

Romanian Bank Improves Customer Service, Branch Productivity

Customer Case Study



Banca Comercială Română re-designs and modernizes its network with Cisco Lifecycle Management and Borderless Network solutions.

EXECUTIVE SUMMARY

Customer Name: Banca Comercială Română

Industry: Financial Services

Location: Romania

Number of Employees: 9100

Challenge

- Make IT less a cost center and more a key enabler for business transformation and growth

Solution

- Cisco Lifecycle Management approach, providing greater insight into IT infrastructure
- Cisco Borderless Network solution, enabling anytime, anywhere access to people, tools, and information

Results

- Increased customer choice and improved service experience
- Reduced IT and communication costs by 10%
- Provided greater business agility to stream training, regulatory compliance, and business TV video content

Challenge

A member of Erste Group, Banca Comercială Română (BCR) is Romania's leading bank. It provides companies with leasing, asset management, pension services, and funding for construction projects. BCR's extensive branch network offers a full range of financial products and services in most Romanian towns. With the largest national ATM (over 2,200 machines) and POS (over 18,000 terminals) footprint, BCR is the market leader in card and banking transactions. In addition, it offers electronic banking services, including Internet banking, phone banking, and e-commerce services.

Strengthening customer loyalty is very important to BCR. Success depends on offering not just the best financial products, but increasingly on also providing the most flexible, secure, and satisfying service experience possible for customers.

"Although many of our customers still visit their local branch, increasingly they also want the option of being able to complete transactions safely from the comfort of their home, or to talk to product experts out-of-hours," says Octavian Damsa, head of central infrastructure administration for BCR.

An aging voice and data infrastructure that was no longer able to support business growth or new collaborative technologies was preventing the bank from delivering these customer improvements. These problems were compounded by an outdated wide area network design that made it difficult for the branches to share information and tools.

For BCR's relatively small IT team, management of this environment presented a significant challenge. The IT infrastructure had grown organically over a number of years, making it hard to keep track of exactly what equipment was in use and its age. Often the IT team would only learn that a product was approaching end-of-life or end-of-service when a particular contract came up for renewal. Finding time to plan IT projects that would help to innovate the business was also difficult due to the frequent need to travel to a branch to attend to issues such as private branch exchange (PBX) maintenance, or moves adds, and changes.



“We can provide our customers with quicker, convenient access to knowledgeable advisors who are best placed to deal with their enquiries.”

Octavian Damsa
Head of Central Infrastructure Administration
Banca Comercială Română

Solution

In response, BCR decided to re-design and modernize its branch network with the aim of creating a new platform that would support it for the next five years. The initial problem was finding where to start.

“It was very important to keep disruption to a minimum, while also protecting IT investment. Most of our core routing and switching was Cisco-based, so we talked it through with our account manager. He then introduced us to a team of expert network architects and consulting engineers from Cisco’s Advanced Services organization. They helped us to develop an architectural design and implementation plan to help reduce complexity and risk,” says Damsa.

The first step in the planning process was to improve insight into network and identify any vulnerability. Using the Netformx tool, a cornerstone of the Cisco® Lifecycle Management approach, the bank’s IT team gathered information from Cisco devices, including product serial numbers, end-of-life milestones, security alerts, software versions, and contracted support.

“The network audit was followed by a series of workshops. Cisco Advanced Services helped us to prioritize IT investment and determine what needed to be done to move to the future state. They then produced a long-term strategic network design that was fully integrated, tested, and validated. This helped to ensure the implementation remained completely invisible to our customers,” says Damsa.

Based on [Cisco Borderless Network Architecture](#), the new design provides the bank with a highly available platform for delivering IP telephony, data, and video services. It also lays the foundations for mobility and collaboration by linking together users, devices, applications, and business processes with the network.

The solution comprises Cisco 7200 Series Routers in the core, Cisco ASR 1006 Routers at the edge, and Cisco 2901 and 2911 Integrated Services Routers in the branch. A key feature of Borderless Network Architecture is the way that security is built into all parts of the network fabric. Cisco ASA 5500 Adaptive Security Appliances provide proven firewall services, real-time threat defense, and highly secure remote access. Business continuity is underpinned by the Cisco award-winning SMARTnet® support service, helping ensure the bank has around-the-clock access to Cisco engineers and an extensive range of technical resources.

Results

Initially, BCR intends to use its new platform to replace expensive PBX systems and move branches to IP telephony. Over 1500 IP phones have been implemented so far with other phased migrations planned. Over time, the Cisco solution will enable the bank to significantly reduce its phone bill, while lowering IT costs through the introduction of centralized management. Although these financial savings could be as much as 10% of the total telecommunications costs, they only form part of a wider business case.

Combining Cisco Borderless Network Architecture with IP telephony provides the first steps towards transforming productivity and customer satisfaction. “We now have far greater flexibility for handling and transferring calls between branches. This is important because it means that we can provide our customers with quicker, convenient access to knowledgeable advisors who are best placed to deal with their enquiries,” says Damsa.

Skills-based routing means that clients are now connected the first time with the right financial experts, regardless of where they are located, thereby speeding-up negotiations and decision-making. As well as offering a more efficient service, the bank can make better use of highly skilled specialists, in turn helping to increase success rates for up-selling or cross-selling related products and services.

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Head of Central Infrastructure Administration
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In addition, Cisco Borderless Network Architecture provides the bank with new opportunities to optimize other customer touch points, such as payment centers and helpdesks. For example, virtualizing these contact center operations would enable the bank to rapidly form a team of dedicated agents and home workers to support a forthcoming marketing campaign.

IT is also more proactive. Thanks to the audit, BCR now has a more effective approach for managing assets and planning prioritizing IT investment. “We have a much better view of our IT estate. This means there are no more unpleasant surprises, such as unforeseen and unbudgeted expenditure,” says Damsa.

Next Steps

Cisco Borderless Network Architecture provides an “invest once, use many times over” approach. For example, rather than run video over a discreet network to a select few, the Cisco architecture allows it to be cohesively extended across the organization. For the bank, this could mean the ability to stream training, regulatory compliance, and business TV video content directly to IP videophones, desktops, and mobile devices.

For More Information

To learn more about Borderless Networks, go to:
www.cisco.com/en/US/netsol/ns1016/index.html

Product List

Routing and Switching

- Cisco 7200 Series Routers
- Cisco ASR 1006 Routers
- Cisco 2901 and 2911 Integrated Services Routers

Network Management

- Cisco SMARTnet

Security and VPN

- Cisco ASA 5500 Series Adaptive Security Appliances

Voice and Unified Communications

- Cisco Unified MeetingPlace® Express
- Cisco Unified Contact Center Enterprise
- Cisco Unified IP Phones 6900, 7900, 8900, 9900 Series



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