



Aligning technology and operations for a Banking Platform

The consistent growth of Banco CTT has brought new challenges to the organisation in terms of operational scope with technology being critical as to allow for business scalability and a more digital customer journey. This bank has now several customised solutions that are co-created with Fujitsu.

About the customer

Banco CTT came from the natural evolution of financial services that were already being provided by CTT based on a value proposition of simplicity, transparency, and proximity. It is one of the fastest growing banks in Portugal with currently over 200 branches.



Sector: **Finance**



Location: **Portugal**



People: **240**



Web: **bancocctt.pt**



“Fujitsu has worked closely with us in this area I like to call TechOps, which combines technology and operations.”

Nuno Fôrneas, COO and CIO of Banco CTT

Challenge

To reflect an increase in the number of customers and operations maintaining the same level of service and preventing internal costs from escalating.

Solution

- Automation of processes
- Standardization of processes

Outcomes

- The recent implementation of the pilot project allowed improvements in terms of UX
- Thanks to new efficiencies, employees are now more available for more complex and bulky processes
- The organization thus offers its customers a more digital, responsive and secure journey

In the first semester of 2020, the sales performance of Banco CTT was already obvious in comparison to the previous year. Customer deposits had increased approximately 42% and 81 thousand accounts had been added to the number observed in the same period of 2019, which had also been marked by an average of more than 400 accounts added per day. The key was in service experience more than products. However, in order to prevent costs from escalating in light of the new demands, this service required adapted solutions.

Co-creating the solution

Used to working with a limited number of suppliers, Banco CTT saw Fujitsu as a partner in a process that was thought to be mid-to-long-term: it was necessary to approach the maturity and efficiency of the platforms where front and back office activities took place.

Involving several bank teams and, naturally, Fujitsu's team, a solution started being drawn up, which would resort to several tools in order to face the challenge of scalability. The goal: to optimise and standardise processes in the agencies as well as backstage in a way that would allow for assessing performance, introducing improvements, and in turn, measuring the efficiency of these improvements.

Within the ITSM (IT Service Management) scope, one of the platforms that stood out was ServiceNow, a partner of Fujitsu, which was already present in the agencies in terms of incident management. The advantages of this platform in terms of preventing twice the effort and inefficient costs and processes made it ideal for Banco CTT to have a 'factory' of standard processes. Other solutions for the automation and implementation of workflow are helping the bank on its way to business digitisation in line with an increasingly on-line and mobile service experience.

A safe investment

The recent implementation of the pilot project in some agencies has allowed for several improvements to be introduced in terms of user experience, which is one of Banco CTT's main concerns.

Due to these new efficiencies, employees are now more available for larger and more complex processes, which require extra attention, while the organisation also provides its customers with an increasingly digital, responsive, and safe journey.



Automation, Analysis and Workflow

These were the key aspects for implementing solutions



Pilot Project

It has already allowed for improvements in terms of UX

FUJITSU

marketing.pt@ts.fujitsu.com
Tel: +351 21 724 4444

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