



# Account Opening by Video: Sparda-Bank Baden- Württemberg Makes Eye Contact with the Customer

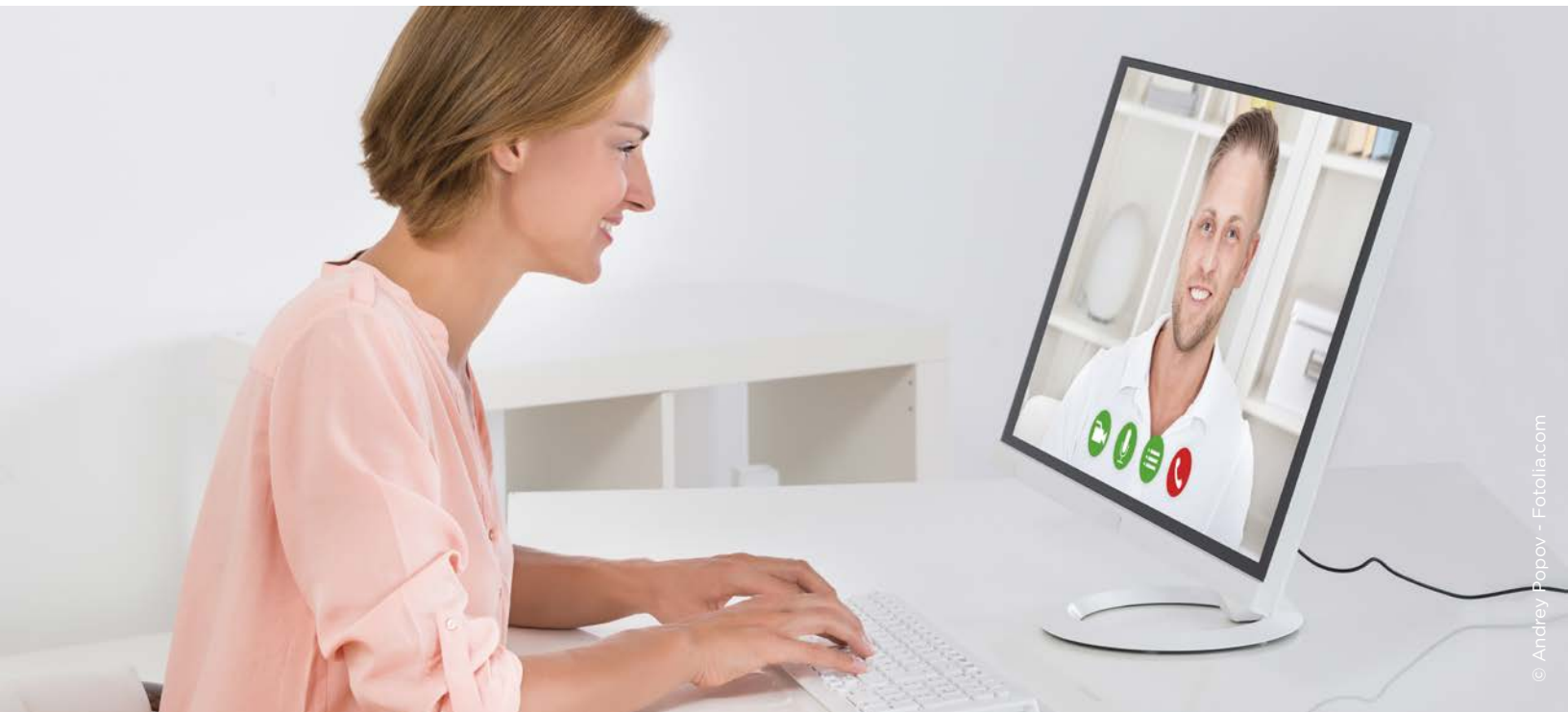
Photo: Sparda-Bank Baden-Württemberg eG



## Digitization of the banking world: continuously opening new communications and sales channels

As a direct bank with branch operations, Sparda-Bank Baden-Württemberg wants to combine the human element with digital technology. Based on the UCC platform Avaya Aura and video solution Scopia, the financial institution has opened a new, personal contact channel for its customers: account opening by video, unique on the German banking scene. Whether young or old, this service has received a positive response from customers. They enjoy the benefits of customer care without barriers such as a long journey or finding a parking space.

“The digitalization of business and society continues to advance. We want to keep up with this development to offer our customers new communication and sales channels and thus choice and freedom,” is how Stefan Bisterfeld outlines one of his key areas of responsibility as head of direct sales at Sparda-Bank Baden-Württemberg eG. “We had the idea of combining the advantages of personal contact with the current technical possibilities to offer the customer account opening via video consultation.” The fact that the customer has a working checking account immediately after the conversation is unique in the banking world.



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*Using videoconferencing, the customer can almost invite the advisor into their living room*

## Results

The customers of Sparda-Bank Baden-Württemberg benefit from a unique service: checking account opening by video and thus the freedom to make personal contact via a new digital channel. The newly opened account is available to customers on a credit basis immediately after the video conference. Sparda-Bank Baden-Württemberg plans to expand video consultancy. Conceivable applications include investment advice or mortgage financing. Here, the financial institution would continue to focus on the ideas and innovations of technology provider Avaya.

The association of Sparda banks consists of twelve independent institutions. "With total assets of around 14 billion euros, we are the largest Sparda bank in the association," explains Bisterfeld. The various Sparda banks are connected via a common data center, Sparda-Daten-Verarbeitung GmbH in Nuremberg. Based on Avaya Aura, the data center provides each Sparda bank with unified communication services in a private cloud environment.

In addition, in the 1990s, several Sparda banks founded Sparda-Telefonservice GmbH in St. Ingbert as a centralized call center for first-level support. The current existing solution is to be replaced in 2016 by Avaya Interaction Center - where the entire routing of incoming calls runs via the unified communications platform at the Nuremberg data center.

"We take on more complex service requests or further consultations with our customers ourselves," continues Birgit Wößner, who runs the Sparda-Bank Baden-Württemberg call center in Karlsruhe. "St. Ingbert passes these calls onto us as second-level support. In addition, we also have our own input channels." Since 2012, Sparda-Bank Baden-Württemberg has used Avaya Aura for its advisory call center. "Our 36 advisors in Karlsruhe all use the Avaya solution and process requests simultaneously on the Avaya one-X Agent desktop application. The solution is implemented centrally at the Nuremberg data center, we use the features via our IP network."

As head of the advisory call center, Birgit Wößner observes the digital transition of communication behavior in the economy and society very closely. And, like Stefan Bisterfeld, she sees great opportunities in using digital technologies to strengthen personal contact with customers. "Using video, the customer can almost invite the advisor into their living room from the comfort of their own armchair, and so dispenses with the long journey and having to find a parking space," is how Wößner describes the basic idea of the new communication and sales channel. And Stefan Bisterfeld adds: "With the project we did not want to open up a quantifiable business area, but firstly gain experience in how our customers and staff accept the issue of video."

## Strengthening Personal Contact by Video

The account opening via video started in April 2015. "The implementation took six months," recalls project manager Anke Hilcher from Sparda-Bank

## Challenges

- Need for a way to combine the advantages of personal customer contact with the latest digital technologies
- Desire to offer banking customers new communication and sales channels and thus more choice and freedom

## Value Created

- Video conferencing solution provides the necessary functions to serve customers across multiple channels
- Successful implementation and acceptance of account opening by video prepared Sparda-Bank for the digital transformation of banking

Baden-Württemberg. "We firstly had to set up special video meeting rooms, create the process 'checking account opening by video', train the call center staff for the new video channel and of course implement the entire technical infrastructure." Today Sparda-Bank Baden-Württemberg has a video infrastructure based on Avaya Scopia in its Karlsruhe Advisory Center consisting of the Avaya Scopia Elite 6000 MCU, the Scopia Desktop Server, Scopia Management and two video workstations. "The decisive factor in the project for me was the good cooperation with Avaya. Throughout the launch a contact person was available – not only for questions about the Scopia solution, but also with important tips on design, lighting or sound in the video rooms, for example," says Hilcher.

## Options and Freedom Were the Winning Factors

"For the video account opening the customer agrees to an appointment with us, online, by phone or in the branch," is how Anke Hilcher outlines the actual process. "Then he receives an invitation email with the date, the system requirements and instructions for installing the Scopia browser plug-ins." At the same time Sparda-Bank sends a link to Web ID Solutions, a service provider that specializes in the Money Laundering Act-compliant legitimacy of customers in video processes. "Right now we have seven video advisors," continues Hilcher. At the agreed time they go to one of the two video rooms and begin the consulting process. Here, the advisor uses the same distribution system as in the branch and shares the screen contents with the customer. The latter can see via video, next to the advisor, what is being recorded on the system - and therefore he also has the chance to make corrections. During the consultancy, the customer receives his account number and can use the checking account, if it is already legitimized through WebID Solutions, on a credit basis immediately. Joining the cooperative and the granting of an overdraft facility still require a signature on a paper document, which the Sparda-Bank sends to the client. "This is a legal requirement. After this, the customer has full access to the checking account," concludes Hilcher.

"The topic of the networking of the various channels was also important to us in the overall context," says Birgit Wößner, linking her colleague in with the process description. For example, if the customer begins by opening the checking account online at the homepage of Sparda-Bank, he can continue at any time in the branch or via a video consultation – without having to start from scratch. "It's here that the customer has really gained in choice and freedom," says Wößner. "For me it's exciting to see how the communications and sales channels will continue to develop in the banking business under digitalization. Telephony remains important - but beyond that a lot will happen in the coming years. For this we need the ideas and innovations of our technology provider Avaya."

And that customers are open to new ideas is clearly shown by the experiences of recent months, across all age groups, whether students, entire families or senior citizens: customers are enthusiastic about the video options at Sparda-Bank. Stefan Bisterfeld sets a positive tone: "The project was a complete success. We will therefore now expand the video consultancy into new areas and roll it out on a broader basis overall. Nothing has been finalized yet, but everything is feasible – from investment consulting to mortgage lending."

## Well-equipped for the Digital Transformation

"The banking business is changing. Digital communication media such as video will become increasingly important in the coming years. For this we need the ideas and innovations of technology provider Avaya." Birgit Wößner, Head of Call Center, Sparda-Bank Baden-Württemberg eG

"The video project was a complete success. What was decisive were the short distances to Avaya: whether in the planning, launch, test phase or live situations – a contact person was always immediately available." Anke Hilcher, Project Manager Video Consulting, Sparda-Bank Baden-Württemberg eG

**“With the videoconferencing system Avaya Scopia we have taken the opportunity to combine the human element with digital technology, and given our customers the freedom to connect with us over another integrated channel and to open accounts.”**

– **Stefan Bisterfeld**, Head of Direct Sales, Sparda-Bank Baden-Württemberg eG



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## Solutions

### Unified Communications:

- Avaya Aura® Solution for Midsized Enterprises

### Contact Center:

- Avaya Aura® Interaction Center
- Avaya one-X® Agent

### Video:

- Scopia® XT 5000 video room system
- Scopia® Elite 6000 MCU
- Scopia® Desktop
- Scopia® Management

## About Sparda-Bank Baden-Württemberg eG

The Sparda association consists of twelve independent institutions. They are connected by a jointly operated data center, Sparda-Daten-Verarbeitung (Sparda data processing) in Nuremberg, and an internal communication service, Sparda-Phone Service GmbH in St. Ingbert. In terms of economic data (as of fiscal year 2015), Sparda-Bank Baden-Württemberg plays a leading role in the network of cooperative banks. With total assets of EUR 14.0 billion, it is the largest cooperative bank in Baden-Württemberg. It has a total of 39 branches and 49 self-service banks. 730 employees, including 50 trainees, serve approximately 700,000 customers and 505,000 members with a customer volume of 22.8 billion euros. More information can be found at [www.sparda-bw.de](http://www.sparda-bw.de).

## About Avaya

Businesses are built on the experiences they provide and every day millions of those experiences are built by Avaya (NYSE:AVYA). For over one hundred years, we've enabled organizations around the globe to win—by creating intelligent communications experiences for customers and employees. Avaya builds open, converged and innovative solutions to enhance and simplify communications and collaboration—in the cloud, on premise, or a hybrid of both. To grow your business, we're committed to innovation, partnership, and a relentless focus on what's next. We're the technology company you trust to help you deliver Experiences that Matter. Visit us at [www.avaya.com](http://www.avaya.com).