

BPH Bank Corporate Portal

Case Study

BPH Bank

Bank BPH

BPH Bank is a member of UniCredit Group and it also forms its own capital group. It is the third largest bank in Poland and has established the leading position among Polish banking institutions for many years now. A remarkably wide spectrum of comprehensive financial services offered by BPH attracts not only individual customers but also the SME sector and corporations from both private and public sectors. The priority of BPH Bank is to win the customers' and shareholders' trust and ensure their lasting satisfaction. Innovative technologies as well as high quality and competent personnel can guarantee that each group of customers is provided with modern finance management. The main offer includes such financial services and products as personal account, company account, housing loans, consolidation loans, cash loans, car loans, loans for companies, second mortgages and credit cards. Besides an extensive network of branches providing services and counseling the Bank offers a wide range of products and high standard online services. BPH customers can order all the products mentioned above via the Internet. Additionally, they have access to the products and may perform operations on their own accounts. Furthermore, the bank's online infrastructure enables the customers to access the Internet brokerage system as well as the investment funds and deposit planning systems. In addition to the Internet, BPH Bank customers can use such electronic channels as SMS or WAP.



Analysis

Before BPH Bank had the Content Management System (CMS) implemented and the portal built by Comarch, its website had been operated by an outside company which had published the substantial content provided by BPH Bank and administered the portal. The transfer of materials prepared by the employees of the bank was, however, extremely time-consuming, since in order for any new piece of information to be put on the website it had to travel from the department responsible for its preparation through the bank's marketing department and only then it was conveyed to the operating company for publication on the portal. This lengthy publication process produced undesirable delays in providing the customers of the Bank with all the news and important current information, causing problems that called for solution. Furthermore, the complexity of the content transfer process was an obvious obstacle and a waste of the employees' time as even a small alteration in the information on the portal required that they contact the marketing department and ask for ordering the job to be done by the outside company. In addition, the Bank employees had to make sure that the new information was conveyed to the operating company in its original form and in the shortest time possible. Theirs was also the task of verifying the target publications and checking them for errors.

Another problem related to the portal solution used at that time consisted in the limited technology it was based upon. The system had very low scalability and efficiency so it gave its user a seriously limited set of possibilities as regards further extensions of the Bank portal through adding new web services and functionalities as well as enlarging the general offer.

Another challenge related to the system technology at that time was the impossibility of integrating the portal with SEZAM Internet banking platform. The Bank insisted that the general website should provide its customers with access not only to information but also to all the products and services on offer.

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Challenges

All the current and recurring problems with the portal administration led BPH Bank to commence an intensive search for solutions that would guarantee high efficiency and scalability of the portal in the first place. That was the crucial factor which prompted the Bank to continue developing its web service. The omnipresence and ever-growing popularity of the Internet made it necessary for the Bank to extend its websites. The recipe for keeping and reinforcing the strong market position was to offer technologically advanced web services, tools and general services that would go along with the latest trends and address customer needs in the first place.

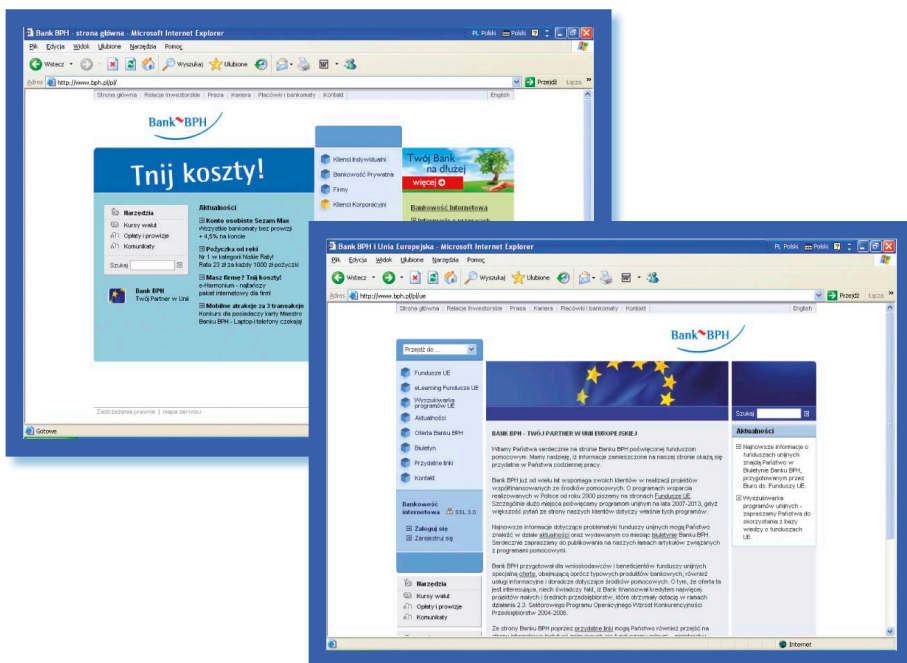
Furthermore, a new system would have to guarantee uninterrupted high efficiency in the course of service extension and increasing load. In other words, it was expected to function effectively and ensure high level security of the portal. At the same time the new solution would have to warrant high flexibility of the portal content management so as to reduce the new information publication process and render its management available to the largest possible group of people.

Implementation

The first larger stage of implementing the BPHPBK Bank Internet Platform was completed in December 2003. It was entirely based on the Comarch CMS content management platform and web services structure. The result was a user-friendly, clear and orderly webpage divided into sections corresponding to the particular groups of customers: individual customers, SME and corporations.

The service was equipped with such features as extended mechanisms of content profiling and personalization. Apart from that, a module for marketing campaign management and user segmentation was implemented.

The characteristic property of the system is a user-friendly and easily operated user interface. Implementing the CMS intuitive forms enabled those members of the personnel who had no IT knowledge to edit and create new pages and sections. The text editor itself and the changes in the content are done in HTML WYSIWYG editor whose outward aspect and functions make it similar to a standard text editor operated by any PC user on a daily basis. Additionally, the flexible page template mechanism as well as the use of XML forms made it possible for the portal page structure to be modified by the users without aid and the system functionality to be continuously to be developed.



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Comarch developed many interesting tools and templates prepared to address the specific needs and requirements of the Bank. The following ones should be noted in particular: map of BPH Bank cash points and branches as well as credit calculators. Prepared for five credit types, these devices make it possible to calculate the credit rates at a given moment and the years of repayment for a given sum. The interest rate and provision are included automatically in the calculation.

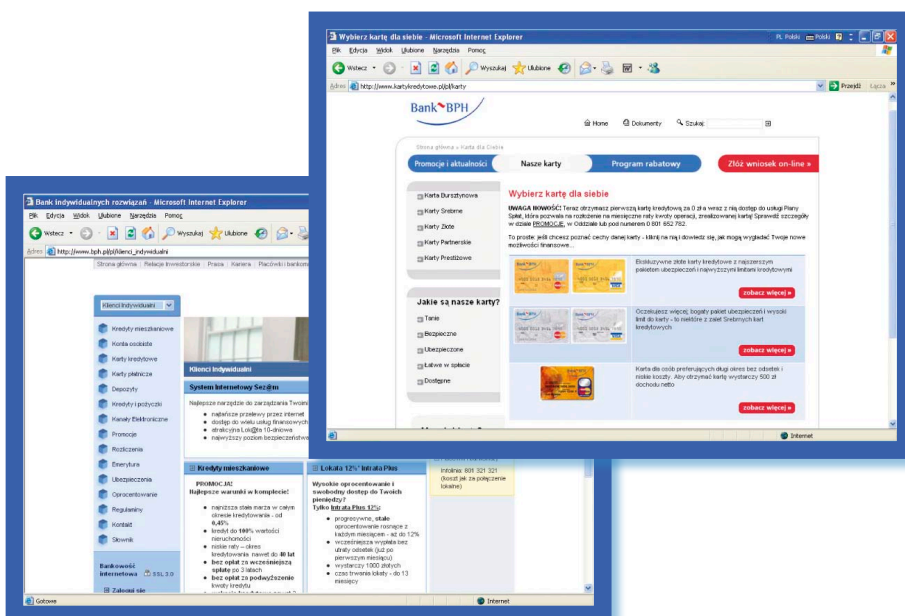
Another particularly ingenious solution implemented in the BPH Bank portal is a Flash Technology device for checking the rate of exchange. The user may choose the specific period and the currency for which the analysis is performed and also compare exchange rates of two selected currencies.

The first stage of implementing the BPH portal was a tremendous success. The functionalities and tools that were chosen or developed made it possible to create a clear, neat and user-friendly website structure. The solutions used in the project by the Comarch team were accepted by BPH Bank with satisfaction and without any reservations. Moreover, it was the express wish of the bank that the cooperation and the portal development in accordance with new needs and requirements be continued.

The next stage of extending the BPH Bank portal took place in 2006. It consisted in creating a Sale Support Information Service for the benefit of the employees. This service is a service dedicated specifically to the employees and enabling them to obtain express access to information on products and services as well as current discounts. Hence, when there is a meeting with a customer, the employee can present him or her with a complete description of the given product or conditions for a discount practically in no time.

The third portal based on the Comarch CMS is the credit card portal (www.kartykredytowe.pl) dedicated to BPH Bank customers. It contains full information on the credit cards offered by the Bank, including the option of ordering the chosen product online.

A larger project realized in January 2007 was the implementation of a web service devoted to the European Union funds: „BPH Bank – Your Partner in the Union” (<http://www.bph.pl/pl/ue>). The purpose of this project consisted in providing the potential beneficiaries and applicants with general information on EU funds, the procedure of application and first of all on the role that the Bank plays in the whole process of applying for EU subsidy. A particularly worth noting solution introduced by Comarch is "EU Funds Search Engine". It consists of 4 modules: two types of search for the Union programs, a form and training projects. An interesting solution implemented by Comarch within this project is a customer enquiry form to be sent to the Bank by electronic mail. The enquiry sent to the Bank is automatically directed to the particular customer's service area by means of the customer login feature which requires entering the CIF number.



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In addition, contact forms were created in answer to the needs of BPH Bank. They serve as vehicles for sending the customers' profiles to the general e-mail address of the Bank or to any of its particular addresses. Special forms were also introduced in connection with the "Career" service. They functioned as CV counterparts filled in and sent by the students who wished to apply for a position in BPH Bank. The information required by the forms concerned mainly those aspects of the candidate's education and experience which were deemed relevant from the point of view of the Bank.

Profits

Undoubtedly the main business profit resulting from the implementation of CMS in BPH Bank portal was the cost reduction as regards maintaining and operating the profile since it was no longer an outside company that performed these services for the Bank. The user-friendly interface enabled the bank employees without strictly technical education to carry out all the necessary tasks related to web service structure administration and edition of the information put on the portal. The new system made it possible to introduce changes in a flexible manner without the bothersome application updating and restarting the servers. Moreover, one need not employ a team of qualified webmasters and administrators in order to have this type of service operate.

The multiplicity of portals and channels guaranteed by Comarch CMS enabled efficient management of the content of all BPH Bank portals and all available distribution channels by means of one single application as well as by single logging into the system from the level of web browser. Since the system automatically identifies the edited electronic channel, the Bank can guarantee to its customers that what they receive is the highest quality information and services both via the Internet and by means of WAP, XHTML or PDA.

No doubt one enormous profit brought by Comarch CMS was the portal content publication system itself. The multi-level authorization (workflow) of extending the content of the websites gives the Bank the possibility to maintain full control over the quality and coherence of the portal content. Furthermore, CMS considerably reduced and facilitated the process of managing the website content due to the possibility of unrestricted authorization definition and integration of the user functions.

CMS can be of invaluable use to large web services ensuring their stability and efficiency as evidenced by the use of BPH Bank which built many new services, portals and tools based on CMS. It must be here emphasized that this process did not entail any reduction in system efficiency or application restructuring. Comarch CMS physical architecture may be easily scaled and extended as the service load increases. This feature of increased flexibility constitutes its remarkable merit and it enabled the Bank to adjust the system to the changing efficiency requirements as the new portals were being formed and extended.

Another important profit for the Bank was the integrality between Comarch CMS and other solutions. This functionality made it possible for BPH Bank to use the corporate portal as an integral part of the Internet Platform as well as to obtain and present on its websites the current rates of exchange based on the Bank's central brokerage systems.

Since its structure is based on modules, CMS could be used creatively in order to build elements and tools addressing the individual requirements of the Bank. Owing to this, BPH Bank did not have to spend its funds on functionalities that would in no way come useful. What is more, the property of modularity so crucial for CMS structure and functioning makes adding new services and tools unproblematic and easy to perform, as it was exemplified by the EU funds service or the Sale Support Information Service and the credit card portal.

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