

Banco Caixa Geral

“THIS IS THE FIRST PROJECT WHERE WE’RE USING SMS TO COMMUNICATE WITH OUR CLIENTS. WE NEEDED A SUPPLIER WITH BROAD EXPERIENCE, AND ALSO WITH A DEDICATED NETWORK AND REDUNDANT SYSTEMS, SO WE CHOSE SYBASE 365.”

—LUÍS CORDERO, NEW CHANNELS MANAGER
BANCO CAIXA GERAL

CUSTOMER SUCCESS STORY

INDUSTRY

- Financial Services

SYBASE TECHNOLOGY

- Sybase 365™ Mobile Messaging Hub
- Sybase 365 Application Manager (for messaging alerts and campaigns)

BUSINESS ADVANTAGE

- Banco Caixa Geral now offers customers a safe and secure communication vehicle to receive convenient customized information and alerts, enabling the bank to provide superior customer service.

KEY BENEFITS

- Strengthens key requirements of the bank’s clients: security and information
- Provides competitive advantage via a convenient and flexible communication channel
- Simplifies and tailors campaign management

To meet its goal of a modern, agile bank, Banco Caixa Geral turned to Sybase 365 for its mBanking service offering. Working closely with the Sybase team, Banco Caixa Geral delivered a short message service (SMS) application that provides alerts to customers for all credit card and monetary transactions, with alert amount minimums set by the customers themselves. The new service also provides Banco Caixa Geral with immediate feedback on promotions and a new channel for customer interaction.

STARTING POINT

Banco Caixa Geral was created from the merger of three traditional Spanish banks: Banco Simeón, Banco de Extremadura, and Banco Luso Español. With more than 150 years of experience, Banco Caixa Geral incorporates traditional values from the original banks: quality, experience, strength, transparency and service attitude in its communities.

A mid-sized bank, Banco Caixa Geral is characterized by its goal to become a reference bank—a modern, agile, efficient organization, equipped with the best technology. The bank’s philosophy is centered on client relationships, building an environment where both individual and business customers find answers to all their banking needs, and receive personal service and the treatment they deserve, all of this in a quality environment.


To meet its goal of improving the customer experience, Banco Caixa Geral started to consider mobile communications and mBanking, and so turned to Sybase 365. Luís Cordero, new channels manager says, “We needed a mobile service to provide information to our clients regarding their credit card use when they purchase goods and services or when they withdraw cash. The most important element to our customers is to provide security. Clients can realize immediately if there has been a fraudulent use of their credit cards. So in developing the solution, we were looking for instant SMS notifications.” Adding, “When we started with this project we wanted to cover the two key requirements of our bank clients: both security and information.”

During the development discussions, the Banco Caixa Geral team looked for ways to progressively increase the SMS elements. For example, during a money transfer, Banco Caixa Geral generates an SMS to inform the customer that there has been a transaction (with customers able to select the minimum transaction threshold to send the alert).

TURNING ON MBANKING

To start offering mBanking services, Banco Caixa Geral turned to Sybase 365. “Because it was our first project using SMS to communicate with our clients, we needed a supplier with broad experience,” says Luís Cordero. After evaluating the bank’s needs, Sybase 365 deployed three services:

- **SMS notifications upon completion of a transaction** with SMS alerts sent to the credit card users.
- **Campaign Manager** using the web tool, Application Manager, to launch a communication campaign for their clients via SMS, with no need for technical integration.
- **SMS customer responses** enable clients to respond to an SMS using an assigned short code. Sybase 365 Application Manager enables the bank to easily manage responses online, avoiding the need for a complex and costly call center.



Banco Caixa Geral worked closely with the Sybase 365 team throughout the implementation of the new mBanking service. Luís Cordero explains, "There was ongoing communication with the Sybase 365 team, both during the technical tests and in the initial deployment. We had complete support during the process and that gave us a lot of confidence to initiate new campaigns and deploy new services." Cordero adds, "One of the most positive points during the implementation was the ability to conduct an SMS pilot, which allowed us to try the service before using it with our clients. That's how you understand the experience of a company like Sybase 365 within financial services. In fact, Sybase 365 has a specific network, with redundant systems specifically for companies like us."

With the new service, Banco Caixa Geral customers can choose the minimum amount of transactions for which they receive alerts. This customization for each customer provides Banco Caixa Geral a distinct advantage. Cordero explains, "From a multi-channel banking perspective we have to offer our clients different ways to be in touch with us, all in a flexible and convenient way. In the near future, we want to offer our clients the possibility to manage their SMS through our Internet Banking."

PROOF OF SUCCESS WITH THE NEW MBANKING SERVICE

To launch the new service, Banco Caixa Geral ran a two month-long promotion to register all their clients using mobile phones, and the feedback was very positive. "The service works really well, the information is sent to the client immediately when the transactions are completed," says Luís Cordero. "The promotion we've done for our clients had great results and we've been sending an average of 40,000 SMS every week."