



BRE Bank ranks among Poland's leading investment banks and is one of the top providers of comprehensive corporate banking services. mBank and MultiBank are BRE Bank brands for its fast-growing retail banking divisions. mBank, the first "pure" internet bank in Poland, has become the leader in internet-based retail banking in Poland. MultiBank, established in the autumn of 2001, puts together internet-based banking and a network of specialized financial services bureaus. Multibank and mBank have recently extended their Altitude uCI solution in order to handle the fast-paced growth of their joint contact centre in Poland. Both banks share the same Altitude-enabled contact centre facilities, located in Łódź, Poland.

## Efficiently managing large volumes of customer interactions

In 2004, mBank and MultiBank increased their contact centre capacity to 275 agents to meet strong customer demand. The Łódź-based contact centre currently handles an average of 1.000.000 customer interactions each month and operates 24 hours a day, 7 days a week, 365 days a year. BRE Bank's retail banking divisions have already achieved operational ROI for the initial implementation of the Altitude uCI solution back in 2002. The Altitude uCI enabled mBank and MultiBank to reduce operational costs by 30% in their contact centre and achieve higher levels of customer satisfaction, with an 89% rate of telephone interactions answered within 15 seconds.

## Contact centre performance

In both projects, the Altitude uCI solution was integrated with Altamira, a comprehensive suite of banking solutions developed by Accenture. Altitude's CTI functionality automatically transfers information gathered by the IVR to the agent desktops, avoiding the need for agents to reidentify the customer. Altitude uCI specifically enables the routing, queuing, and tracking of inbound interactions intelligently and more efficiently. For instance, inbound calls are directed to the most appropriate agent, that is, the agent with the necessary skills and knowledge to assist and resolve customer queries.

In the meanwhile, Altitude Software's outbound dialling solution enabled MultiBank and mBank to execute targeted outbound campaigns for lead generation and qualification, direct mail follow-up, and appointment scheduling. "BRE Bank has a significant commitment to customer service excellence, and Altitude Software continues to provide BRE Bank's divisions, MultiBank and mBank, with a critical tool for managing key interactions with our customers," commented Jaroslaw Swierczewski, BRE's Vice director Retail Banking Information Technology Department.

" The Altitude Software team has become a strategic partner in our projects and its solutions play an important role in our successful telebanking operations "

*Jaroslaw Swierczewski,  
Vice director Retail Banking Information  
Technology Department at BRE Bank*

### BRE Bank

- Top Polish provider of corporate banking services
- mBank and MultiBank are BRE Bank's retail banking divisions
- MultiBank puts together internet-based banking and a network of specialized financial services bureaus
- mBank is the leader in internet-based retail banking in Poland
- Both banks share the same Altitude-enabled contact centre facilities, located in Lodz, Poland

### Business Benefits

- **Rapid ROI**  
MultiBank and mBank have already achieved operational ROI in the contact centre since the initial implementation back in 2002, with operational costs reduced by 30%.
- **Increased customer satisfaction**  
The banks have achieved higher levels of customer satisfaction with an 89 percent rate of telephone interactions answered within 15 seconds.
- **Enhanced agent performance**  
Using Altitude's recording solution, the banks are able to accurately evaluate CSR performance.

### Real-time recording, storage and retrieval of telephony sessions

mBank and Multibank can also access past calls to audit and to solve any issues that might arise between agents and customers regarding a specific banking transaction. Therefore, Altitude Voice Recorder has been integrated in the project. Altitude Voice Recorder, natively integrated with the Altitude uCI suite, provides real-time recording, storage, and retrieval of telephony sessions. Call recording technology enables mBank and MultiBank supervisors to trigger recordings based on the content of calls.

### Monitored success

Another key requirement was to manage and monitor, in real-time, the contact centre. The Altitude uSupervisor module notably enables contact centre managers to quickly create and configure campaigns, agent skill profiles, alarms, and schedules as well as dial rules. This unified reporting and management solution gives supervisors and management the flexibility to evaluate and meet activity surges, evolving business needs, and to continuously improve the effectiveness of their contact centre. "Altitude uCI continues to generate quantifiable benefits and to provide the bank with capabilities to ensure that BRE Bank continually meets and exceeds our clients expectations. The Altitude Software team has become a strategic partner in our projects and its solutions play an important role in our successful telebanking operations," concluded Jaroslaw Swierczewski.



*MultiBank is the first virtual bank in Poland operating with its branches as a supplement to other distribution channels*

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| Solution Benefits |   |
|-------------------|---|
| ●                 | <b>Software Solution</b><br>An integrated suite of software applications that couple the power and reliability of communications technology with advances and innovation in software. |
| ●                 | <b>Complete Solution</b><br>A component – based approach lets organizations expand the solution as needed, leveraging on existing investments.  |
| ●                 | <b>Competitive Advantage</b><br>Ease of use and speed of implementation offer a lower total cost of ownership.  |

| Solution Description |   |
|----------------------|---|
| ●                    | PABX : Avaya Definity   |
| ●                    | DBMS : MS QL 2000   |
| ●                    | Server: MS Windows 2000   |
| ●                    | Altitude uCI 6.2 including: Altitude Voice, Altitude uRouter, Altitude uSupervisor, Altitude Script Developer, Altitude Voice Recorder. |

| Contacts |  |
|----------|--|
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