

# Improved In-Bank Customer Experience, Call Center and Back Office Operations with OpenSpan

**TECHNOLOGY PLUS TRAINING EQUALS COST SAVINGS AND IMPROVED CUSTOMER SATISFACTION**

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## CLIENT

This client is a full-service bank with a presence in 100-plus countries. One of its service centers abroad processes checking accounts, loan applications, credit card accounts, and other financial investment offers. The company is considered an innovation leader in the nation's banking community.

## CLIENT CHALLENGE

The client had bottlenecks common in the retail banking industry — cumbersome manual business processes that required bank employees to toggle through multiple screens across a range of legacy applications. This impacted the bank's delivery of the desired exceptional quality of customer service.

Initial OpenSpan automation projects focused on loan credit verification processes, account signup, account maintenance, and up-selling processes for checking, savings and other investment products, in three business areas:

- Back office
- Bank branch
- Call center

## SOLUTION

Our client chose the OpenSpan Platform to:

- Integrate multiple legacy applications including mainframe, Windows and web applications
- Streamline business processes for bank employees without modifying existing application code
- Reduce and simplify the training required for new account managers

## KEY RESULTS

OpenSpan's implementation team built a prototype solution, which included 6 automations, in approximately 3 weeks. The OpenSpan team then trained two of the bank's developers for 2 weeks, and those specialists took over the project. Legacy applications were streamlined without modifying source code. Modification is expensive, difficult, and has to be forecast far in the future. The benefits are summarized below, based on business units.

## Back Office

- ⚡ **Automated critical credit card account functions.** OpenSpan helped automate several key processes that cut processing times by 78% and doubled the number of accounts processed. Reduced the amount of staff necessary to complete credit verification and other manual processes, allowing client to re-focus staff on other projects.

## Branch Operations

- ⚡ **Created a single desktop interface.** Cut sign-on time from 78 to 45 seconds per person per shift, and merged 4 legacy applications into a single view.
- ⚡ **Streamlined new account signup processes.** Reduced the number of application screens used in the process from 23 to 3. This cut the average account signup time by 48 minutes to 28.
- ⚡ **Enhanced up-sell opportunities.** Streamlining also consolidated the up-sell screens and steps. Customer information is now automatically copied to related offer screens; customer service agents can immediately pitch recommended offers and close quickly.

## Call Center

- ⚡ **Consolidated multiple legacy screens, automated account update procedures.** OpenSpan technology merged legacy applications, automatically updated account information between screens, prompted for policy compliance, cut AHT by 120 seconds (28%) per agent per call, and reduced error rates from 29.7% to 2%.

## Infrastructure and Planning

- ⚡ **Shortened the learning curve for new managers.** New managers used to train on 6 or more complex legacy systems that took a long time to learn. New users also typically make more data errors. OpenSpan's consolidated desktop significantly shortened training time and preempted many entry errors.
- ⚡ **Enabled a more iterative development approach.** The bank's developers now work more closely with business owners and deliver projects faster and more in-tune with the needs of the business.

## SUMMARY

The project between OpenSpan and this client is an excellent example of workflow optimization and training hand-off. The client can now take the lead in further implementation with advice and support from OpenSpan. No new investment was needed upgrading legacy applications, and the team is exploring a number of new opportunities for productivity and savings.

## GET MORE INFORMATION

OpenSpan initial projects alone can deliver huge productivity improvements and significant cost savings and subsequent projects rapidly pay for themselves. Browse other OpenSpan case studies, white papers and online demonstrations by visiting [www.openspan.com](http://www.openspan.com).



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