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Success case - reinventing communications through the implementation of cisco unified communications in a bank of niche. Innovative response to the growing demand for communications, offering corporate efficiency and reducing costs in the process of replacing technologies

Caso de éxito - reinventando las comunicaciones mediante la implantación de las comunicaciones unificadas de cisco en un banco de nicho. Respuesta innovadora a la creciente demanda de comunicaciones, ofreciendo eficiencia corporativa y reduciendo costes en el proceso de sustitución de tecnologías

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### **Abstract**

Unified communications systems can be the key to improve business strategy reducing costs and focusing faster and timely customer care, maintaining anytime, anywhere by connecting clients, employees and business partners. The case details technological limitations of Consubanco who lived a hell with their previous communications infrastructure, it caused inefficiencies in communication processes, translated into delays in decision making, slowing down business processes and reduced productivity. After analyzing the case and take appropriate measures to replace this technology managed through Consubanco Cisco Unified Communications to connect employees, partners, suppliers and customers with the information they need so. As well as access and share video on the computer equipment of these, even if its employees were traveling, and demand, as easily as making a phone call. As a result they have facilitated better interactions between the teams, bringing together people dynamically, virtual groups and teams. Finally after a process of alignment with business objectives were able to make the greatest contribution, which was to innovate in the value chain of the business by integrating collaboration and communications into applications for the operations center of the company, business processes (sales force) and the area of human resources.

### Resumen

Los sistemas de comunicaciones unificadas pueden ser la clave para mejorar la estrategia empresarial reduciendo costes y enfocando una atención al cliente más rápida y oportuna, manteniéndose en cualquier momento y lugar conectando a clientes, empleados y socios comerciales. El caso detalla las limitaciones tecnológicas de Consubanco que vivía un infierno con su anterior infraestructura de comunicaciones, provocaba ineficiencias en los procesos de comunicación, se traducía en retrasos en la toma de decisiones, ralentizaba los procesos de negocio y reducía la productividad. Tras analizar el caso y tomar las medidas oportunas para sustituir esta tecnología Consubanco consiguió a través de Cisco Comunicaciones Unificadas conectar a empleados, partners, proveedores y clientes con la información que tanto necesitan. Así como acceder y compartir vídeo en los equipos informáticos de estos, aunque sus empleados estuvieran de viaje, y bajo demanda, con la misma facilidad que realizando una llamada telefónica. Como resultado se han facilitado mejores interacciones entre los equipos, reuniendo personas de forma dinámica, grupos y equipos virtuales. Finalmente después de un proceso de alineación con los objetivos de negocio fueron capaces de hacer la mayor contribución, que era innovar en la cadena de valor de la empresa mediante la integración de la colaboración y las comunicaciones en las aplicaciones para el centro de operaciones de la empresa, los procesos de negocio (fuerza de ventas) y el área de recursos humanos.

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## Introduction

## What is Unified Communications?

More and more often we hear the term "unified communications", but what does it mean and why taking relevance in the telecommunication environment is. Unified Communications are all those functional elements that today allow us to have effective communication: functions as a switch that provides the capabilities of audio conferencing, read voicemail, email, schedule work sessions on the Internet, Sharing information multiple among simultaneously and even the ability to interact with various fixed and mobile devices are functional elements that could be considered within a suite of communications.

The importance and value of unified communications is to give more control to the end user to access simply and through intuitive interfaces to all these communication services and give ease to the user to do so through their preferred device, either a PC, laptop, smartphone or tablet at the time and place the user wants.

From the point of view of service providers, referring to telecommunications companies (telcos), this implies a collective integration of technologies, to be simplified to the point that the end user never give aware of the complexity that this may represent. However, the other user will notice how simple and easy it is now to have a suite of communications on their devices with the ability to improve their quality of life and business relationships with customers and suppliers.

Now it will be easier to navigate, have effective meetings anywhere in the world or make calls when the user needs it without having to worry about time or costs. Having Internet access using these services, now conceptualized as cloud computing possible.

Access to these intelligent telecommunications is not exclusive to large corporations, now SMEs can access without much investment or technical personnel expert. Doing so could benefit by increasing their productivity, mobility and getting turn considerable savings.

## Its implementation in a niche bank

Chedraui Group, is a leading chain supermarkets, aware of the need to bring financing to their customers to purchase consumer goods, under the general direction of Mr. Sergio Chedraui, initiated in 2001 a financial company that called Consupago that began marketing the brand: Sistema de CréditoPaguitos.<sup>2</sup>

With a constant thrust and direction to the 2003 Credit System Paguitos already operating within all Chedraui stores through modules which called "Paguitos", which were given dissemination and promotion to the appropriations offered.

The success of the brand in the first 2 years of operation, allowed the development of a new product: personal loans through the discount via payroll, which is today the institutional business line and the main product.

With a steady growth in 2005, Consupago makes a strategic alliance with Sherman Financial Group, allowing them to have a serious knowledge and enhanced consumer credit market.

By 2008, there were over Consupago billion portfolio, with annual growth rates above 200%. To become a leader in the personal loans market discount via payroll, with presence in major capitals across Mexico through our branches solid institution, with more than 1,000 employees the technological aspects of the collaboration between these began to be more relevant.

In 2012 he established himself as Consubanco Multiple Banking Institution and the time counting for more than twelve years' experience in providing financial services and offering innovative banking products onto the market, its new Credit Cards, which provide solutions to the credit needs of many customers.

Ironically the same year (2012) given its exponential growth Consubanco began using multiple communications platforms, making increasingly complex network and its administration, that year had multiple falls seriously affecting service to the business.

Adding to the problem , the acquisition and merger with different companies , which increased its infrastructure causing practically having a salad of different technologies while operating in a decentralized way ; for example had four phone systems from different brands, a network separated geographically into four points. The business simply demanded stability in communications bandwidth and tools to collaborate.

The limitations that were primarily dealt Consubanco direct concern to the business due to reduced service levels in communications, combined with the constant corporate growth and consequently taking inefficiencies in communication processes, degrading productivity of the institution.

In late 2012 and early 2013 the IT area of Consubanco decided to take actions that allow root to a solution to this problem and it was during this process that found that Cisco Unified Communications offering a highly secure, high-quality experience.

This will help Consubanco to:

- Power to provide online support to their employees and their branches (Using Cisco Webex).
- Being able to do online training and recruitment (Using Cisco Webex).
- Create extensions of the corporate network to mobile devices so that executives can be productive anywhere.
- Adapt more quickly to changes in their business.
- Provide stability in communication services.
- For the first time in the history of the company to offer institutional collaboration.

The system of Cisco Unified Communications is part of an integrated solution that includes network infrastructure, security, mobility, network management products, design services, planning, operation and maintenance.

Technological innovation, which occurs with this adaptation to new technological environments, in addition to providing functional advantages over previous forms of communication, increasing available capacity and reduce unit costs.

"Our system with Cisco Unified Communications enabled us to have the ability to install any communication device easily, quickly and safely. We may, at any place of business that we have network infrastructure, provide collaboration services through our unified communications, connecting mobile devices, computing with Jabber, video conferencing, etc.

Met centralize communication systems by reducing the complexity of them and allows us to exploit the full potential of tools like Jabber, also offering added value as cost reduction, both in system administration, maintenance and licensing respectively.

Jose Ramón Revuelta. CIO at Consubanco

Figure 1

# **Methodology - Technical description of the solution**

To meet the expectations of Consubanco, and meet the needs that the organization seeks to meet after several sessions of design with Cisco and one of its main trading partners (Unified Networks) the best option chosen was based on implementation Platform of a Communications integrated with unified messaging system and corporate email, it had an Gateway 3925 supports up to 800 SIP sessions to the primary site and the secondary site is a gateway 2911 which provides up to 200 SIP sessions.

The first counting up to 8 E1 ports plus 2 service modules (4 E1s more) supporting up to 730 users in survival mode SRST and the second with up to 8 E1 ports with only 1 service module two E1s more supporting up to 50 users in SRST.

As the terminal operator 7942G, 7945G and 7962G phones are devices with full-feature in terms of interoperability of VoIP, allow you to communicate by voice over the same data network that uses its own equipment; can make and receive phone calls, put calls on hold, speed dial numbers, transfer calls, make conference, and so on.

In addition to basic call-handling features, phone can provide other, in expanding these offer increased productivity.



Figure 2 Telephone devices used

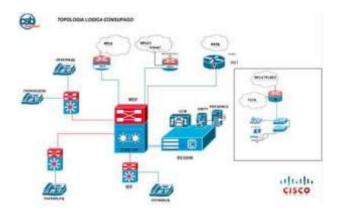
These models support multiple VoIP protocols and have an integrated Ethernet switch for connecting their computer's equipment and phone's on the same network port. It also allows PoE (Power over Ethernet - Power supply via network cable) and finally perhaps the most elegant are capable voicemail. Latter integration with corporate email system has become a very effective when you cannot take a call from a colleague, partner or customer collaboration element.

Add to this an implementation was performed on all computer equipment and some mobile devices the Jabber technology which allows you to interact with instant messaging (Chat IM) and presence. Cisco Jabber is also a VoIP softphone capabilities of HD video and desktop sharing, offers secure and reliable communications. Finally, the Cisco WebEx Meeting Center tool that offers an experience in real time via web conferencing experience with a set of powerful features for productive and effective meetings anytime, anywhere and on any device is integrated.

# **Unified communications system implemented** at Consubanco



Figure 3 Schematic telephony system (Self Reference)

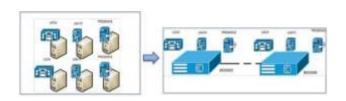


**Figure 4** Installed Unified Communications System (Self-Reference)

## Analysis of the benefits of the implementation

Having a one-stop solution significantly increased employee productivity and reduced costs in addition to communication between the central and corporate operations. But joined to this multiple benefits were detected such as:

- Have an advanced call processing.
- Having an answering machine and voice messages with all the features that help improve communication among employees and customers.
- Easy access to voicemail messages from any phone or from the corporate email.
- Having Cisco IP Communicator Softphone and Jabber, which allows employees who travel or work from home to be communicated with any computer equipment provided by the bank.
- Have video telephony, to make a voice call, with an integrated phone software to Jabber camcorder.
- Connectivity to the telephone line by means of analog lines (FXO) or digital links
- Have BRI or T1/E1/PRI that allows add trunking as the business grows.



**Figure 5** Simplification through unified communications (Self Reference)

After the implementation of tools such as Cisco Webex was obtained:

- Desktop Sharing allows easily collaborate on any project, providing support and training to online audio and video sharing.
- Share video files in real time, and incorporate multimedia into their presentations. (HD up to 720p resolution screen).
- Voice conferencing
- Recording of meetings, including session content and audio.
- After the implementation of tools such as Cisco Jabber was obtained:
- Consubanco business being more productive, anywhere with Cisco Jabber on their mobile and tablet devices.
- Improvement the appearance of presence, instant messaging (IM), voice, video , voice messaging and conferencing from anywhere.
- Provide the opportunity to join telepresence meetings when employees are away from the office.
- Reduce delays in information real-time presence and instant messaging.

## Discussions and outcomes of the Project

With the new system of unified communications of Consubanco Cisco now has a collaboration solution consolidated voice, video, mobility messaging, conference, instant messaging (IM), presence and capabilities contact center a single IP network.

Consubanco use these benefits to gain a competitive advantage, adapt quickly to business changes, increase productivity, reduce costs and improve customer response. The system was fully implemented in August 2013.

#### **Conclusions**

Today, it is important for any financial institution to have a unified communications solution that may be able to grow the business and provide features that help save money or increase revenue to help ensure a good ROI.

While the business of a company like Consubanco grows, the collaboration allows you to add new employees, remote offices and teleworkers with minimal effort and expense.

Collaboration is a crucial component of any successful business. Stay connected with customers, employees, tools and other resources enables an organization's employees perform their work effectively counting systems that allow you to have converged voice, data and video.

Growing businesses need to be scalable and easy to use networks as small and multivendor networks is not cost effective to add new applications and services , in addition to the complexity of having to manage , maintain and finance multiple networks.

In short, if we define in a few words what Consubanco obtained by implementing unified communications system then we'll find:

- Convergence of voice, data and video
- Expansion of Content and devices
- Increased labor productivity
- Cut operating expenses
- Empower of their workforce

Currently offering unified with the experience to meet the needs of its users makes them more productive and successful in their interaction with the environment of business communications.

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