

Banco Popular Español

The **Banco Popular Español** was founded in the 14th of July, 1926. Firstly Banco Popular de los Previsores del Porvenir, it was named Banco Popular Español in February 1947, when its social capital reached 100 million pesetas and the Bank gained national relevance. In the 50's, the base for a solid development was consolidated.

The **Banco Popular Español** is the third Spanish financial group. It has 11 banks and several companies specialized in factoring, renting, insurance and pension planning, amongst many other services. The Group counts on a staff of more than 13.000 people and a network of more than 2.200 branches spread all over Spain, plus 127 in Portugal, 14 in France and the collaboration of Representative and Sales Offices in 10 countries.

In the closing of the 2004 fiscal year, the Banco Popular Group counted on 5.7 million clients, managed a 77.350 million euros of assets and client resources of 60.717 million euros.

Center of Analysis and Non-fulfillment Claims

The Banco Popular Español has created the **Center of Analysis and Non-fulfillment Claims**, which provides services to all banks of the Group. In its second stage of development, the Center has integrated different modules of the **Altitude Software's Altitude uCI 7** in the CRM system.

The Center operates in the analysis and non-fulfillment claims management, using customer knowledge systems to analyze the risks in irregular situations. According to the particular analysis of the circumstances of each client and operation, the Center establishes the strategies that are more effective to regularize these situations.

The Center expects to recover more than 85% of the debts, using its own means, the automation of the processes and the inter-relation with the sales net. As a result, the involvement of collection companies will only take place if the internal friendly management rules have no effect.

According to **José Manuel Mato**, Director of the **Center of Analysis and Non-fulfillment Claims** of the **Banco Popular**, "basically, we selected **Altitude Software** after analyzing the other providers and confirm that neither of the remaining available options were in line with our needs, as **Altitude uCI 7** was. This solution fits perfectly in our systems".

Altitude Software was already present in the Banco Popular systems; its Altitude uCI 5.x solution had been previously implemented by **Intermediación y Servicios Tecnológicos**, the provider of Contact Center services to the Bank, which had migrated to version 6.2 last year. Currently, **Intermediación y Servicios Tecnológicos** is partially migrating to **Altitude uCI 7**.

Therefore, **Banco Popular** has a deep knowledge of the **Altitude Software** solution, which enables it to structure its own fidelity strategy and product sales campaigns, amongst other, independently.

To **Raquel Serradilla**, Director of **Altitude Software Spain**, "one of the main advantages that the **Altitude Software** tools provide to **Banco Popular** is the autonomy. The Bank has deep knowledge of our platforms and this enables it to respond to the business needs without having to depend on the **Altitude** support, except on the cases the Bank prefers so".

Nowadays, and widening its relationship with **Altitude Software**, **Banco Popular** has decided to run part of the **Center of Analysis and Non-fulfillment Claims** in **Altitude's CRM** solutions.

According to **José Manuel Mato**, "There is a high level of integration between our technology and **Altitude**

"we selected **Altitude Software** after analyzing the other providers and confirm that neither of the remaining available options were in line with our needs, as **Altitude uCI 7** was. This solution fits perfectly in our systems"

José Manuel Mato
Director of the Analysis and Claims Center - Banco Popular Español Group

Client Data

- The Banco Popular Group has 11 banks in Spain.
- Financial services, factoring, renting and insurance, amongst others.
- National network of 2.200 branches in Spain, 127 in Portugal and 14 in France.
- Representative and Sales Offices in 10 countries.
- Staff is 13.000 people.

Business Benefits

- **Higher productivity**
The predictive mode has enabled more 40% of contacts in a shorter period of time, with 25 agents. In only one working day, the organization has registered a 14.000 contacts record, with a 38% success rate, as compared with 18% achieved by the traditional proceedings. In only five working days, the Center has managed 53.000 registrations, which involve around 50% more than previous events.
- **Deep tools knowledge**
Deep tools knowledge Banco Popular has a deep knowledge of the **Altitude Software** tools, which enables all departments to join forces and substantially reduce the deployment costs.

Software's. Based on its scripts, calls will be optimized and we will be able to provide a much faster service in communicating with the client regarding the requests for reimbursements and debts collection. On the other hand, the CRM solution eases the management of the written communications and links it to the outcomes of the commercial network".

Predictive Mode

The **Center of Analysis and Non-fulfillment Claims of Banco Popular** runs its operational activity based on three modules of the **Altitude uCI 7** solution: *Altitude Outbound Predictive*; *Altitude uAgent Windows* and *Altitude Supervisor*. The use of the predictive dialer has been the main focus of attention at this stage. It allows for the distribution of the workflow in such a way that servers are centralized and services are spread out in the branches.

The predictive mode enabled by *Altitude Outbound Predictive* has substantially enhanced operations at the Center, in terms of productivity and time savings. The profitability has considerably increased, since it is possible to perform a higher number of contacts in a shorter working period.

José Manuel Mato explains that "when the agent hangs up, another call is made immediately. The algorithm of the predictive mode calculates to whom address the call and addresses it, reducing the time periods needed to these operations in power mode. We can apply it because we have designed a highly automated application to simplify the work of the agents, while allowing the generation of a higher number of contacts".

The results concerning profitability and productivity are positive and the Center plans to apply predictive mode also in the phase of collection and not only in the first contact with the client. This will be possible due to the scripts generated by *Altitude uAgent Windows*, module that enables the agent to rapidly interpret arguments. Therefore, the agent will be rapidly informed about the stage of the relationship with the client: first contact, and the first, second or third event afterwards. All this is supported by the Altitude's CRM that, in a short future, will make possible the automation and utilization of the predictive mode in almost all stages of the relationship with the client.

According to data analyzed by the **Center of Analysis and Non-fulfillment Claims**, the predictive mode has enabled up to more 40% contacts in a shorter period of time, with 25 agents. In only one working day, the organization has registered a record of 14.000 contacts, with a 38% success rate, as compared with 18% achieved by the traditional proceedings. In only five working days, the Center has managed 53.000 registrations, which involve around 50% more than previous actions.

The predictive mode made possible to accurately dimension the human resources, and surpass the outcomes of other areas of management that will benefit from more agile processes. Besides that, its offices will be freed from a number of processes and be able to direct their management to other areas, mainly commercial ones, that will enhance the local operations. To Mato, "subtracting the management of all the former processes to achieve a re-financing deal puts us in a highly competitive position". The Center supervises its management and the management of the active campaigns, and generates reports for posterior analysis, all supported in the *Altitude Supervisor* module of **Altitude uCI 7**.

In the future, the Center will receive inbound calls through a 902 number, and real profiles will be determined so that the client call is routed to a specific agent that will handle the issue at a total individual client-oriented level.

Altitude Solution's Advantages

- **Optimized Human Resources**
The predictive mode allowed the center to accurately dimension its teams.
- **Intelligent Interactions**
The agents have access to relevant information about the client when handling the interactions.
- **Independence and integration with Bank branch processes**
Altitude uCI 7 enables the Center to run the processes usually ran by the branches. Now these only close deals with clients, having spare time to dedicate to other relevant local aspects.

Solution Description

- Altitude uCI 7
- Altitude Outbound Predictive
- Altitude uSupervisor
- Altitude uAgent Windows

Contacts

- **Altitude Software**
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