

Bank Zachodni WBK



CASE STUDY **BANK ZACHODNI WBK** **GRUPA SANTANDER**

ONLINE ADVISOR **MULTICHANNEL & VIRTUAL CUSTOMER SERVICE**

MARKET:

POLAND

LAUNCH YEAR:

2015

IMPLEMENTATION TIME:

5 MONTH

LiveBank²⁴
Virtual Branch Banking
www.livebank24.com



CHALLENGES

Face-to-face
customer service

How to increase the
number of applications

Omnichannel



SOLUTION

Video banking
made safe

Advanced online
collaboration features

Desktop & mobile

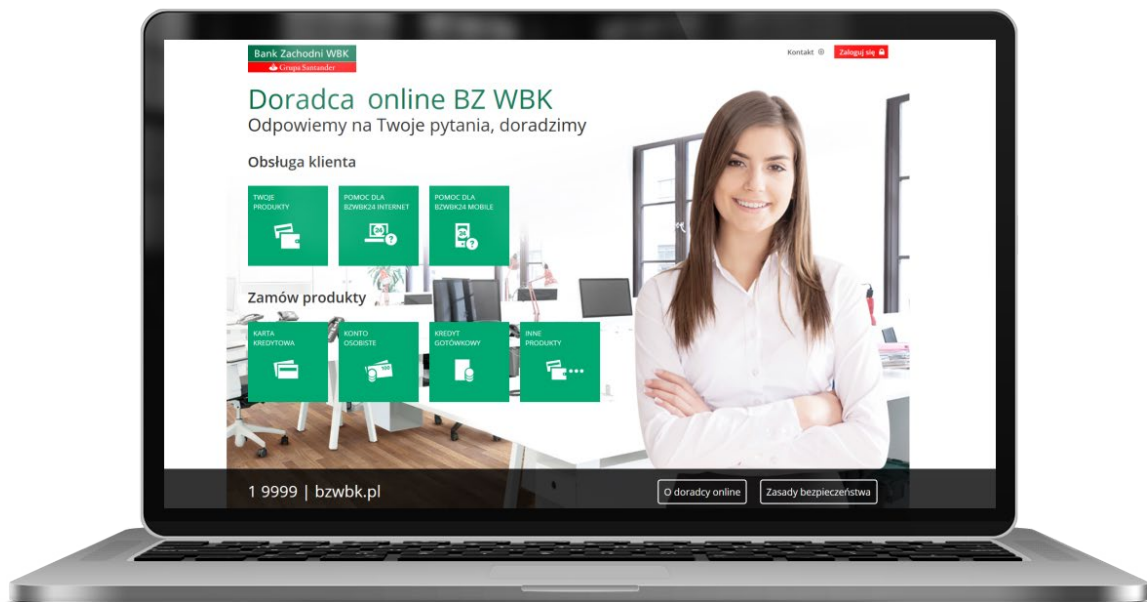


RESULTS

15%
of video calls

20% increase in
completed applications

#1 mobile app
(2016, by Forrester Research)



*„At BZ WBK, we understand and follow the needs of our clients. They all expect a bank that is accessible – everyday and everywhere. We promised them that they would use banking the way they like and we mean to keep that promise. Ever since we introduced Online Advisor in 2015, we have been continuously expanding this service. **The video and chat channels are now available to individual, VIP and SMB clients. They support***

***multiple languages, including Polish Sign Language.** In 2017, we introduced **video verification - the ability to open an account remotely, using biometric facial recognition.** It is from our clients that we know that expanding remote banking is the right way to go.*

Maciej Pietrucha
Director of the Multichannel Communication Center
Bank Zachodni WBK

BANK ZACHODNI WBK SANTANDER GROUP

Bank Zachodni WBK is one of the biggest and most innovative financial institutions in Poland. It offers banking services to individual customers, small and mid-sized businesses as well as large corporations. The BZ WBK Group has over 6 million clients, making it the fourth biggest in Poland. Its assets are worth PLN 150 billion.

The BZ WBK Group companies offer investment funds, insurance, leasing, factoring as well as brokerage and asset management services.

BZ WBK's main investor is Banco Santander - the biggest in the EU and 11th biggest worldwide by market capitalization.

*„ We have been developing the Online Advisor service, which grants remote access to a banking consultant from anywhere, for quite a few years. We constantly improve it, expanding its offer and making it more accessible with longer working hours. **In addition to basic communication forms such as audio, chat and video, we are one of the few institutions in Poland to support Polish Sign Language.** It also makes it far easier to help hearing-impaired clients in a physical*

SCOPE OF COOPERATION

Ailleron was entrusted with the creation and adjustment of the virtual bank branch concept to meet the needs of BZ WBK as well as its implementation on all major platforms, such as internet browsers and mobile apps (Android and iOS).

As part of the cooperation, Ailleron advised on usability and user experience of both desktop and mobile applications.

*branch. In this case, the conversation is held by a consultant at the physical branch, and the Online Advisor serves as an interpreter. As the customer satisfaction and overall interest in this channel increases, so does our confidence that this is **the future of bank-client interactions.***

Tomasz Niewiedział
Head of Multichannel Banking Area
Bank Zachodni WBK

„Online Advisor is one of the main differentiators in the digital banking area.”

Katarzyna Prus-Malinowska
Digital Banking Director
Bank Zachodni WBK

BUSINESS GOALS & RESULTS

1. OMNICHANNEL

BUSINESS GOAL

The creation of new digital touch points and an increase in user activity in those channels.

FEATURES USED

- » Video & audio calls, text-based chat
- » Security, authorization, authentication
- » Session recording
- » Integration with mobile and online banking

IMPLEMENTATION

In order to activate new banking access channels, the virtual bank branch was launched under the name of Online Advisor via both web browser and the bank's official mobile app, making it possible for the client to contact the bank through secure channels such as video, audio and chat.

This way, a multitude of features, including user verification and advanced collaboration capabilities, are available on desktop as well as mobile devices. In accordance with GDPR, all sessions in all devices are recorded, encrypted and available for searching and viewing.

RESULT



200 ONLINE ADVISORS

The popularity of Online Advisor increased demand for online banking consultants from 12 to 200 employees in the span of 3 years (as of 2018)



UP TO 3000 CALLS EVERY DAY

The increased interest in video, audio and chat conversations via Online Advisor resulted in moving a significant part of bank-customer interactions from the traditional Contact Center to the Online Advisor service.

BUSINESS GOALS & RESULTS

2. FACE TO FACE CUSTOMER SERVICE

BUSINESS GOAL

Supporting clients in banking processes using the video channel, making possible a physical branch-level of customer service remotely.

FEATURES USED

- » Secure video
- » Collaboration tools

RESULT



15% FACE-TO-FACE CUSTOMER SERVICE

Video calls accounted for up to 15% of all connections in Online Advisor (2017)

IMPLEMENTATION

The video channel provides a level of customer service on par with what you can expect in a physical branch, without the hassle of visiting a brick and mortar location personally.

Since it's fully secure (just like audio and chat), a wide array of convenient features was made available.



BUSINESS GOALS & RESULTS

3. INCREASE IN SALES

BUSINESS GOAL

To increase the number of purchases while decreasing the number of abandoned applications.

FEATURES USED

- » Collaboration tools
- » Active engagement
- » Routing

RESULT



**20% MORE
COMPLETED
APPLICATIONS**

Every fifth connection made to support form application results in a closed sale.

IMPLEMENTATION

The issue of purchase application form abandonment by clients, which is often a result of how complicated such forms can be, has been solved in Online Advisor. The feature involved suggests a conversation the moment it identifies the client's need for it (the Active Engagement module).

At this stage, the client sees a pop-up, asking for a face-to-face, audio or chat conversation with a consultant. A lot of advanced collaboration features can be used during such a call:

- » co-browsing (remotely accessing the client's form application on their computer),
- » screen and file sharing
- » document presentation features
- » graphic tools (marker, pencil, arrows etc.)

To make customer service in Online Advisor even more efficient, a Routing module was implemented. It serves to redirect clients to the most appropriate consultant both in terms of expert knowledge and the context of the conversation.

BUSINESS GOALS & RESULTS

4. CUSTOMER SATISFACTION

BUSINESS GOAL

Supporting clients' use of all banking processes at a level comparable to that of physical branches, offering the very same transaction capabilities.

FEATURES USED

- » Satisfaction surveys
- » Routing
- » Video, audio and text-based connections
- » Collaboration tools
- » Single Sign-On integration

IMPLEMENTATION

The ability to receive support via Online Advisor, regardless of one's current location, increases overall satisfaction with customer service. Features such as face-to-face (video) conversation, advanced expert matching (routing) and efficient client-consultant cooperation (with collaboration tools) were met with very positive reception.

A short satisfaction survey is displayed to the client at the end of each conversation.

RESULT



72% CUSTOMER SATISFACTION

Clients receive all the help they need from consultant, which has a positive impact on their overall satisfaction and loyalty.

BUSINESS GOALS & RESULTS

5. MOBILE FIRST APPROACH

BUSINESS GOAL

The creation of a full-featured mobile channel, which includes video, audio and text-based chat capabilities.

FEATURES USED

» Full integration with the mobile app

RESULT



43% MOBILE CONNECTIONS

Full access to Online Advisor on mobile devices.

IMPLEMENTATION

LiveBank's ability to fully integrate with the Android and iOS mobile operating systems made it possible to deploy Online Advisor on the bank's official mobile app. The mobile version has the full functionality of its desktop counterpart.

In 2016, BZ WBK's mobile app was voted the best mobile banking app in Poland and 3rd best in the world by Forrester Research. The mobile Online Advisor played its role in the success of the app.

BUSINESS GOALS & RESULTS

6. BANK'S IMAGE

BUSINESS GOAL

Supporting the bank's image, which includes being innovative, open to the needs of the modern client and supportive of socially excluded people.

FEATURES USED

- » Video-based customer service
- » Personalization

RESULT



CUSTOMER SERVICE FOR HEARING-IMPAIRED INDIVIDUALS

To provide proper customer service to hearing-impaired clients, the bank makes it possible to talk to a consultant fluent in Polish Sign Language.

IMPLEMENTATION

By using the most technologically advanced and user-friendly communication and collaboration solutions available, the bank's position as an innovative and modern institution is supported.

The ability to provide full customer service to hearing-impaired clients thanks to consultants that speak Polish Sign Language helps build the image of a socially responsible brand.

1000+

Products and IT projects implementations

4 OFFICES IN POLAND

HQ in Kraków, branches in Warsaw, Rzeszów and Bielsko

500+

An experienced team of the best IT experts

BRANCHES

Singapore, USA, Great Britain, Australia

ABOUT AILLERON COMPANY

LiveBank is powered by Ailleron, a global fintech company building pioneering products for the banking, telecommunication and hospitality industries. Our flagship products provide smart digital communication channels and the newest technologies to our clients. In short, we give them digital wings.

OUR TECHNOLOGIES IN USE

Our breakthrough technologies have been chosen by top banks such as: Citibank, Standard Chartered Bank, Commerzbank, Emirates NBD, Piraeus Bank, BZ WBK (Santander Group), mBank, ING, DNB Bank, Raiffeisen Bank, Credit Agricole or BGŻ BNP Paribas.

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ailleron
your digital wings

Want to find out how virtual branch can work for you or see it in action?

We'll be happy to share our experiences to show you how we've deployed our platform in over 20 countries.

[Send inquiry](#)

[Demo request](#)