

“With the Fujitsu STYLISTIC tablet, our employees can intensify their relationship with customers and let them create, review and sign contracts digitally wherever and whenever they prefer.”

Lorenzo Malo
 Chief Multichannel Information Systems
 CaixaBank



CaixaBank is deploying over 20,000 FUJITSU Tablet STYLISTIC Q736 to implement a customer-oriented concept to securely share information and gather electronic signatures.

At a glance

Country: Spain
 Industry: Financial Services
 Founded: 2011
 Employees: 32,403
 Website: www.caixabank.com

Challenge

In a challenging and competitive retail banking market, CaixaBank is always striving to differentiate itself through technology. It wanted to implement a new customer-oriented digital platform that would enable employees to advise customers while sharing information directly and sign contracts digitally without any loss of security.

Solution

The bank is deploying over 22,000 Fujitsu STYLISTIC Q736 tablets with the highest biometric security standards. These devices enable employees to capture signatures and biometric data quickly and easily.

Benefit

- New and digital approach to intensify customer relationship and enlarge business opportunities
- Digitized biometric signatures are expected to be applied to 100 percent of processes before the end of 2017
- More efficient and customer-friendly process as well as ensuring critical information is always available at the touch of a button

Customer

CaixaBank has the largest customer base in Spain with over 14 million clients and it employs 32,000 people in 5,000 branches. Because of its focus on innovation, the bank is also widely recognized for its expertise in applying the latest technological advances to enhance customer experience. Its operations are driven by its core corporate values of quality, trust and social commitment. In 2016, CaixaBank was honored by The Banker and Euromoney because of its innovation projects.

Products and services

■ FUJITSU Tablet STYLISTIC Q736, with digital pen

Challenge

CaixaBank is always striving to make the customer experience as smooth and enjoyable as possible and technology has always played a key role in this. However, because of regulation of financial services, there is a need for a physical signature on contracts.

"Having to print, sign and then scan documents is inefficient and often the process must be repeated when mistakes are made," explains Lorenzo Malo, Chief Multichannel Information Systems, CaixaBank. "Working with paper also means that contracts may be filed in a single branch and inaccessible to other parts of the business."

CaixaBank wanted to find a better, more flexible way to handle signatures while also giving its 32,000 employees a new platform for sharing information with customers. The Spanish retail banking sector is particularly competitive and customer loyalty is notoriously fickle so differentiating through technology can be a major advantage.

"By moving from transactional banking to financial advisory we can really set ourselves apart," adds Malo.

In order to achieve its digitization goals, the bank needed a way to capture and record customers' signatures without the use of paper contracts, and wherever a sales agent happened to be working – in a branch, or in a customer's home. At the same time, it had to ensure that any new digital processes were robust enough to stand up to threats like fraud and identity theft, and above all maintain legal validity.

Solution

CaixaBank developed a digital transformation strategy to deploy new 'Smart PCs' to each employee. These devices would not only provide on-the-go access to all the bank's existing systems and applications, but also support a new approach of consulting customers in and outside the branches.

It is now equipping its workforce with the FUJITSU Tablet STYLISTIC Q736 with pen input. Digitized biometric signature specialist Serban Biometrics provided the software elements of the solution through its BeSign application, and supported the implementation.

"We chose to partner with Fujitsu because the STYLISTIC offers the touch technology, screen size and battery life at a competitive price with high security features," continues Malo. "We then put our internal R&D team to work adapting applications and systems to work with the new BeSign technology."



The Serban Biometrics software on the Fujitsu STYLISTIC enables customers to sign electronic documents on the device's screen, either in-branch, in the home or on the road. The signature is captured alongside selected biometric data, based on unique graphology. The software merges these details with the contract document and saves them straight to the CaixaBank's data center, creating a legally approved copy of the document, which is accessible to anyone authorized to view it, at any time, and without the need for a physical copy.

Benefit

Almost 100 percent of the banking processes will be validated by biometric signatures. This makes the process more efficient and customer-friendly as well as ensuring critical information is always available at the touch of a button, rather than buried in a filing cabinet. It also means that the bank can visit homes and businesses for optimal convenience.

"Everything is now integrated in a unique system: after signing a contract on the screen, the document is securely saved in an instant," comments Lorenzo Malo. "It's much more flexible, the document can be signed wherever and whenever the customer prefers."

Furthermore, the devices not only act to gather signatures, they also enable employees to share relevant information customers wherever they might be. This allows CaixaBank to move from a transactional model to one where all products and services can be highlighted in context no matter the location.

"With insurance products, for example, we can give a holistic view of all the protection each customer has at that moment, what else they might need and how much it will cost," remarks Malo. "Everything is related so the ability to have all the information in one place enables us to offer the best product to meet each customer's needs."

The new technology has also enabled the bank to reduce operational risk and save time on administration, making employees more productive. It has also made space savings simply by eliminating the need for filing cabinets.

"Now everyone who is authorized, including the customer, can access the information they need securely regardless of location," concludes Malo. "This has simplified the on-boarding of new customers, intensified our existing relationships and enabling us to remain one of the most innovative banks in the world."

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