



## Success Story

Belgian Banque CPH adopts Unify's OpenScape Business to strengthen its customer intimacy strategy



In developing its online services and close community relationships, Banque CPH has chosen Unify's OpenScape Business communications solution to help future-proof itself.

### The Task

Banque CPH is a cooperative bank. Besides its head office in Tournai, it includes 26 branches. The quality of contact between Banque CPH and its customers is a major part of the bank's identity. In the age of Internet banking, it is necessary to meet several challenges:

- provide innovative online services
- maintain good customer relationships
- control costs
- increase productivity and flexibility
- realize organic growth of 5% per year

Banque CPH asked Unify to provide the UC technology to support these ambitions.

### The Solution

OpenScape Business allows Banque CPH to develop its highly personable customer intimacy strategy without abandoning its past telecommunications tools, while respecting the integrity of its established data network which could not be impacted by the VoIP solution. OpenScape Business offers important financial advantages with a two-year ROI and more flexible service. The project included:

- retention of existing communications hardware
- compatibility with the bank's internal VPN
- migration of the 26 branches to OpenScape Business
- integration of the myPortal interface
- integration of an OpenScape Business X8 center at the Tournai head office and X5-X3 in three other main offices, resulting in an IP telephony structure with unique Internet access through two PRA connections to the headquarters
- transition to "full VoIP"
- One Number Service

### The Benefits

The OpenScape Business UC platform provides Banque CPH with a modern, customer-oriented IP voice infrastructure - a solution with a two-year ROI. This is possible due to:

- protecting the original investment in its current technology
- increased productivity in the branches and head office through transparent collaboration using the myPortal interface
- reducing costs by using the existing IP-VPN network
- an extended service level agreement (SLA) guaranteeing ICT support for the bank's activities

# Banque CPH: close to the customer

A Belgian community bank, Banque CPH strives to take its business as close to the customer as possible. The migration from Unify's HiPath telephony environment to the OpenScape Business platform not only reduces the operational telecommunication cost, but also allows for efficient communication between its 26 agencies and corporate headquarters.

Banque CPH is a financially strong cooperative bank in Wallonia. "In an institution like ours, the banker must know each customer and vice versa. With the OpenScape Business solution from Unify, we are supporting our strategy of customer intimacy by streamlining branches as mini-banks completely aligned with the needs of local customers," says Alain Declercq, the bank's



"Our open profile must be supported by technological solutions that make it easier to work internally in a transparent and harmonized manner: that's why we have decided to grow with Unify."

Alain Declercq, President of the Management Committee, Banque CPH

president. It's an investment that will pay for itself within two years.

## Banking's future is online and mobile

Banque CPH is pursuing a 'brick and click' strategy. With 80% of online transactions carried out by 20% of its customers, the interest in a flexible online banking transaction solution is clearly shown. By this strategy, the bank is known as a close follower of the other market pioneers. "We estimate that five years from now, our customers will be going to the branches much less often, only for non-frequent transactions such as capital leases, car or real estate loans, or important investments," explains the President of the Management Committee, Alain Declercq. "Our credo, 'the will to succeed together', indicates that we want to meet our customers' needs in how they bank. For example, we are developing a pilot online dialog system in order to ensure that our customers are ready for this type of communication. In banking, success is not determined by size but the ability to adapt."

Banque CPH's IT department represents 10% of its personnel. The investment is necessary to keep pace with the rapid evolution of ICT technologies within the financial



industry. Says Alain Declercq, "Whereas the transactional aspects of the bank will be defined by its online banking activities, the relationships will be defined by mobile banking transactions and customer intimacy. We think that Unify's UC solutions will help us to harmonize our customer-focused approach, while still controlling our costs and growing our productivity."

## Synergy with today's technologies and tomorrow's advances

"We updated our infrastructure in 2008, but with rapidly changing technology, we can no longer expand our full potential and achieve our objective of 5% annual growth of banking activities," explains Charles Colmant, Head of the Logistics Department. "Our focus is on streamlining our communications infrastructure, realizing synergies within the system and acquiring cutting-edge technologies in order to refine our network within ten years. OpenScape Business from Unify was introduced at just the right time and opened the door to many advancements in our communications. It allows us to continue using the tools in which we have invested, which reduced the overall purchase cost by two-thirds."

## About BKM

BKM is an ICT systems integrator offering complete solutions in a unified communications environment. The Belgian company specializes in advising, providing, installing and supporting solutions for small and medium-sized businesses. As a Belgian SME market leader, the company counts on the skills and expertise of more

than 120 specialists to achieve its 'one-stop shop' approach. "We are very happy to be working with Unify. This company has solid experience and a large portfolio of UC solutions," says BKM's Managing Director, Bart Soetaers - for whom the integration of OpenScape at Banque CPH is a valuable 'reference'.

Adds Audry Delonville, Manager of the Internal Prevention and Protection Department, "It's a long-term investment."

### Easy-to-use features enhance overall productivity

"OpenScape Business is very user-friendly," explains Mr. Colmant. "We can manage and implement it autonomously and it's easier to update than other solutions. Sometimes this involves small details, like making the wait music correspond with messages from our current campaigns. Those particulars are very important: it's all about our bank's image."

The new technology also offers better call management thanks to its highly stable VoIP platform, as well as improved interaction with the IT department's main database, thanks to the myPortal interface available

"Going from ISDN lines to VPN will be done quickly in collaboration with data and information specialists because the flow of banking data cannot be delayed."

Charles Colmant, Head of the Logistics Department, Banque CPH

on PC's, laptops or tablets. With connections to Microsoft Outlook, other functionalities such as receiving faxes can be implemented to increase productivity.

### Cost reduction and simplification

The bank was fully satisfied with OpenScape Business after its migration was successfully completed at the first branch office. Installation was quick with practically no interruption in communications. Branch personnel mastered the new system straight away.

Another improvement is the interconnection of telephone exchanges via the bank's data network. Banque CPH's interest lies in the overflow management and the streamlining of many lines. Communications go through the internal VPN network and come out using a single gateway. This achieves

a substantial reduction in costs. "Switching from ISDN lines to VPN is done quickly in collaboration with data and information specialists because the flow of banking data cannot be delayed," says Charles Colmant.

The bank's branches function as teams, with the new system allowing an individual branch employee to handle communications from other branches. The solution's One Number Service simplifies the processes, for example, in case the regular agent is absent.

### Installation

System integrator BKM is installing OpenScape Business at Banque CPH. The bank's 26 branches will first be equipped, followed by the Tournai head office. Next, the branches and central office will be connected. Training is planned so staff can master the system's new functionalities. BKM will also fine-tune the latest upgrades after installation as well as a complete maintenance service, crucial for sustaining all banking activities.

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Audry Delonville, Manager of the Internal Prevention and Protection Department, Banque CPH



## The future

The OpenScape UC platform can be optimized at the Tournai head office using a VoIP server through the Internet. It will enable sixty channels to flow through two PRA connections provided by the local operator WIN. All communications will go through the bank's IP-VPN at no cost for significant savings.



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Bart Soetaers, Managing Director, BKM

## Key figures

Banque CPH employs 130 professionals at its head office in Tournai and includes 26 branches. 80% of transactions are done electronically, carried out by 20% of the customers. The bank has its own information system integrating reporting. It is constantly evolving: close to 500 changes are introduced each year.

## About Unify

Unify is the Atos brand for communication and collaboration solutions. At the core of the Atos Digital Workplace portfolio, Unify technology enables organizations of all sizes to transform the way they collaborate, creating a more connected and productive workforce which can dramatically improve team performance, individual engagement and business efficiency.

Unify products represent a strong heritage of technology innovation, reliability and flexibility. Their award-winning intuitive user experience can be delivered through almost any device and in any combination of cloud or on-premise deployment. Augmented by Atos' secure digital platforms, vertical solutions and transformation services, they set the global standard for a rich and reliable collaboration experience that empowers teams to deliver extraordinary results.

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