

ailleron
your digital wings 



LiveBank²⁴

Online Expert at



(Commerzbank Group)

LiveBank - an innovative channel for sales and customer service, it guarantees reducing operating costs, improving the quality of service and the loyalty of existing and new customers.

Technologies used



mBank - (Commerzbank Group, No. 2 in Germany) started its operations in 2000 as the first fully online bank in Poland.

During this time the bank managed to attract an impressive number of 3.5 million customers, which puts it at the 2nd place of online banks in Poland - taking into account the criterion of the number of active online accounts. The bank also conducts operations in the Czech Republic and Slovakia. In 2012 mBank announced a plan to create a new transaction platform, which in addition to the „traditional” online channel would feature:

- Mobile channel
- Marketing in real time
- PFM - Personal Finance Manager
- Connection to the bank from social networks, a virtual branch - with the use of video communication

The new platform was launched at the beginning of June 2013, and its virtual branch at the end of the same month.

Status after implementation

As part of the implementation the planned range of functions has been established and a full integration with Interactive Intelligence's CIC system supporting the call center has been achieved. In addition, Online Experts have been equipped with animated presentations, allowing for fast customer education and simulators for selected banking products.

Find more at:

<http://media.mbank.pl/pr/247802/mbank-uruchamia-eksperta-online>

The scope of the work and the scale of the project

Implementation at mBank is an example of the so-called „Big Bang” approach, meaning that the client chooses to address the service:

- To all its customers, using the new transaction platform
- In a full range of its offer

In particular, the bank has launched a call center in support of the LiveBank, available 24/7.

Customers without assigned account managers communicate with the available consultants, called Online Experts by the bank.

Customers using mBank's premium services can connect to their assigned individual experts.

Purpose of implementation

The essence of the implementation was to launch an alternative for traditional branch, a truly virtual bank branch that allows „face to face” contact with the properly trained bank employee – Online Expert, equipped with the following tools:

- Setting up calls between the Online Expert and the customer using video, audio and chat
- Possibility to present materials to the customer during the virtual meeting
- Customer authentication, authorization of operations, ordered by the customer during conversation
- Possibility to transfer a call to another Online Expert
- Pausing and making calls
- Recording calls with the customers, with the possibility of searching and playback of recordings
- Solution allowing for full control of e.g. communication using a secure protocol with encryption (SSL & AES standard)

The primary objective was to increase sales in the online channel, especially in relation to the sale of more advanced banking products.



4x

More connections with bank consultants



200.000

Clients that use video channel to contact the bank



90%

Possible bank operations thanks to LiveBank

Benefits

The key benefits desired by the bank, resulting from the implementation, include:

- Strengthening the image of mBank as a modern and innovative company
- Improving the quality of customer service in the online channel
- Increasing the availability of banking services
- Increasing sales
- Increasing customer loyalty

Why Ailleron?

When choosing Ailleron for the project, an important role was played by:

- Knowledge of the processes in the financial companies confirmed by many implementations in this field
- The company's concentration on the use of distribution channels for financial products
- High quality of the work
- Flexibility and creativity in collaboration with clients
- Acquisition of know-how in various world markets: USA, UK, Australia
- High competences in Microsoft technologies
- Experience in the field of video processing (hospitality TV, digital signage)
- Numerous awards for the solutions, such as Gazeta Bankowa's HIT of the Year
- Vendor supporting mBank – Employee of the Year Ailleron

About Ailleron

Ailleron SA, the company formed from the merger of **Software Mind** and **Wind Mobile**, is an expert in building both efficient and innovative technological solutions that enable company's customers to gain market advantage through increased sales potential. Products are targeted to the wider financial, telecommunications and hotel sector. Flagship company solutions include:



LiveBank – a system implemented by such banks as mBank (Commerzbank Group), ING and BZWBK (Santander Group). The aim is to lower the costs incurred by the customer by creating virtual bank branches, enabling contact with consultants (Live banking), transactions as well as immediate, remote customer service. LiveBank has successfully filled the gap between online banking and a visit to the bank, gained significant recognition and been awarded the prestigious Finnovate prize.



iLumio – an integrated system which combines entertainment and the service provided to hotel guests. It also facilitates hotel management and how the hotel presents its products to its guests. iLumio system is installed in 80% of newly-built four and five star hotels in Poland, including such hotels as IBIS, Hilton and Park Inn. It is used by over 300,000 guests per year, 140,000 of them have also installed the iLumio app on their mobile devices.



Ringback Tones – efficient and scalable platforms enabling mobile operators to offer ringback tones, or music, advertisements or information in place of a call waiting signal. As the world's first, One Ringback allows effective synergy of the digital music market users, providing measurable benefits.

Ailleron SA solutions have been widely appreciated, among others, during Finovate Fall in New York, EFMA Digital and Mobile Excellence or European Business Awards. The company employs more than 400 high-level experts and drives executions in the territory of the European Union, the Middle East, North Africa, North America and Australia.

LiveBank²⁴



+48 12 252 34 00



info@livebank24.com



www.livebank24.com

Our clients



Banking: mBank, Commerzbank, Standard Chartered, BZ WBK, Crédit Agricole, Raiffeisen POLBANK, ING Bank Śląski, Bank DnB NORD, Deutsche Bank PBC, Bank Pocztowy, Bank BPH, BGŻ BNP



Hospitality: Hilton, Holiday Inn, Q Hotel, Best Western, PURO, Artamów, Mikołajki, Nosalowy Dwór



Telecommunications: T-Mobile, Orange, Polkomtel, P4, DIALOG Telecom, NETIA, UPC, BillBird, Nova (Island)

You can find more information on the website: www.ailleron.com