

CheBanca! branches go digital

CheBanca! uses the Sprout Pro by HP platform to offer new and completely secure services



Industry
Banking

Objective

To implement a self-service solution for branches that is welcoming and easy to use, but also more efficient than the pilot terminals installed in several branches

Approach

Chose advanced technology including immersive PCs with specially developed software, designed to engage all customers, from the most demanding to the least technologically capable, and put them at ease

IT matters

- New terminals are scalable
- Processing power, audio and video quality are consistent with a high-level service

Business matters

- 87% of customers provided positive feedback about the service provided by the terminals
- Each terminal manages over 200 interactions per week and opens more than 60 new current accounts



“We needed a customer service terminal in our branches that would put users of all ages at ease and also provide superior audio and video quality. Sprout Pro by HP fully satisfies these requirements.”

– Antonio Fratta Pasini, marketing director, CheBanca! SpA

CheBanca!

Immersive PC is more than a match for the branch

As part of its mission to create a truly multi-channel bank, CheBanca! wanted to enhance its branches with powerful and efficient self-service terminals that were also easy to use. The bank opted for Sprout Pro by HP technology with Inventia software and has received positive customer feedback as well as similar productivity levels to those of an actual branch.



Challenge

One of the major challenges for a digital bank is operating in a way that enables customers of every background, age and technological ability to take full advantage of the multi-channel approach. Unique to Italy, the CheBanca! model offers a range of options for contact and interaction, including branch services. These services involve the assistance of experienced and professional staff but are based on the use of digital terminals to access services or open new accounts.

It was for this reason that CheBanca! decided to install service stations in ten of its branches. These interactive terminals allow customers to access banking services digitally, despite being inside the physical branch.

“We needed to move beyond the pilot phase in order to roll out these terminals to all of the other branches,” explains Antonio Fratta Pasini, marketing director of CheBanca!, “but there were a number of issues with the service stations we were using, in terms of the ‘welcome’, the ease of use and the audio and video performance.”

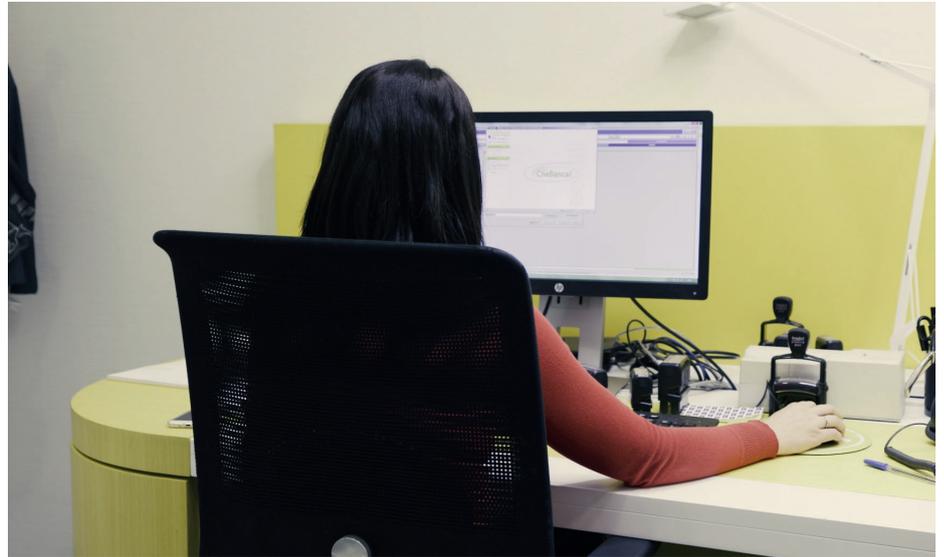
Together with Inventia, which had supported the project from the outset, CheBanca! considered the Sprout Pro by HP G2. The Sprout Pro is a highly innovative immersive PC featuring a touch display, high-resolution camera and touch mat, capable of revolutionising the concept of user interface and making human interaction simpler and more convenient.

Solution

In the second phase of the project, which began in 2017 and involved another 50 branches, CheBanca! and Inventia firmly decided on the Sprout Pro by HP G2 with Customer Engagement Platform software which was personalised for the device and the bank. With this new solution, which was designed to be secure (with GDPR due to take effect) and scalable (if well-received, the terminal would be rolled out further), CheBanca! wanted to facilitate both customers’ interaction with banking services (also assisted by branch staff), and operations such as scanning documents and using digital signatures.

Thanks to the specific characteristics of the Sprout Pro by HP, including touch display, built-in scanner and images projected onto the touch mat, and the compact, user-friendly design of the devices, the new service stations proved immediately popular with staff and customers alike. The audio and video performance and processing power are fully exploited by the software developed by Inventia which creates a truly digital branch within a physical bank.

“Entrusting the project to Inventia and the technology of a multinational such as HP,” continues Fratta Pasini, “also provided us and our customers with a maximum-security guarantee. For a bank, this is one aspect that has a significant impact on customer satisfaction. The simple and familiar design also plays an essential role in attracting those customers who are traditionally less inclined to use new digital technologies, i.e. older people. For us, this was one characteristic that was decisive in our choice of solution.”



A virtual yet fully functioning branch

The service stations created with Sprout Pro by HP are used in branches to carry out all activities linked to signing up for new products or managing personal portfolios (if they wish, customers can remain in constant audio and video contact with a remote operator). “The service stations are particularly useful,” explains Fratta Pasini, “when customers need advice about a product, for example a loan, for which the necessary specific knowledge may not be available in the branch at that time.

“The remote connection with an operator from the central team means that customers are able to access all the information they need and also proceed with opening a new service line.”

The audio and video quality and ergonomic design of the Sprout Pro by HP help to minimise the contrast between the interaction with a real person (the staff member who greets the customer when they enter the branch and guides them to the service station) and the conversation with the remote expert. As far as the customer is concerned, they will be able to interact just as they would in the branch (apart from operations involving the use of cash), identifying themselves by showing their ID, signing documents with the graphometric tablet and scanning them in a completely natural manner.

Benefits

Multichannel delivery

After installing the new service stations in branches, CheBanca! conducted a series of tests with customers to find out whether the solution had been well-received. The result was overwhelmingly positive: 87% of customers were satisfied with the performance and ease of use of the new machines.

“In addition to the user-friendly design,” explains Fratta Pasini, “using a PC with a camera made many users feel at ease, as they are now used to chatting remotely in their own homes. This is even the case for older users who now use Skype to talk to their grandchildren.”

And the terminal? As efficient as an employee.

The new terminals created with Sprout Pro by HP have also proved extremely efficient in commercial terms.

Customer at a glance

Hardware

- Sprout Pro by HP G2

Software

- Inventia Customer Engagement

CheBanca! measures capacity to generate new sales using a parameter called the 'Serve and Sell Ratio' which in the case of the terminals stands at 40%, a figure comparable to that achieved by human operators who work in customer services via telephone.

“With the new self-service terminals developed by Inventia using Sprout Pro by HP technology we achieved the same level of service efficiency as our commercial staff who operate via telephone. In the immediate future we plan to make this platform available in all our branches.”

— Antonio Fratta Pasini, marketing director, CheBanca! SpA

The future involves widespread use of Sprout Pro by HP

“The choice of Sprout Pro by HP was definitely strategic,” concludes Fratta Pasini, “because selecting a partner that operates on a global scale, with innovative and constantly evolving technology, allows us to look to the future with positivity and enthusiasm. Sharing the technological development road map with our partner Inventia, we can only benefit from the innovation that HP will offer its customers in future years.”

The terminals based on the Sprout Pro by HP will soon be implemented across the network of 107 branches (which includes former Barclays branches) and probably also in the financial advice offices which CheBanca! plans to open.

The ease of use and efficacy of these machines can only assist the advisers in their roles and encourage new customers to join CheBanca!'s ecosystem.

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