A MAJOR BRAZILIAN BANK PLANS AND IMPLEMENTS A NATIONWIDE CALL-CENTER

This company is a Brazilian financial services firm. It is a national leader in traditional personal banking services, credit cards, financial planning, investment products, insurance, accounting and international banking.

Today, the company employs about 80,000 people in 7972 points of presence (3026 branches). It covers comletely the Brazilian territory, providing services to more than 13,400,000 clients. The company has 32 telecommunications main nodes and spends US$16,000,000 monthly on telecommunications. The company is also a leading provider of business-related financial services in Brazil and assists companies in several segments.

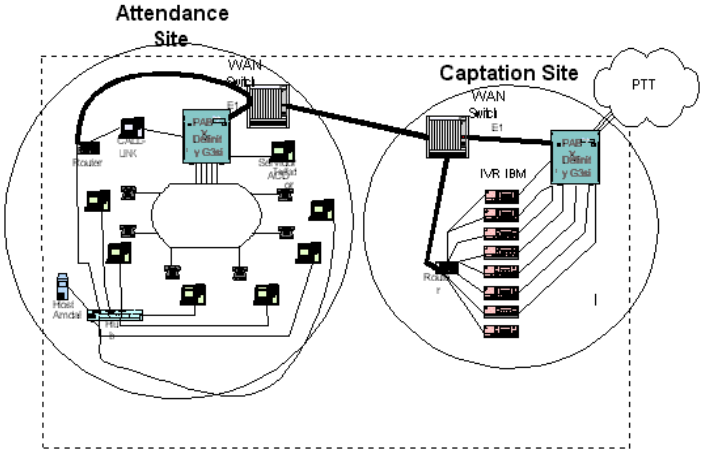
The company was studying the alternatives to centralize its call-center services currently distributed among ten different locations. The idea was not to physically unify the structures, but rather to integrate them and make them cheaper, accountable and manageable. The bank was also evaluating the feasibility of introducing new services.

They didn't know how to build an ideal structure to support the traffic or how to establish a model where all the costs involved in implementing a new service were easily identified.

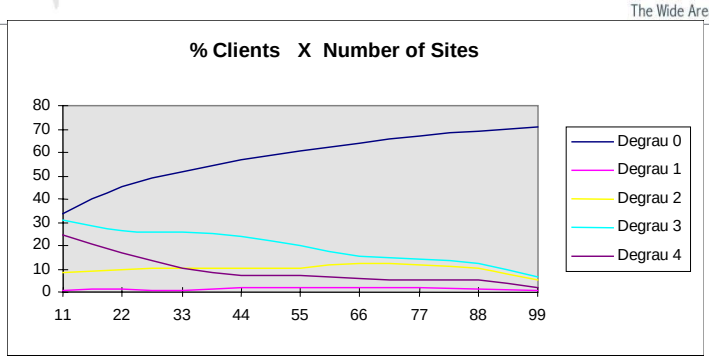
The impossibility to define the correlation between the costs to implement a new service and the revenue that would be generated by it, was paralyzing the internal decision process. Consequently, a model was needed that could establish the correlation between service cost, service revenue and percentage of clients using the service.

The interconnection costs available were EMBRATEL lease line circuit prices, the local PSTN lease line prices and Brazilian standard voice tariffs (at that time, the market was completely regulated). In Brazil, calls inside the same area code (local calls) are charged and 800 calls can have different charges depending on where the call is originated.

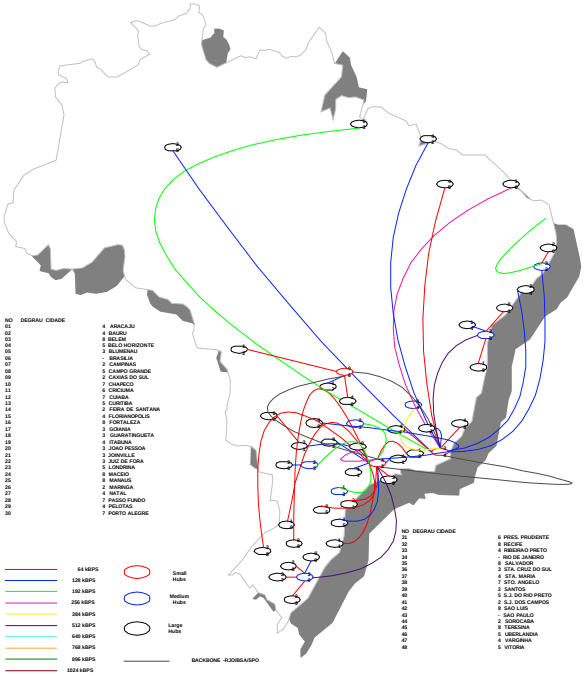
The model contemplated two situations: the client paying for the access and the bank paying for it.



The equipment used as reference to build our hardware cost calculators were Lucent Definity G3Si, IBM IVR Solution, CISCO IGX WAN Switches and Cisco Routers.



The ideal voice structure was identified with a topology using 48 traffic capitation nodes.



Armed with these analyses, the bank was able to optimize its call center structure and, most importantly, to decide which service was worth implementing. It became possible to evaluate the impact of each service on the total cost of the structure.

In addition, the model was adapted to include the revenue generated by each service transaction, allowing them to establish a correlation between volumes/costs and volumes/ revenues. Consequently, identifying the minimum percentage of clients necessary to make each service feasible.

This project changed the initially proposed model to integrate the actual call-center services, ensuring a cost reduction from US$6 million to US$500,000 monthly by developing a distributed network with different conection nodes adapted to South American tariffs.

Maybe the biggest achievement of this project wasn't so much identifying a more cost-effective solution as it was providing the corporation with an instrument that would allow them to decide which services to implement.

The importance of having this information is often overlooked by organizations. Typically, the problem is considered too complex to be modeled and, consequently, a complete study isn't even attempted. This paradigm was changed in this project.