

# NEW WEB SITES BROADEN FRENCH BANK'S BUSINESS

***Interest in online banking has skyrocketed, and providing a convenient and secure Web-based financial service for customers has become a major priority for banks worldwide.***

## CASE STUDY

### Client:

Caisse d'Epargne

### Challenge:

Launch an improved Web site for all bank branches using Web 2.0 technology.

### Solution:

A project called New Generation Internet, which consolidated the bank's three Web sites into one integrated, user-friendly experience for customers.

### Results:

More efficient architecture has increased online sales fivefold since the new sites went live.

### For More Information:

[www.csc.com/contact\\_us](http://www.csc.com/contact_us)

Caisse d'Epargne, one of the largest banks in France, realized the importance of refreshing their online business, and launched an improved Web site for all of their branches, using Web 2.0 technology.

The bank carried out a major strategic review of their branches' Web sites with CSC in 2006, ahead of a complete overhaul, including redefining their remote banking direction, reviewing the sites' technical structures and responding to clients' expectations for usability.

### Developing a new Internet experience

The target system needed to include client profiles, allow personalized service and provide a multichannel approach, while also integrating standard back-office tools and procedures. Our background developing similar projects positioned CSC to lead it.

"The originality and strong point of the CSC proposal was the combination of their strategic approach and previous real experience in both the e-commerce and the financial services fields," says Hervé Leroux, head of remote banking at Caisse Nationale des Caisses d'Epargne.

Once CSC became program manager for the first project, named New Generation Internet (NGI), the team immediately began analyzing the bank's decentralized structure. Since

each regional branch had its own site connected to a single standard platform, the new system would comprise 17 different sites with 5,000 pages, 22 million visitors and 45 million page views per month.

Managing this project meant simultaneously coordinating nearly 50 project team members, including internal remote banking teams, marketing personnel, commercial and service offering staff, communications personnel, Webmasters and other project managers. To add to the complexity, the Caisse d'Epargne group currently has three information systems that are due to be merged in 2010. "Having a good comprehension of the scale of the task was one of the keys to its success," adds Leroux.

### Merging three sites into one

One of the main objectives of the Web site refresh was to bring together the three existing sites where clients were experiencing difficulty. One site introduced the products offered by the bank, a second one allowed clients to manage their accounts online and a third was dedicated to stock market-related products.

The new Web site needed to carry out all these operations in one integrated, user-friendly place that provided quick access to all the different areas without the need to reconnect. The new system was also designed to allow the bank to identify products that are suited to a customer's profile, enabling the bank to

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### NEW WEB SITES BROADEN FRENCH BANK'S BUSINESS (CONT.)

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use banner ads more effectively and drive online sales.

One of the project's greatest challenges was to harmonize all of Caisse d'Epargne's needs and points of view in order to create an interface and navigation structure that suited all of their customers, and that also could be managed using a single tool.

"The need for accessibility, robustness and security meant that Web 2.0 technology had to be utilized fully, and implemented methodically," notes Stephanie Tostivint, manager of the NGI project team for CSC.

#### **Replicating success companywide**

In June 2008, the new Caisse d'Epargne site went live. Users

immediately noticed the efficiency of the improved site architecture and it quickly boosted activity. For example, online sales of the "electronic safe" offering have increased fivefold due to better visibility.

Through 2009, we'll replicate the project with Caisse d'Epargne for Web sites for all their regional branches, taking advantage of what was learned during the first phase of the NGI project. This includes building in real-time multichannel functionalities, and incorporating online client behavior analysis tools in order to target promotional actions more effectively.