

The self-service system you can always bank on

“Fujitsu is delivering an enhanced level of service to ‘la Caixa’ and its customers by ensuring the maximum availability of Spain’s largest ATM network”



Customer’s Challenge

Since its foundation in 1904, “la Caixa” has grown to become the third largest Spanish Financial Institution (by assets) and one of the biggest savings banks in Europe. “la Caixa” Group has over 5,000 branches, more than 25,000 employees, over 10 million clients and the biggest ATM network of the Spanish financial system.

“la Caixa” bought the first ATMs in 1979, and by 1985 it had 235 units. Nowadays, “la Caixa” Group’s ATM network, almost all of it built by Fujitsu, has more than 7,210 units, through which more than 460 million operations were processed in 2005.

The multi-channel management strategy of “la Caixa” is based on the intensive use of new technologies. This delivers innovative services and improves customer service by enabling distribution channels to complement each other and work efficiently. The customer is the centre of attention and must have an integrated experience when using the different distribution channels.

Due to high volume of transactions and the extensive market coverage of “la Caixa”, the self-service channel is an essential element of the bank’s ability to provide services to its customers. This channel is one of the means available for the customers to do their operations quickly and efficiently, in accordance with the Financial Institution’s service objective.

In this sense, an ATM that is stopped or not working implies inconveniences for the customer and the loss of a great number of operations. Also, the coexistence of several suppliers with different service methods could affect the solving of incidences and could bring about problems in the coexistence, coordination and efficiency of the offered service.

In addition, the lack of integration of the data coming from the ATM network could diminish the ability of the Financial Institution to prevent unavailability, double incidence management and assure their satisfactory closure.

Fujitsu Solution

Fujitsu has more than 30 years experience in the self-service channel and maintains more than 20% of the ATM network in Spain.

“la Caixa” recognised the considerable challenge involved in efficiently managing, operating and maintaining the largest ATM network in Spain. So “la Caixa” decided to work with an IT service partner that had the necessary experience to guarantee that the network is always available and who was prepared to deliver the level of service that the bank required.

Fujitsu’s track record and customer references in the self-service sector persuaded “la Caixa” to sign a three-year alliance with Fujitsu for integrated support and management of the ATM

SUMMARY OF KEY FACTS

Organisation

“la Caixa”

Service/s delivered

The ongoing support and management of the largest ATM network in Spain, plus the deployment of dynamic multimedia technology and pioneering biometric security systems

Key Metrics

- 5,000+ branches
- 10 million clients
- 7,200+ ATM units
- 460 million ATM operations

Benefits

- Improved ATM network availability
- Optimised incident management, to increase employee productivity
- Centralised management of the ATM network leading to cost reduction and improved efficiency
- Consolidated performance information supporting continuous improvement of the self-service channel
- Improved management of field work by evaluating service agent effectiveness
- Strengthened “la Caixa’s” position as a leader in the European financial sector

CASE STUDY LA CAIXA

network. Furthermore, Fujitsu's success in adapting and renovating the self-service channel systems led to further work with "la Caixa".

In order to deliver an enhanced level of service to "la Caixa" and its customers in the self-service channel, Fujitsu developed an incident management model that links the network's availability to contractual conditions. This meant ATMs could be fixed within the required timescales, even outside of the typical branch hours. Fujitsu also established a Self-Service Management Centre (Centro de Gestión de Autoservicio – CGA) to enable the continuous improvement of the service delivery, the software and the system management. The basic features of the service are:

ATM Management Centre:

- Monitoring incident management using preventative management, operational control and a prioritisation system
- Technical help desk and mobile equipment support
- Centrally co-ordinating third party services eg. call centre, security, etc.
- Co-ordinating internal services eg. software development, reporting, trend analysis, adaptation, SLA monitoring, etc.
- Client reporting and SLA management
- Management methodology.

Network Management Solutions:

- Advanced ATM network monitoring and integrated management tools
- Self-diagnosis and remote access
- Management 'Dashboard'.

Field Services:

- Extended services schedule
- Technical maintenance eg. hardware failure repairs, vandalism management, etc.
- First level maintenance eg. consumable replacement, general maintenance and problem resolution.

Fujitsu has continued to work closely with "la Caixa" to deploy innovative technology in order to continuously enhance its service delivery and support the evolution of its 5,000 branches using a "Retail Store" model.

In particular, Fujitsu has introduced new communication and advertising methods into bank branches using its "Digital Media Networks" (DMN). "la Caixa" is the first financial organisation in Spain to use dynamic multimedia technology to present company information, product details and special offers to customers. As well as reducing launch time for campaigns by up to 83%, DMN enables businesses to run up to three times more advertising campaigns than normal, adapting them to the needs of each branch, and thereby improving the image of the bank and its branches.

"la Caixa" is also set to be the first organisation in Spain to introduce Fujitsu's pioneering PalmSecure security technology into its ATM network. Unlike other biometric systems, PalmSecure identifies people using their palm vein pattern, which is unique to each person, so that they can interact with the ATM more easily and safely. As these veins are two or three millimetres under the surface of the skin, it is almost impossible to forge them and they do not vary even in a wide range of temperatures.

Benefits to our Customer

Fujitsu's work with "la Caixa" has enabled the bank to:

- Improve ATM network availability (and the impact on business), by linking efficiency with contractual conditions and through the performance enhancement plans created by the Management Centre
- Optimise incident management, so branch employees receive expert advice, work more efficiently and spend more time on added value services
- Centralise the renewal, management and maintenance of the ATM network through a single supplier in order to cut costs and improve efficiency
- Integrate and consolidate the performance information sources of the self-service channel to help ensure its continuous improvement
- Improve the management of field work conducted by service agents, by measuring and evaluating their efficiency and effectiveness
- Increase sales, reduce costs and offer a better and more comprehensive service to all customers through the innovative use of advanced technologies
- Strengthen its position as a leader and key reference for the financial sector in Spain and Europe.

Our Approach

A team formed from members of both Fujitsu and "la Caixa" designed a plan to successfully transfer responsibility for the company's network incident management. Initially, a service evaluation of the ATM network was carried out, and after that, a pilot period was established in order to ensure the reliability and efficiency of the ATM network.

Fujitsu then established an innovative model of channel analysis in which efficiency is not only based on technical factors (average resolution time, incident ratios/warnings/alerts), but also takes into account operational availability (incidents that directly affect people using the terminal) and service information (parameters regarding SLA compliance, satisfaction level in branches and service availability level).

Using this information, a model for the management of incidents affecting availability of the ATM network was presented to "la Caixa", superseding the traditional view of incident management and resolution.

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