

# Case Study CaixaBank

»The ATMs offer the best performance in the market in terms of downtime – we’ve seen operational availability rise from 95 percent to 98 percent, which means happier customers and fewer complaints. We’ve also increased the number of transactions performed at ATMs to 86 percent of the total across the bank.«

CaixaBank



## The customer

CaixaBank is Spain’s leading financial group in both banking and insurance. It was founded in 1904 and started out with the management of family savings, offering its clients pension insurance a full century before this social benefit was established elsewhere. Today, it employs over 30,000 people in over 5,000 branches and has nearly 10,000 ATMs across the country, making it one of Europe’s largest cashpoint networks.

## The challenge

CaixaBank strives to lead the field when it comes to using technology to improve customer service and increase operational efficiency. Recently, the bank undertook an ambitious plan to refresh its entire Automated Teller Machine (ATM) estate with next-generation machines.

“Our customers expect more functionality from ATMs; at the same time, automating more transactions relieves the burden within our branches allowing staff to focus on more added-value tasks,” explains a CaixaBank spokesperson. “We wanted to develop a new cash machine that would improve the user experience and showcase innovation in the market.”

For many years Fujitsu has manufactured CaixaBank ATM devices, making it the natural partner for this project. However, providing maintenance to ensure optimal availability was also a challenge.

“Previously, we agreed three year contracts with multiple suppliers to support our network of ATMs,” adds a CaixaBank spokesperson. “In order to realize this vision, we decided that partnering with Fujitsu as sole supplier and maintenance provider for ten years would be the best route to success.”

## The solution

For CaixaBank, the customer comes first, so it began the project with a series of focus groups and workshops involving members of the public to determine what features were required. Fujitsu then took these recommendations and designed a next-generation ATM that would meet those needs and could be manufactured in its production facilities in Málaga.

## The customer

Country: Spain  
Industry: Financial Services  
Founded: 1904  
Employees: 33,598  
Website: [www.caixabank.com](http://www.caixabank.com)



## The challenge

CaixaBank wanted to refresh its estate of nearly 10,000 Automated Teller Machines (ATM) and introduce new functionality and accessibility while ensuring maximal uptime.

## The solution

The bank partnered with Fujitsu to develop and maintain a new, user-friendly ATM platform that would incorporate the most up-to-date features and is currently rolling the new machines out nationwide.

### The benefit

- ATM uptime has increased to 98 percent, helping customers access their funds 24/7
- 74 percent of all bank transactions are now performed at ATMs, relieving the burden on branch staff
- Contactless card reader allows secure transactions via mobile and wearable devices, giving customers greater flexibility and reducing transaction times by 30 percent
- The ATM incorporates automatic banknote recognition for forged notes, simplified manual loading process and special features that enhance its usability for older or disabled users
- The new machines' reliability, design and intuitive interface make it popular with non-CaixaBank customers and tourists, providing added revenue for the bank

"This is the first ATM designed by customers and, as such, is totally adapted to their specific requirements," says a CaixaBank spokesperson. "We took all their feedback and worked with Fujitsu to create a new ATM platform with the versatility, security and reliability demanded by the market."

The result is the 'Punt Groc' (Yellow Point) terminal, based on the Fujitsu ATM Series 100, which has a contactless card reader that allows secure transactions via compatible mobile and wearable devices, giving customers greater flexibility in how they pay for goods and services. It also incorporates automatic banknote recognition for forged notes, a simplified manual loading process and special features that enhance its usability for older or disabled users.

CaixaBank is now in the process of rolling out over 8,500 new ATMs across Spain, relying on Fujitsu's 400-strong team to handle the decommissioning of existing terminals and the installation of the new ATMs. Fujitsu is tied to strict level of service that guarantees maximum uptime for all machines.

### The benefit

The new ATMs are delivering multiple benefits across the board – from added convenience for customers to ultra-reliability for the bank.

"The ATMs offer the best performance in the market in terms of downtime – we've seen operational availability rise from 95 percent to 98 percent, which means happier customers and fewer complaints to our directors," continues a CaixaBank spokesperson. "We've also increased the number of transactions performed at ATMs to 86 percent of the total across the bank and aim to hit 90 percent in the next year. That relieves the pressure on branch employees and frees them to concentrate on higher value tasks."

### Products and services

- FUJITSU ATM Series 100
- Fujitsu services:
  - Managed Maintenance
  - Remote Infrastructure Management
  - Application Services

In addition, the added functionality is proving to be a success – using contactless cards, customers can withdraw money 30 percent faster, reducing queues and frustration. And the new terminals also benefit from the latest advances in accessibility in order to support older people, disabled users, or those who are unfamiliar with electronic devices. That's why the ATM solution for CaixaBank is equipped with tools offering an avatar using sign language, high-contrast screens, large text and buttons, screen reader or keyboard navigation.

"It's a customized, dynamic interface that adapts to different user profiles, making it 100 percent accessible for every customer," comments a CaixaBank spokesperson. "Our history as a bank is based on a social and community commitment so ensuring that the elderly and disabled could make full use of the ATMs was a key concern."

The terminals also serve as a revenue generator from customers of other banks and tourists. The eye-catching design and intuitive, user-friendly interface make it popular for anyone who needs to withdraw money on the go: "We have the largest ATM network in Spain, many of which are in tourist destinations. Because our machines work 24/7, are visually appealing and easy to use, it attracts repeat business from visitors, and we benefit from the minimal commission charge on foreign transactions," adds a CaixaBank spokesperson.

### Conclusion

CaixaBank has just begun its ten year partnership with Fujitsu and following the initial success of the 'Punt Groc' ATM is planning to deploy another 1,400 in 2015 alone. In terms of its reliability, flexibility and functionality, plus the related services available 24x7, the Fujitsu solution puts CaixaBank at the forefront of retail banking.

### Contact

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2015-05-18

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