

Moving Forward with Multi-Channel Innovation



Allied Irish Bank launches remote, user friendly customer consultation with virtual experts

EXECUTIVE SUMMARY

Customer Name: Allied Irish Bank

Industry: Financial Services

Location: Ireland

Number of Employees: 13,000

Challenge

- Expand customer access to banking services through digital innovation
- Create test bed for new technology and capture customer feedback
- Reposition brand to restore confidence following recent challenges

Solution

- Cisco Remote Expert with overhead document cameras and EX90 video endpoints
- Digital Signage
- Cisco Design and Integration Services

Results

- Delivers an engaging experience for customers
- Expanded accessibility to experts
- Simplified use for both customers and experts

Challenge

Allied Irish Bank (AIB) is putting digital innovations at the heart of its strategy to become a more customer centric and digitally oriented bank. An important part of this strategy is ensuring that AIB customers are provided with a choice of channels to fulfill their banking needs, whenever and wherever they choose to bank.

Mark Culleton, Head of Channel Adoption at AIB, says: "Our customers are telling us that they want choice. They now expect to be able to start, execute, and complete a transaction in any channel."

Solution

AIB has Cisco® equipment installed in its wide area network and wired and wireless local area networks, including Cisco® IP telephony supporting 13,000 enterprise users, as part of a long-term strategic relationship between AIB, Cisco, and Cisco partner, Eircom. The bank is also deploying a growing number of videoconferencing end points and uses Cisco Contact Center Enterprise to support 1000 agents in two contact centers near Dublin.

While many banks have made progress in the digital space, AIB wanted to go a step further. To support adoption, customer education of digital channels, and gauge customer reaction to potential new services, AIB created a digital store. "We needed somewhere people could go to try out these new technologies, a place where consumers could experience the benefits of digital banking," says Mark Culleton.

The aim was not to design a branch-of-the-future, but rather, a welcoming space for piloting new technologies as well as a source of valuable customer feedback. Known as The Lab (Learn about banking) the location chosen for this welcoming space was Dundrum Town Centre on the outskirts of Ireland's capital city, Dublin. With its high footfall it gives AIB a high-profile base with plenty of exposure to a wide group of customers and non-customers.



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Cathal Warfield
Head of Digital Relationship Development
Allied Irish Bank

A key part of The Lab customer experience was the bank’s desire to test a proposed relationship management model, offering remote access to contact center-based specialists as part of a more flexible mix in its 200 branches. It required a fully immersive experience with a strong sense of customer intimacy.

After considering technologies from a number of vendors, the bank chose Remote Expert, a Cisco Smart Solution for Retail Banking, which enables virtual face-to-face meetings between customers and remote bank staff over high-definition video. “Cisco Remote Expert delivers an engaging experience for our customers at a time that suits them” says Fergal Coburn, Head of Channel Development and Strategy (Direct Channels), at AIB.

Using wall-mounted Cisco EX-90 TelePresence® screens with Elo touch-screens, AIB, with the help of leading retail design experts Allen International, deployed three sound-proof pods in a bright setting on two floors within The Lab. Two such pods are for retail customers; a third, slightly larger, is for use by small business customers looking to take advantage of a free bookable meeting room.

The Elo touch-screens initiate calls to the contact center for current account, wealth, or mortgage inquiries, while overhead high-res scanners capture documents on the desktop. Customers can add digital signatures, and the bank’s remote expert is able to bring up relevant AIB website pages on the screen or share other documents remotely, with built-in printers for remote activation by the agent.

Cisco Remote Expert forms the centerpiece of an exciting environment staffed by young, enthusiastic people. Within The Lab, visitors can explore other zones to learn about and use self-service banking, mobile and online banking, or emerging technologies. The Lab also boasts an area dedicated to small businesses and, in addition to store staff, a digital avatar that can help customers navigate the experience. Visitors to the branch can also enjoy free use of iPads, iMacs, and WiFi.

As well as showcasing digital innovations, The Lab educates consumers of the benefits of digital banking and helps them become familiar with mobile, online, and other self-service banking services.

A dedicated series of screens makes up the social media wall, which displays a filtered feed of customer experiences and public commentary on The Lab from Facebook and Twitter, as well as screens and games showing content to engage and interest children visiting with their parents. It also incorporates a learning wall equipped with screens for seminars and presentations.

With a very tight timescale, Cisco Services played a key role in bringing The Lab to life in just six months. Cisco Services developed the high-level and low-level designs, and handled the technical integration to link The Lab smoothly with the contact centers. The Cisco Services project manager and architect and engineers worked as an integral part of the bank’s team. Along with Cisco partner, Eircom, they were key in helping migrate to the contact center infrastructure.

“Cisco Services played a critical role in ensuring that the Cisco Remote Expert solution within The Lab was developed and implemented on time” says Cathal Warfield, Head of Digital Relationship Development at AIB.

Results

By enabling visitors to walk into The LAB and discuss a mortgage application with an advisor at eight o’clock at night or first thing on a Saturday morning, Cisco Remote Expert is helping AIB project itself as a company that is investing on behalf of customers and opening up new channels to its services at times that suit their lifestyle.

“Cisco was keen to embrace our vision, and the Cisco Services team was critical to us. One of the most important things for us was its ability to deliver an enterprise-wide solution that was both scalable and secure.”

Fergal Coburn
Head of Channel Development and Strategy
(Direct Channels)
AIB

User surveys of The Lab itself have also got upbeat reactions. Says Conor McCarthy, Head of Consumer Channel Optimisation (Direct channels), at AIB. “Experience of The Lab among AIB Customers is very positive. Likewise The Lab appears to fit with customer’s needs in terms of the relative ease of banking, accessibility, and opening hours.”

AIB has been pleasantly surprised by the spread of people coming in to try things out. “We’re seeing people who wouldn’t traditionally choose to use this type of technology,” says Fergal Coburn. “For example, because they can see how simple mobile banking is on a touch-screen visual display within The Lab, they’re finding the process of adopting and using the service simpler.”

The Remote Expert solution is a solution that could be deployed to other physical locations across the bank’s retail network in addition to online channels. Cathal Warfield says: “Cisco Remote Expert has a future role to play at AIB. The innovative nature of the technology on display has given both internal staff and customers a wow factor.”

The Lab, incorporating the Cisco Remote Expert solution has sent a strong message to the bank’s customers and to the marketplace in terms of AIB ambitions for the future. “Cisco was keen to embrace our vision,” Fergal Coburn sums up, “and the Cisco Services team was critical to us. One of the most important things was its ability to deliver an enterprise-wide solution that was both scalable and secure.”

For More Information

To learn more about the Cisco architectures and solutions described in this case study, please go to:

www.cisco.com/web/strategy/financial/remote_expert.html

www.cisco.com/en/US/products/ps10680/products.html

www.cisco.com/go/services

Product List

Collaboration

- Cisco Contact Center Enterprise
- Cisco Remote Expert
- Cisco EX90 TelePresence screens

Services

- Cisco Design and Integration Services



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