

# With Colt, RCI Bank & Services ensures quality and business continuity

## Customer name

RCI Bank & Services Italy

## Sector

Providing credit in the automotive sector

## Industry

Financing and service provided to dealerships, authorized car workshops and final customers of Renault / Nissan group

## Products and services

IN Geo Number, Colt INTERactiv,

## Challenge

Decrease the dropout rate of incoming calls; guarantee business continuity, ensuring the compliance with the strictest international security and reliability guidelines

## Providing credit in the automotive sector

RCI Bank & Services Italy is the Italian branch of the international group of the same name, which finances the activities of car manufacturers in Europe and worldwide. Direct customers include both Renault, Dacia, Nissan and Infinity dealerships who are granted loans and banking services through network credit activities; and the dealers' end-customers who purchase cars and services through various financial arrangements (such as financing, leasing, renting).

RCI Bank & Services is headquartered in Rome, where all core activities are based, which supports a network of area sales managers all over Italy, providing commercial and financial advice to a network of approximately 400 dealerships and authorized workshops.

### Quality of service comes first

RCI Bank & Services had to strengthen the technological equipment of the acceptance platform, where a group of credit analysts analyse funding, leasing and rental requests coming from dealerships' customers. In particular, 35 analysts, from the headquarters in Rome, manage a

total of about 16,000 requests on a monthly basis, with an average annual volume of about 200,000 credit applications and a business volume exceeding 2 billion Euros.

“We needed to handle all the incoming and outgoing phone traffic with a more industrial approach: we needed to track all phone traffic received by credit analysts and, at the same time, analyse it with a statistical system, in order to manage the daily needs, the dropout rate and the level of service delivered to the network through phone calls” says **Daniele Casalino, Private Credit Analysis Manager, RCI Bank & Services.**

The assessment carried out by RCI Bank & Services on Colt phone lines and wiring showed that this operator had the best offer in terms of proposed solutions, flexibility, customisation and effectiveness, with the best quality / price ratio.

RCI Bank & Services chose to introduce Colt IVR IN Geo and INTERactiv systems in October 2016. This allowed them to track all inbound and outbound calls, and to create a system of phone groups

made up of 2 to 3 analysts linked together. In this way, it was possible to effectively decrease the dropout rate, quickly reaching the threshold of 20%, which was their minimum target. The INTERactiv management of IVR with response groups drove a more efficient and timely management of inbound calls from dealers, improving the service level, which was clearly perceived by all the dealers networks.

The project management was effective and the roll out was carried out within reasonable times. The Colt team has been able to meet all RCI Bank & Services' needs thanks to Colt INTERactiv's dedicated team's responsiveness and efficiency in implementing changes, adjusting the scenarios when needed, setting groups and managing the platform needs, in line with the growth and the business evolution.

“With the IVR project, we have been able to effectively close the communication loop; at the beginning, we only had the chat portal, which was an effective and monitored contact tool used to deal with the basic needs to process funding applications. When we added Colt INTERactiv technology, we also achieved a steady phone

response, increasing the quality perception of our service. By integrating Matrix, our corporate application, through a Web Service, data is perfectly and automatically stored and managed within our database, with the possibility of being effectively used by the different business departments involved in the process. This allowed us to save time and resources for the management of the most strategic business activities.” continues Casalino.

### Ensure business continuity

In 2006, RCI Bank & Services needed to build a disaster recovery site in the city of Rome. In order to select the supplier to complete the project, a tender was launched with the participation of many players, including Colt. Particular attention was given to compliance with guidelines coming from the Paris-based parent company. This required the RCI Bank & Services server room to be replicated on a disaster recovery site, with a dedicated cage, without any other IT equipment hosted in the same server room. The tender was then supposed to assess the quality of the various suppliers and their compliance with the group’s international guidelines.

“We already knew Colt as one of the major network service providers, but we examined in depth their technical and professional level in 2006, when we began the roll out of our disaster recovery site” says Andrea Onofri, IT Production Manager at RCI Bank & Services. “We launched a tender among the leading connectivity and data providers. Vendors were required to provide us with a dedicated server room, in order to possibly restore all our services, and with another room that could accommodate our internal users in case of disaster”.

The quality of the data transfer at the Colt site in the EUR district in Rome, along with the difference

between the various types of wiring of different suppliers, led the customer to award the project to Colt. Colt’s offer was marked by the quality of the disaster recovery site – with certifications, redundant safety and security best practices and equipped with everything that was needed to meet RCI Bank & Service’s needs (such as having a dual supplier for the generator power supply). In particular, the site location, in the EUR district in Rome, allows easy access by internal users in case of disaster. Above all, the site was equipped with a dedicated cage, with access restricted to the RCI Bank & Services technical staff – which was not the case for other providers – as well as with a dedicated and quality underground cabling, which gave an added value to the final choice.

After the project roll out, RCI Bank & Services decided to entrust Colt with a site upgrade, moving from a user room for 15 people to 2 rooms for a total of 32 people who can work in case of disaster. The site, now completed, is tested twice a year in order to check the site compliance with some French Corporate procedures. It was also used for a week in December 2008 during the flood on Tiburtina Street, when RCI Bank & Services’ offices were inaccessible.

Another line was then installed connecting the Colt site in the EUR district with a second site at Bufalotta Tecnocenter, in order to have an area dedicated to development. In addition, from the EUR-based Colt site, a line of network and first level DR communication services was established with RCI UK, based in London.

Finally, RCI Bank & Services also adopted a Colt solution for the PBX, which now provides ISDN and SIP Trunking services not only to RCI Bank & Services but also to Renault Italy, for voice and data lines.

### The future demands customer satisfaction and high bandwidth

“The need for bandwidth is changing a lot compared to ten years ago and our business has clearly been impacted. As a matter of fact, more and more services provided to the dealer network require high bandwidth. For example, we moved from the printed certificate of conformity, which was required to collect the car from the dealer to a digital certificate sent through an electronic system. Not to mention the documents that were needed for the funding, they were previously sent by courier, while today they are sent through a digital platform, and they are transferred on the Colt network” adds Onofri. “Services and products provided to end customers and dealers have higher requirements and more and more data will have to be exchanged by electronic means”.

At the moment, bandwidth is mainly used to provide backup applications but, in the future, RCI Bank & Services plans to design and develop more and more applications, with an upgrade of the bandwidth that currently delivers 200Mbps.

“The increase in customer satisfaction will remain our main focus. In collaboration with the Colt INteractiv team, we aim to develop 3 new KPIs in order to have customised and automated reporting which will allow us to carefully check our interactions with our customers.” **concludes Casalino.**



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