

Banco Santander



Banco Santander is the largest financial group in the Iberian Peninsula and Latin America. With the help of Altitude Software's contact center applications, Banco Santander provides 24 x 7 telephone and Internet banking in its Portuguese branches and on other Banks of the same Group, delivering just the right blend of human interaction and technology for traditional banking activities.

Banking on Customer Satisfaction

Banco Santander first installed the Altitude Software solution for its contact center (SuperLinha) in October 1996. Banco Santander needed a contact center management application that could keep pace with its growth, while supporting the superior customer service that Banco Santander customers have grown to expect. Altitude Software deployed Banco Santander's blended call center, computer telephony integration (CTI), interactive voice response (IVR). Altitude Software has also developed the Home Banking and the Corporate Banking Solution for the three Banks of the Group: Banco Santander Portugal, Banco Totta & Açores and Crédito Predial Português.

Superior Customer Contact

Approximately 120 agents, supervisors, trainers, and back office employees staff the SuperLinha contact center. SuperLinha receives about 3,000 inbound inquiries daily. During banking hours, all calls are answered by agents. After hours, customers interact with Altitude's IVR and Homebanking applications, where basic self-provisioning services such as bill paying, obtaining account balances, and transferring funds - are available. In this environment, security is paramount, and the Altitude Software system identifies each customer using secure account numbers and passwords

In addition to inbound inquiries, the bank periodically launches outbound marketing campaigns to "welcome" new customers and inform existing customers of updates on new services, credit card promotions, etc. Within this type of campaigns, Altitude Software's superior scripting tool helps Banco Santander efficiently establish relationships with their customers.

"We see Altitude Software as a strategic business tool for the bank. Increased customer satisfaction and accessibility, time and money saved, are critical to us. This system is becoming an integral part of our business planning and delivery, a critical tool within the overall strategy of our organization."

*Madalena Lobo
Director, Banco Santander Portugal*

Client Data

- Banco Santander is the largest financial group in the Iberian Peninsula and Latin America
- Banco Santander was the first bank in Portugal to offer home banking access
- Banco Santander Portugal had 1287 employees and 118 branches in 2000
- Banco Santander Portugal ROE was 14,7 % in 2000

Business Benefits

- **SuperLinha**
SuperLinha is a growing contact center taking 3,000 inbound calls and achieving 10,000 outbound registers monthly at the end of 2001
- **Net B@nco**
Net B@nco can provide consistent customer service for web-based customers
More than 11,000 Banco Santander customers (end 2001) work regularly with Net B@nco and can receive the convenience and the same high-quality service provided by the Contact Center

Optimize Contact Center Resources

In the Contact Center, agents have a mix of skills, and some may need additional training, or more comprehensive scripts for specific campaigns. Altitude Software optimizes resources through call blending and flexible scripting, so changes and updates are implemented in a matter of hours. Using Altitude Software, agents can be simultaneously logged into inbound and outbound campaigns as the workflow dictates - reducing inbound customer queues and supporting critical revenue generating outbound campaigns.

Interactive Web-based Customer Service

Banco Santander's web site, now registers on average approximately 90,000 hits and 15,000 sessions daily (2001). Launching the SuperNet web site in 1997, Banco Santander was the first bank in Portugal to offer home banking access. Today, under the Net B@nco brand, its website provides consistent customer service for web-based customers. Through Net B@nco, customers can choose between transactions, products and services or get financial information. When Net B@nco customers have a question, they can choose the "collaboration" mode and elect to receive a callback at any time. With Altitude Software, customers who use the Internet get the convenience and the same high-quality service provided by Contact Center. Net B@nco is completely integrated with the Contact Center for the three banks of the Santander Group in Portugal.

Altitude Software Delivers Results

Altitude Software plays a critical role in the success of both the Contact Center - SuperLinha and the Net B@nco website. More than 11,000 Banco Santander customers work regularly with Net B@nco. Banco Santander views Altitude Software as the platform that will help it maintain its competitive advantage and deliver new and improved customer service offerings. Banco Santander Portugal plans to expand on its success by offering a full range of automated services to small businesses, relying on Altitude Software to deliver these automated services quickly and easily.

Altitude Solution's Advantages

- **Software Solution**
 An integrated suite of software applications that couple the power and reliability of communications technology with advances and innovation in software
- **Suite Based but Modular Solution**
 A component – based approach lets organizations expand the solution as they need, leveraging existing investments
- **Competitive Advantage**
 Ease of use and speed of implementation offer a lower total cost of ownership

Contacts

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