

## CASE STUDY

Financial Services  
Security - Biometrics



# CaixaBank boosts mobility, security and customer experience

## Digitized Biometric Signatures help leading Spanish bank transform customers' banking experience

CaixaBank saved 30 percent of its office space per branch by introducing digitized biometric signatures and digital record keeping

"The solution from Serban and Intel has helped us gain an advantage over other banks as not only does it bring benefits to the company and our staff, but it also supports our web applications so we can offer our customers a superior experience."

**Maria Puras Gomez**  
Branch Channel Manager, CaixaBank

As one of the largest financial organizations in Spain, CaixaBank operates over 5,000 branches throughout the country. It is the primary bank for a quarter of the Spanish population. When it set itself the goals of making its customer experience smoother and increasing the mobility of its employees, it knew digitization would be key. It eliminated cumbersome paperwork by enabling customers to sign contracts with a digitized biometric signature solution from Serban Biometrics\* and Intel. As a result, employees are on the path to becoming fully mobile and customers get a smooth digital experience in line with their expectations of a modern bank, all without compromising security or compliance.

### Challenge

CaixaBank wanted to change the way it worked with its customers in order to offer a more compelling experience and meeting its environmental goals. To do this, it needed to increase the mobility of its sales team while also enabling them to access the systems and data they needed wherever they were. At the same time, it had to ensure that strict requirements around signature validity continued to be met as it replaced time-consuming paper-based processes with digital alternatives.

### Solution

A digitized biometric signature solution from Serban Biometrics\* enables agents to secure legally valid customer signatures on electronic documents and to save them straight to the bank's central system, eliminating the need for paper copies. Salespeople access the solution using new Fujitsu 2in1 biometric-enabled devices powered by Intel® Core™ i5 vPro™ processors, which enable them to stay productive on-the-go. Customers can access copies of their digital documents and contracts through the bank's online application, saving them the time and inconvenience of having to go into the branch.

### Results

Around 90 percent of the bank's 20 million yearly operations now use handwritten digitized biometric signatures. CaixaBank estimates that it has created around 30 percent more office space per branch and has reduced the processes involved in document management by 50 percent, all by eliminating the need to file physical paperwork. It has also minimized its operational risk exposure by automating the process for signing and validating contracts, while accelerating sales and enhancing the customer experience.

## Enhancing customer experience and sales effectiveness through digital transformation

As part of its ongoing strategy to enhance the service it delivers to its clients, CaixaBank wanted to digitize many of its processes and services. “A lot of the interactions we have with our customers across our branch network were paper-based,” says Maria Puras Gomez, Branch Channel Manager, CaixaBank. “We wanted to accelerate and simplify our sales operations to make things easier for our customers. Our existing processes were time-consuming and generated a lot of costs associated with storing, searching and managing paper records so we wanted to replace these with something more efficient. We also wanted to use technology to make our sales agents more mobile so they could be more flexible in when and how they work.” In order to achieve its digitization goals, the bank needed a way to capture and record customers’ signatures without the use of paper contracts, and wherever a sales agent happened to be working – in a branch, or in a customer’s home. At the same time, it had to ensure that any new digital processes were robust enough to stand up to threats like fraud and identity theft, and above all maintain legal validity.

“We already had the ability to capture signatures electronically in some of our branches,” says Puras Gomez. “But this meant using specific equipment attached to a sales desk. We needed to enable our sales agents to not only get electronic documents signed more easily, but also in a way that could be easily tracked, stored and audited if needed. The contracts our customers sign with us are legally binding and so we needed a fully reliable alternative to handwritten paper signatures as we moved away from physical paperwork.”

CaixaBank developed a digital transformation strategy to deploy new ‘Smart PCs’ to each employee. These devices would not only provide on-the-go access to all the bank’s existing systems and applications, but also support a new digitized biometric signature solution.

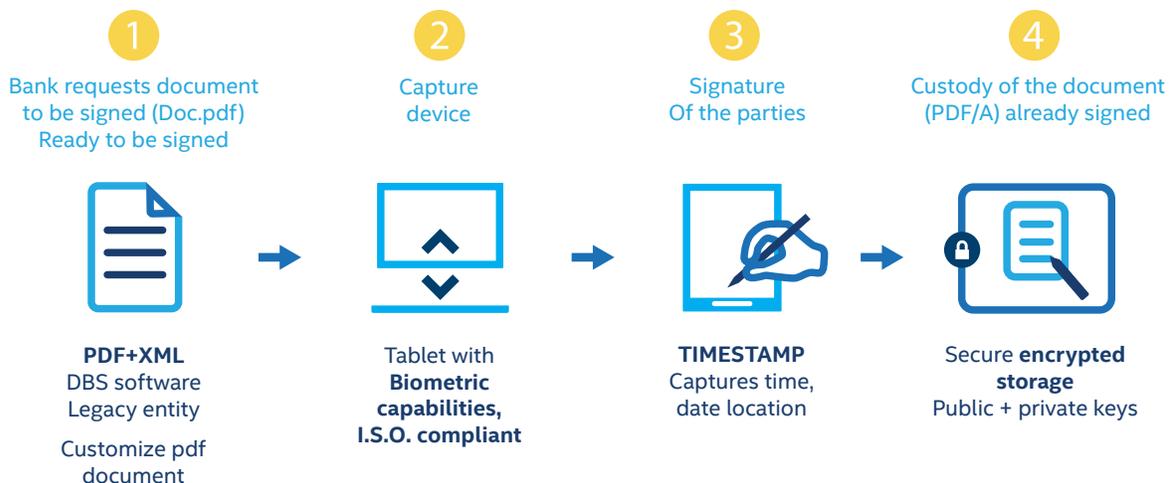
### Solution summary

It was important for the bank that its new fleet of Smart PCs were enterprise-ready, with all the security, authentication and performance features necessary to support its customer-facing, highly regulated operations. It was also essential that the devices supported the Microsoft Windows\* operating system in order to ensure seamless integration with its existing environment and to minimize disruption for users.

The bank ultimately chose to roll out Fujitsu 2in1 biometric-capable devices powered by Intel® Core™ i5 vPro™ processors. It intends to equip more than 30,000 employees with a device by the end of the project. It also plans to activate Intel® vPro™ technology across the fleet in order to enable remote management and security updates.

Digitized biometric signature specialist Serban Biometrics provided the software elements of the solution through its BeSign\* application, and supported the implementation. “We chose the Serban and Intel solution after running a benchmark of a number of options,” says Puras Gomez. “Our key requirements were that the solution should be technically simple and easy to implement, and also it needed to be legally robust. Some of the solutions we looked at couldn’t meet these priorities, but with the Serban software, we know we can prove if a client has signed a contract or not.” Following an initial pilot phase, the digitized biometric signature model is now being rolled out to support all customer-facing engagements and processes.

## How does a DBS solution work?



## Connected, mobile banking drives savings and customer satisfaction

Previously, when signing up a customer for a new financial product such as a mortgage, loan or current account, the agent had to get the customer to sign the relevant paperwork. These documents would then be scanned to create a digital copy, then filed. As well as taking time, this approach required large areas of each branch to be set aside for filing, and it ran the risk of critical documents being lost, damaged or inaccurately completed. If a customer then requested a copy of one of their documents, an employee would need to spend time searching for the relevant paperwork in the filing system.

With the Serban Biometrics software, the customer can sign the electronic document on the device's screen, whether the device is in the branch or with the sales agent on the road. The signature itself is captured along with selected biometric data about the customer, such as their fingerprint, iris pattern or their unique graphology. The software merges these details with the contract document and saves them straight to the bank's data center, which runs on servers powered by Intel® Xeon® Processor E7 family (see fig. 1). This creates a legally approved copy of the document, which is accessible to anyone authorized to view it, at any time, and without the need for a physical copy.

### Spotlight on CaixaBank

CaixaBank has the largest customer base in Spain at over 14 million clients and it employs over 30,000 people. As a result of its focus on innovation, the bank is also widely recognized for its expertise in applying the latest technological advances to enhancing the customer experience. Its operations are driven by its core corporate values of quality, trust and social commitment.

"In the past, when we completed an operation with a customer, we would give them a paper copy of the contract for their records," says Puras Gomez. "However, since implementing this digitized biometric signature initiative, we've been able to create an online app that our customers can use to view their digitally signed documents as well. This has transformed the customer experience, and also avoids the possibility of them losing their paper copies."

The bank has also reduced its operational risk. Puras Gomez explains: "With paper, you can never completely guarantee that a document has been signed unless you have the original in front of you, but we no longer have this issue. At the same time our employees are very happy with the new solution. They save time spent on administration, and can focus more on their commercial tasks while being sure they are following all the procedures they need to in order to meet industry regulations and bank codes of practice."

The bank performs over 50 million operations per year, and now uses digitized biometric signatures to validate around 90 percent of them. This shift to digital has enabled it to realize a space saving of around 70m<sup>2</sup> per branch by eliminating filing cabinets – space which can now be used to accommodate more customers. Further space can be saved at the sales agents' desks in branch, as their 2in1 devices incorporate cameras and fingerprint readers, and allow digital signing through their touchscreens, which minimizes the number of peripheral devices needed.

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