

Implementation of Call Center XRM (R) Banking Solution at Ukrainian Bank

Overview

Country: Ukraine

Industry: Banking

About the Customer:

The State Savings Bank of Ukraine (Oschadbank) is one of the largest financial institutions in Ukraine. It has a network of about 6000 branch offices. It was established in 1991. The bank employs almost a quarter of all banking personnel in the country. Today, Oschadbank is one of the key players in the banking services market for individuals and small and medium-sized businesses.

The State Savings Bank of Ukraine is the only Ukrainian bank where the state guarantee, enshrined in law, fully covers monetary funds and other valuables entrusted to the Bank.

Situation

Since 2008, Oschadbank has regularly been assigned the task of organizing payments to the public. For payments in 2011 and 2012, a procedure had to be established for working with hundreds of thousands of depositors. Moreover, the entire process of preparing the launch and operation had to be carried out in just one week.

Solution

Create a depositor support line based on the Call Center XRM Banking solution to process the flow of calls and build a well-organized service in branch offices.

Results

- A depositor support line with a capacity of up to 200 simultaneous sessions
- A customizable IVR voice menu (day/night mode)
- Total recording of telephone conversations
- Storage and updating of data on all Rodovid and Ukrprom bank customers in a unified database
- Tools to notify depositors (website, telephone, SMS)
- Effective time management in bank branch offices of the bank, resource optimization
- Preparation of analysis and reporting on banking processes and the work of operators

“Oschadbank management decided to use Microsoft Dynamics CRM as the CRM for Oschadbank, as this solution has the required functionality and, most importantly, adaptability. This enables modifications to be made quickly to the system as required by specific business processes. Another important point for today is the value for money of the Microsoft Dynamics CRM product. Additional benefits of the system include its simplicity and compatibility with Microsoft applications”.

Yuri Kolesnikov, Director, Informatization Department, Oschadbank.

Currently, the priority objectives for Oschadbank's IT department include issues of centralizing and improving the efficiency of business processes, which are primarily aimed at improving the quality of customer service. One of the most important stages in the overall IT strategy is to build a Call Center for working with Oschadbank customers and for supporting payments made through the State Savings Bank of Ukraine.

Situation

To achieve its objectives, Oschadbank had to be ready to service inquiries from hundreds of thousands of depositors and ensure that the payment process worked in accordance with a clear plan, without waiting lines and the chaos that invariably occur in such circumstances.

This required a system that could provide the capacity to process customer telephone inquiries, provide information support through the website, keep records of working time, control the work schedules of offices across the country and, of course, manage the payment waiting line.

Following a thorough analysis and to ensure centralized support and control of the depositor service process, Oschadbank management decided to use the Call center XRM® Banking solution based on Microsoft Dynamics CRM, which served as a basis for implementing the contact center in the Bank.

To process tens of thousands of customer requests and to help them get their money, the Call center XRM® Banking solution was deployed in just five days, after which Oschadbank's Contact Center operators started to receive a barrage of calls from depositors.

According to **Andrey Bezgubenko, Director of E-consulting**, "the main task the team faced was to promptly ensure the payments of deposits to customers of the other two banks through the Oschadbank network. It

was necessary to build a customer relationship management system to effectively serve depositors in all branch offices across Ukraine."

Solution

The Call center XRM® Banking solution for Oschadbank based on Microsoft Dynamics is a comprehensive customer communication channel (calls, SMS, e-mail), to attract, retain and service with minimum time and effort for both parties.

It includes two major components:

- Contact Center that takes over the performance of business process to serve the depositors (by using customized voice menu, calls, mailings) with full control of operator activities (tracking time, recording telephone calls)
- Analysis system that stores customer data and the history of relations with each depositor.

Gennady Nischeta, Deputy Director, Informatization Department, Oschadbank, says: "For us, it was important, first of all, to select a technological tool that can quickly and effectively adapt to the specifics of the banking industry. E-Consulting has considerable experience in successfully implementing similar projects in banking and insurance institutions and offered the best option in terms of price/quality, the Call center XRM® Banking solution based on Microsoft Dynamics CRM. As a result, a large-scale and yet easy-to-use system was ready for commercial operation in just five days."

Microsoft®

Dmitry Shymkiv, General Director, Microsoft Ukraine, notes: "To be successful, any business must not only be able to attract customers, but also maintain good relations with them. This can be easily done with our technology. Microsoft Dynamics CRM can be effectively adapted to the needs of a business in almost any industry."

Results

Customer service automation made it possible to promptly and coherently process customer inquiries without waiting lines, complaints and other misunderstandings.

The system stores the relationship history of each depositor with Oschadbank and automatically identifies the customer by the incoming telephone call number when they call the banking institution. A pop-up individual depositor card provides the Contact Center employee with all necessary information, thereby saving the time that was previously spent on a manual data search.

The system also supports sending personalized messages to customers via e-mail or SMS.

In only the system's first 24 days, Oschadbank operators served 117 thousand depositors, not including 30 thousand clients who used the self-service feature on the web portal. The CRM system allowed Contact Center specialists to prepare non-conflicting work schedules for 1750 Oschadbank tellers by assigning each customer an individual appointment to one of the bank's 450 branch offices.

The Call center XRM® Banking solution based on Microsoft Dynamics CRM enabled Contact Center employees to receive incoming and make outgoing calls, view information about the depositor at the time of the first call, regardless of whether this call was taken or not, and also to prepare the work schedules for branch offices and process requests from the website.

The CRM system is an important tool to control the quality of employees' work and their performance of clearly defined bank rules.

"As a result of implementing these payment projects, Oschadbank acquired a versatile tool that allows us to work with the mass customer segments and make optimal use of branch network resources and establish a clearly consistent customer service. While building the customer interaction procedures, we have sought to ensure maximum use of the multichannel capacity provided by the system. At the moment, depositors can get an appointment with the branch office not only through the Support Line operator, but also through the Bank's website, SMS, and telephone automated recorder. By using these advanced features, the Bank not only reduces its operating costs, but also increases the capacity of its Contact Center. In addition, the most important benefit of using CRM is the centralized control of the entire process, as well as the preparation of forecasts, which allows us to allocate resources so that the set deadlines are met," points out **Anna Starik, Head of Contact Center, Oschadbank.**

Software

- Products:
 - Microsoft Dynamics CRM
- Infrastructure Applications:
 - Call center XRM® Banking
- Server:
 - Windows Server 2008R2
- Additional services:
 - Microsoft Exchange connector
 - Telephone system connector
 - Connector to the Bank's external website
 - Backup system
- Hardware platform:
 - HP C3000 Blade Server with HP MSA2000 external storage
 - Microsoft SQL 2008R2 database