

Caja España

Caja España is financial institution born as a merger among five other banks, Cajas de Ahorros: Caja de Ahorros y Monte de Piedad de Palencia; Caja de Ahorros y Monte de Piedad de León; Caja de Ahorros Popular de Valladolid; Caja de Ahorros Provincial de Valladolid (1940); y Caja de Ahorros Provincial de Zamora.

Today, Caja España is the first financial company in Castilla and Leon, and one of the first in Spain, to use an advanced data processing system to negotiate the financial needs of more than 1,380,000, with additional resources that total 13.722 million Euros (as of December 31, 2003). Caja España has 538 branch offices greatly distributed throughout the Spanish territory, with 591 cashiers and a total of 2,761 employees.

The Contact Center as an Essential Element of Client Relations

In mid 90's, the Caja España's contact center began to operate. In 2001, the company decided to position the contact center as an essential element in client relations, based on the multi-channel relationship that it provided between the bank and customers. Caja España looked to integrate a new contact center with the following objectives in mind: convert the center into a strategic nucleus for client contact; incorporate "one line" in client service regardless of the access channel (telephone, e-mail, chat, Web collaboration, etc.); provide uniform service to achieve a uniform image; include automatic answer systemization and resource optimization; incorporate complete and easy to use statistical indexes; establish a system to manage contacts, arguments and campaigns, and obtain the maximum outbound functionality in accordance to the needs (prior, progressive and predictive), and in the processing of inbound and outbound calls (blending). Additionally, the plan took into consideration the ACD update, and integration of CTI, VRU and digital recording.

Integration led by Altitude Software

Together with Caja España and Accenture, Altitude Software provided the master plan to integrate the system and adapt it to meet user need, attaining optimum results based on the requirements.

The integration was scaled and implemented and resulted in various immediate benefits. Before agents received calls, clients were now identified by VRU. Likewise, countless agent hours were saved as a number of operations and questions could be taken automatically taken care through the system. Lastly, new operations and questions were incorporated into the generic VRU tree and parallel trees were created for specific and determined operations, or those of large volume.

The agent browser has a specific script for each campaign. This facilitates the work

“ We initially pre-selected nine businesses for this project. Once only four remained, we asked each candidate company to prove the proper function of their technology. We carried out visits to existing clients to verify the viability of each company's proposed platforms. The company standing was Altitude Software, chose for the CTI solution. ”

*Julián Gómez de Paz,
Caja España
contact center manager*

Caja España

- First financial company of Castilla and Leon
- Manages financial needs of more than 1,380,000 clients
- Resources of 13,722 million Euros
- 538 branch offices throughout Spain
- 2,761 employees

Organizational Benefits

- **Greater productivity**
Caller ID of clients in VRU to prepare agents before handling a call and self-service operations have reduced the investment in teleoperating hours.
- **New operations**
Incorporation of new automatically executed operations. Incorporation of new operation for specific tasks and those of large volume.
- **Creation of specific scripts**
Scripts for each individual campaign and seamless implementation in the agent screen.
- **Altitude CTI extensive information**
Cross-referencing of extensive information provided by the Altitude CTI in order to efficiently manage contact center tasks.
- **Integration with business applications**
Solution integration with internal applications has been optimum operational banking system.

since agents know beforehand the purpose of campaign. Through the information gathered during the script, Caja España obtains a huge quantity of generic information, and automatically registers each interaction in the client history. This information allows the bank to carry out specific marketing campaigns with a greater efficiency.

The cross-reference of information provided by the Altitude CTI, in terms of campaigns, operations, agents, times, phone systems, data, schedules, allows supervisors to efficiently manage a variety of contact center tasks. Julián Gómez de Paz, Caja España contact center manager indicates, "All this (functionality) facilitates supervision. The amount of entering calls per hour and average solution times by operation type are analyzed in order to maximize platform scaling. Additionally, the technology provides identifiers and warnings that allow supervisors to constantly monitor the state of the system."

Business Application Integration

The integration of the solution with existing business applications has met the needs of the CENTURY 21 system that supports Caja España's operational banking. One of the most critical elements was the proper implementation of the VRU and "silent agent" support.

Agents are provided with an exclusive screen in which client information automatically appears, such as name and account number; client request and corresponding campaign (operational banking, gift redemption, card activation, etc.); problem that occurred which required the call to be transferred through the VRU (if there is one); specific campaign script with all possible contact termination reasons; client contact history and phone number from which client is calling (caller ID).

As soon as the agent closes the contact, the information automatically becomes a part of the client history. If the client immediately calls again, the agent that attends will be provided with all the data of the previous call. When receiving mail or using chat, the agent is provided with all client information and a record of the interaction is also automatically incorporated into the client history.

Altitude Solution's Advantages

- **Incorporation of the "single line"**
Permits Caja España to prioritize services and regulate overflows in order to balance the unexpected workloads.
- **Automatic progressive dialing**
Notably improves the calls/hour ratio of agents.
- **Multi-channel and multimedia**
All channels unified and integrated with corporate systems.
- **Productivity tools**
Simple integration with existing application and service and campaigns development tools.

Solution Description

- Altitude v6.2
- Altitude Inbound/Outbound
- Altitude IVR
- Altitude uAgent Windows
- Altitude Supervisor
- Altitude uRouter
- Altitude e-mail
- Switchboard Avaya
- SQL on Windows

Contacts

- **Altitude Software**
Calle Augustín Foxá, 12
28036 Madrid Spain
Tel. + 34 917 320 350