



Success Story:  
Banking & Financial Services

# Bank Pekao S.A.



BANK PEKAO SA





Industry Sector .....	<b>Banking &amp; Financial Services</b> Part of UniCredit Group — a leader in Central and Eastern Europe (CEE)
Number of Agents .....	<b>290</b>
Customer interactions .....	<b>200,000 calls per month</b> (41% are outbound calls)

**B**ank Pekao S.A. is the largest Central European bank in the international UniCredit Group. Number one in Poland for corporate customers and number two for private customers, the bank has won numerous accolades, including being named “Best Emerging Market Bank in Poland 2006” by *Global Finance* magazine, “Best Bank in Poland 2005” by *Euromoney* and “Bank of the Year 2004 in Poland” by *The Banker*. Bank Pekao is currently merging with a part of Bank BPH S.A., which will make it the leading Polish bank.



## Challenges

The Polish banking sector is extremely competitive. To win and retain as many customers as possible, it is critical that financial services providers offer as broad a range of high quality products as possible, as well as exceptional levels of service. Customers are more demanding and have higher expectations than ever before. So delivering great service, including prompt, accurate and appropriate responses to enquiries, is the order of the day.

“It may seem obvious, but it’s worth reiterating, that the bank’s contact centre is one of the key communication channels we have with customers,” says Wojciech Bury, Director of the Electronic Banking Centre, Bank Pekao S.A. “It’s also an important support tool for our branch operations because its role includes arranging meetings with customers.” The bank’s network currently extends to 1,000 branches.

To ensure that Bank Pekao maintains its market leading position, senior management knew that it had to establish a “model relationship” between customers and its contact centre and, in particular, it wanted to drive greatly improved service levels. A few years ago, for example, the average time to answer a call was 18 seconds; but Bank Pekao began to consider this unacceptable and wanted to bring the time down to just six seconds. Management also recognised changing customer expectations and requirements concerning first call resolution rates – with the ideal scenario being that a customer’s query is resolved during a single call, without the need to transfer the customer or to bring in additional help and resources.

*“It’s vital that customer waiting times are an absolute minimum and that our agents can solve a customer’s request in one call. Genesys solutions have been a massive help in accomplishing these objectives.”*

Anna Szyllabel-Godala  
Operations Director, Electronic Banking Centre,  
Bank Pekao S.A.

Furthermore, Bank Pekao also wanted to ensure improved productivity and more effective operations amongst its agents. Bank Pekao put emphasis on multi-skilled agents who have the ability to blend calls and to move fluidly from inbound to outbound, as business needs required.

Looking forward, it became increasingly clear that the existing solution was insufficient and simply could not meet the bank’s challenges or deliver the required results. “Whilst that solution had been enough to satisfy our previous contact centre expectations, the market reality was changing dynamically and we faced new and more serious challenges than ever before,” explains Anna Szyllabel-Godala, Operations Director of the Electronic Banking Centre. “That’s why we decided to upgrade the contact centre with a more sophisticated technological solution.”

## Solutions

According to Piotr Gnich, IT Infrastructure Department Director at Bank Pekao, “The supplier and the specific technologies we settled on were identified by qualified specialists who fully understood the bank’s needs in terms of customer service. We decided to implement Genesys, in cooperation with Hewlett-Packard Polska, a company whose experience we value highly.”

At the contact centre, Genesys runs on top of an Avaya IP PBX and Edify IVR, enabling Bank Pekao to manage call traffic as efficiently as possible, particularly during peak calling periods. All applications are installed on efficient and easy-to-maintain HP DL380 servers. Genesys’ clear advantage is its truly open and scalable architecture that allows the bank to fully benefit from their existing IT and telecommunications infrastructure, as well as from the various business applications they already have running. Genesys can help the bank prepare for any changes they may want to make in the future.



## Results

- Reduced average speed of answer by a factor of three – from 18 to 6 seconds
- Achieved significant and sustained improvements in first call resolution rates
- More than doubled the number of calls handled per contact centre agent – from 900 to 2,000 per month
- Embedded a multi-skilled environment with significant opportunities for future growth and development, including blending

As originally implemented, the Genesys solution covered three main elements: Genesys Customer Interaction Management (CIM) Platform, Genesys Outbound, and Genesys Reporting. Whilst Genesys CIM Platform provided out-of-the-box integration capabilities for all contact centre components, Genesys Enterprise Routing was key to Bank Pekao's plans to improve the management, distribution and delivery of calls to appropriately skilled agents.

"It's necessary to direct the calls according to agent skills so we can respond efficiently to customer enquiries," says Robert Tylżanowski, Call Centre Manager. "The general division of agents is by three skill areas – cards, electronic banking and helpline – but an agent may have any number of skills that can be used together." Thanks to Genesys Enterprise Routing, Bank Pekao can now recognise the likely current needs of the caller, as well as their previous requirements, and so route them to the most appropriate agent with the right skill set. This has led to major improvements in first call resolution.

Genesys Reporting, meanwhile, gives the bank wide scope to produce meaningful real-time and historical reports on activity. This has been especially important in enabling managers to monitor and check the current status of agents, queues and other important parameters. Agnieszka Szot, Controlling and Scheduling Team Manager, says this has helped the bank deliver an even more dynamic contact centre. "Using Genesys to report on our day-to-day activity enables more efficient management of our contact centre," she says. "This is of great importance for all of us managers who are responsible for customer service quality. We can optimise the resources required at different times of the day depending on traffic levels, and can vary call types routed to agents to help break up the monotony of their work."

In the next phase of implementation, the call centre was equipped with Genesys Outbound Contact Solution. Genesys Outbound enabled the call centre to automate the generation and execution of telephone campaigns to customers. Genesys has also delivered the ability to blend calls, with the option to move agents seamlessly from inbound to outbound calls. "Our agents can now handle both types of calls and, thanks to

*“We place a great emphasis on providing the highest quality customer service. Thanks to improved management and, of course, implementing state-of-the-art technology such as Genesys, we have built a highly efficient contact centre.”*

Wojciech Bury  
Director of Electronic Banking Centre  
Bank Pekao S.A.

## Solutions

- **Genesys Customer Interaction Management (CIM) Platform** – the core of the Genesys software suite, will route any interaction – spanning voice, multimedia, or work items – to the ideal resource, regardless of location.
- **Genesys Outbound** – drives increased productivity and customer satisfaction, enabling the call centre to create, modify, run and report on outbound campaigns.
- **Genesys Reporting** – (CCPulse, RGA, Brio customised reports) – provides information about indicators used to measure the efficiency and quality of work in call centres. Operational controlling uses a wide variety of data from custom reports that are created to provide a complete analysis of the situation in the call centres.

Genesys, we can more efficiently manage the process of calling back customers, as well as launching and monitoring all types of telemarketing campaigns,” says Tomasz Ciupa, Call Centre Manager.

## Results

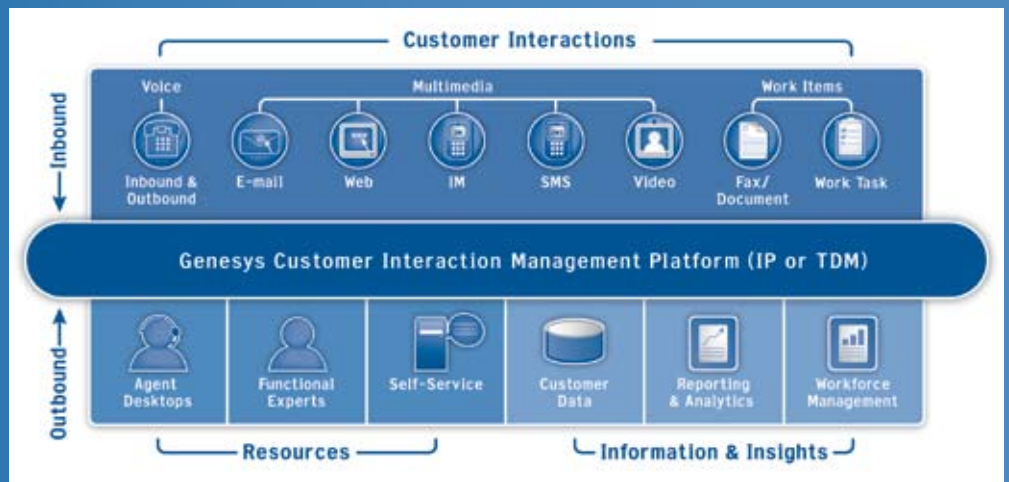
Wojciech Bury concludes, “Our contact centre operations depend on the combined activities and output of a variety of project teams, employee training schemes, traffic forecasting and scheduling, and effective agent management. Together with Genesys, these are the parts of the jigsaw that have contributed to our current success.”

The introduction of innovative organisational solutions, accompanied by the Genesys implementation, resulted in a significant improvement in the contact centre’s efficiency that was noticeable not only in the reduction of average wait times, but also in the increase in number of calls handled per agent. In fact, Bank Pekao also reports that the number of calls handled by each agent has more than doubled – from 900 to 2,000 calls per

month. The introduction of the new multi-skill environment reduced the planned employment of agents by 30%. Agents now possess, on average, six different skills and support the bank’s customers in telephone banking, credit cards and via its helpline. During increased traffic, agents are swiftly deployed to activities best fitting their skills. This elastic solution has enabled the call centre quality levels to be extremely high.

Bank Pekao will continue developing its contact centre operations to ensure further improvements in productivity and customer service. To that end, a second contact centre was opened in Krakow in December 2007. Says Agnieszka Szot, “We want to systematically grow and improve customer satisfaction levels, so we plan to implement an additional application for staff management – Genesys Workforce Management.”

Genesys provides an open system designed to integrate with most applications and hardware on the market.



**Genesys Worldwide**

Genesys, an Alcatel-Lucent company, is the world’s leading provider of contact center and customer service management software — with more than 4,000 customers in 80 countries. Genesys software directs more than 100 million interactions every day, dynamically connecting customers with the right resources — self-service or assisted-service — to fulfill customer requests, optimize customer care goals and efficiently use agent resources. Genesys helps organizations drive contact center efficiency, stop customer frustration and accelerate business innovation.

For more information visit: [www.genesyslab.com](http://www.genesyslab.com), or call +1 888 GENESYS or 1-650-466-1100.

**Genesys is the World’s #1 Contact Center Software Company**

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