank had tested a number of widely available solutions, some of which also included video, but the sound and image quality wasn't high enough for the business.

Security was another major concern. Flégeau says, “We needed to comply with the high level of security standards associated with confidentiality necessary in delivering high quality financial services. This led us to sound out the market.”

Solution

In 2006, the Crédit Agricole IT innovation team met executives from Microsoft France. Following a series of meetings and demonstrations, the team decided to deploy a Microsoft Office Communications Server 2007 pilot across several different user scenarios, with a focus on widening the use of Web conferencing technology and proving the voice capability of the solution.

“We especially wanted to support managers in regional banks who could benefit from Web conferencing where they share documents and can work as effectively as in regular face-to-face meetings,” Says Flégeau. “To prove its

viability, we are testing this solution with employees in branches who are often more than 100 km (62 miles) apart in remote areas.”

When it came to integration with voice, Office Communications Server 2007 was connected to the Public Switched Telephone Network (PSTN) through a Dialogic DMG-4000 media gateway. Dialogic was selected for its compatibility with Microsoft unified communications solutions. The bank was also attracted by the simplicity, Private Branch Exchange (PBX) interoperability, and price performance of this gateway technology.

Mobile and remote users access Office Communications Server 2007 through an edge server and Microsoft Internet Security and Acceleration Server (ISA) 2006, which provides levels of security high enough for the pilot to support access over the Internet. This was of importance to Crédit Agricole to ensure that security is taken into account.

The bank has also deployed Microsoft Exchange Server 2007 in the pilot to take advantage of the unified messaging features used by employees to access voice mail as e-mail attachments.

Speed of set up was also impressive. “It only takes 30 minutes to set up five users,” says Flégeau. Employees access all their communication channels—voice, IM, and conferencing—from the client application, Office Communicator 2007. Flégeau says, “People take to it very quickly. They are familiar with the Microsoft ‘look and feel’ and they quickly work out how to place and pick up calls, send a message, or initiate a conference.”

Employees use the LG-Nortel IP Phone 8540 as their handset. Remote users can either use a PDA, or LG-Nortel USB Phone 8501

handsets that plug straight into their computer. The LG-Nortel handsets help organizations run their business efficiently and effectively, improve productivity, reduce IT administration costs, and lower the total cost of ownership. “The voice quality is very good for internal and external calls,” says Flégeau.

Employees are assigned a single phone number so that they can be contacted wherever they are. But in reality the notion of a number disappears. When users place calls they simply click on the recipient’s name in their contact lists. The software automatically routes the call to the most appropriate device—be it soft phone, mobile device, or voice mail. Mobile users can also make voice or video calls from wireless hotspots or anywhere with an Internet connection using their portable computer and Office Communicator 2007. Remote users also tested the new technology through Microsoft Office Communicator Web Access for presence and IM.

For Web conferencing, Flégeau’s team is evaluating a Microsoft RoundTable™ conferencing and collaboration device at participating branches and offices. RoundTable provides a 360-degree view of the conference room, wideband audio, and video that tracks the flow of conversation between multiple speakers.

Benefits

The pilot program showed that financial experts can work smarter with unified communications and more easily fulfill their mission of recruiting and retaining more retail banking customers and getting new products to market faster. The innovation team forecasts that unified communications will significantly increase individual productivity. Video conferencing is now widely used and more cost effective, and the solution provides an easier-to-manage infrastructure.

Significantly Increases Employee Productivity

Unified communications supports new ways of working for financial experts and makes possible what Flégeau describes as “a new leap of productivity” for information workers. He estimates by using Office Communications Server 2007, he saves a significant amount of time that was previously wasted switching between applications or making calls to colleagues who were not answering their phones.

“This morning I was making phone calls without being in the office,” Flégeau says. “I was working at home using all the communication tools available to me in the office— such as a fixed line, e-mail, IM, videoconferencing, and audio conferencing— from a single interface. If everyone used Office Communications Server 2007, we would see a real culture change within the organization.”

Enhanced Video and Audio Delivers Better Customer Service

Crédit Agricole views unified communications and, in particular, the video and audio functions in Office Communications Server 2007 as a good way of improving the range of services available to customers in its regional banks and local branches.

“Office Communication Server 2007 will result in better project management and faster decision making, especially where employees are working in different offices or at remote sites,” says Flégeau. “It can be used by tele-workers, mobile users, and remote users with a personal disability and provide a richer communication experience.”

Administrators Manage Simplified Network Infrastructure

The pilot program showed that Office Communications Server 2007 creates a simplified and easier-to-manage network

infrastructure that is cost-effective, flexible, and scalable, providing the bank with automated provisioning. “It delivers unification on the systems side, consolidation of a client with a familiar toolset for users, and unifies the network layer,” says Flégeau.

“The solution integrates telephony and data. It is now easier to transfer a large number of branches onto the system. In the long run, we will dispense with a separate voice and data administration team. Office Communications Server 2007 is a new productivity tool, simple and effective. But it is an amazing tool that changes the way people do things—creating a completely new paradigm.”

Integration of Voice and Data Services Cuts Operating Costs

Flégeau is confident of achieving savings in operational costs. He says it is far less expensive to deploy and manage voice over IP (VoIP) with Office Communications Server 2007 than it was using IP-PBX solutions. Because of its federated structure, Crédit Agricole uses a variety of PBX systems as well as IP-based telephony.

“We will certainly be able to lower costs associated with maintaining and supporting our voice-mail systems,” says Flégeau. “And with Office Communications Server 2007, it is possible to integrate data and identity management under the same system. This will greatly reduce operational costs by consolidating and integrating communications technologies.”

New Communications Tools Will Help Create More Retail Banking Income

The IT innovation team at Crédit Agricole is influential with management at the 39 subsidiary regional banks. Many specific value-added financial services are offered by the regional banks, but local branches, especially in rural communities, cannot have financial experts everywhere to serve

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customers. Through unified communications, and conferencing in particular, Crédit Agricole will help its branches to deliver financial advice to prospective customers without the need for experts to travel for face-to-face customer interviews.

“The innovation team is a facilitator,” says Flégeau. “The regional banks may find it of interest and use it for a specific application.

“We have shown conclusively through the pilot program that Office Communications Server 2007 is suited to different user scenarios in the retail banking sector and is one of the best unified communications solutions for the core business of the bank—improving services and generating more income from retail banking customers.”

Microsoft Office System

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Software and Services

- Microsoft Office
 - Microsoft Office Communications Server 2007
 - Microsoft Office Live Communications Server 2005
 - Microsoft Office Communicator 2007
 - Microsoft Office Outlook 2007
 - Microsoft Office SharePoint Server 2007
- Microsoft Server Product Portfolio
 - Microsoft Exchange Server 2007
 - Microsoft SQL Server 2005
 - Microsoft Internet Security and Acceleration Server (ISA) 2006
 - Windows Server 2003

Technologies

- Active Directory

Hardware

- LG-Nortel IP Phone 8540
- LG-Nortel USB Phone 8501
- Microsoft RoundTable conference
- Dialogic DMG-4000 Gateway