

Automatically enhancing the customer experience

“la Caixa” is entering into an alliance with Fujitsu to prepare the launch of an innovative ATM model



Challenge

Since it was founded in 1904, “la Caixa” has maintained its mission to serve society in general and its customers in particular by providing a high-quality financial service.

It has more than 5,500 branches and over 8,100 ATMs, which means that “la Caixa” has the most extensive network in the Spanish financial system, with over 10.5 million customers. It has also consolidated its position as the leader in electronic banking thanks to its “Línea Abierta” (Open Line) service, which provides access for the disabled and is available in 19 different languages.

As a result of “la Caixa’s” commitment to people, the budget for the Social Work Programme rose from €400 million in 2007 to €500 million in 2008, making it the largest private foundation in Spain, the third-largest in Europe and the seventh largest in the world.

“la Caixa” has always been one of the most technologically advanced and innovative banks and it continues to be a pioneer, introducing the latest advances and progressively incorporating new technologies to improve the way in which it relates to its customers.

“la Caixa” introduced the first ATMs in 1979 and had 235 of them by 1985. Today, the “la Caixa” Group has more than 8,100 ATMs, almost all manufactured by Fujitsu, and over 500 million transactions were carried out using those ATMs in 2007.w

The extensive development of the “la Caixa” network of ATMs forms part of the bank’s multi-channel strategy, which is based on extensive use of new technologies to provide customers with high-quality, innovative services in order to supplement the personal attention and guidance provided by the network of branches. As a result, the bank’s ATMs now enable customers to carry out a large number of transactions ranging from paying in cheques or confirming draft tax returns to topping up mobile phones and making international transfers.

This commitment to innovation and customer service has allowed “la Caixa” to achieve and maintain its present leadership in multi-channel management. In the current business environment, which is characterised by greater competition and higher levels of customer sophistication and demand for services, it is essential to provide a more personalised, high-quality service by making a wide range of products and services available.

As a result, the ATM network must continually anticipate customers’ needs and progressively offer new features in

SUMMARY OF KEY FACTS

Organisation

“la Caixa”

Services delivered

To design, manufacture and deploy a new ATM, including advanced functionality and usability features designed to meet customers’ current and future needs

Key metrics

- 5,500+ branches
- 10.5 million customers
- 8,100+ ATM units
- 500+ million ATM operations

Benefits

- **Enhance the customer experience** – strengthens the relationship with customers with a clear, customer-friendly interface and a wider range of improved features
- **Optimise competitive advantage** – provides a revamped and innovative image, strengthening its corporate identity and making customer contact points more easily identifiable
- **Improve operational performance** – increases market coverage with more contact points to supplement the personal guidance provided by the network of branches
- **Increase business agility** – enables the customisation of terminals to suit branches’ needs and makes the most of advanced technology to anticipate customers’ future needs

a secure environment, providing a clear, user-friendly interface. ATMs must also be available at all times to avoid inconvenience for customers, whose needs must be the central focus of all activities and who must have a consistent and integrated experience across all of the bank's various service channels.

Solution

“la Caixa” was aware of the challenge it faced in renovating, improving and extending its self-service network, revamping its image and providing a wider range of improved features. So, it decided to collaborate with an experienced partner in order to guarantee that its network of ATMs was equipped to provide the highest level of service.

Fujitsu's track record in the world of banking automation and in a large number of other projects where it successfully implemented a project of this size (it is the largest ever ATM purchasing contract in Spain) led “la Caixa” to sign a new alliance with Fujitsu to build an ATM with a new, innovative design and advanced features.

In addition, the success of previous collaborations between the companies, which involved the adaptation and renovation of channel systems and the establishment of a Centro de Gestión de Autoservicio (CGA) (Self Service Management Centre) to manage incidents, also influenced “la Caixa” to choose Fujitsu once again.

A team made up of representatives from both companies then drew up a plan to identify customers' current and future needs (both at a functional level and in terms of usability and ergonomic design) and prepare for the launch of a new ATM concept.

Once the main requirements had been defined, “la Caixa” placed an order with Fujitsu for the manufacture of the new ATM to form part of the bank's self-service network, which is currently the largest in Spain and the second largest in Europe. The basic principles of the project are as follows:

1. Definition of conceptual features:
 - From the customer's point of view
 - From the branch's point of view.
2. Design requirements
 - Use of standard units in the market
 - Compliance with security standards
 - Compliance with recommendations for ergonomic design
 - Requirements for systems to communicate with the customer
 - Requirements for illuminated indicators.
3. Working method
 - Study of volumes
 - Ergonomic layout.

The new terminals offer a wide range of features, the most significant of which are as follows:

- A new integrated façade in the ATM space that conforms to the bank's image and ergonomic requirements
- A double screen. The upper screen allows communication of general commercial and personalised information (dynamic multimedia advertising). The lower screen shows the progress of the transaction
- An RFID connection
- A PalmSecure biometric recognition unit (an advanced security technology developed by Fujitsu based on an innovative biometric system that recognises the pattern of veins in the palm of the hand)
- A new, original design that allows the ATM to be customised according to the needs of the branch (through the use of interchangeable covers)
- The ability to allow disabled people to use mobile devices to interact with the ATMs
- Two-dimensional barcode reader (can be used for bills, payment of taxes, penalties, etc.)

Benefits

The introduction of Fujitsu's new ATM model will allow “la Caixa” to:

- **Enhance the customer experience** – strengthens the relationship between the bank and its customers through the introduction of a clear, customer-friendly interface and a wider range of improved features to facilitate easier access and use and the performance of advanced transactions in a secure environment
- **Optimise competitive advantage** – provides the self-service channel with a revamped and innovative image, strengthening and reviving its corporate identity and making customer contact points more easily identifiable
- **Improve operational performance** – increases market coverage of the self-service network with more contact points that can provide high quality services to supplement the personal attention and guidance provided by the network of branches
- **Increase business agility** – enables the customisation of terminals to suit branches' needs and makes the most of advanced technology to anticipate customers' future needs.

Expertise

Fujitsu Services is a leading company in Europe in IT solutions and services. Its business is focused on maximising the value of information technologies – through consultation, integration and managed services – for its clients in the banking, government, health, telecommunications, retail and industrial sectors. The company has an annual turnover of €3.59 billion and employs over 19,000 people in 20 countries. Fujitsu Services is the European service company of the Fujitsu Group, which has a turnover of €32.5 billion.

ASK FUJITSU

Contact us on +44 (0) 870 242 7998 or
askfujitsu@uk.fujitsu.com or visit uk.fujitsu.com