

Videoconferencing system is the heart of the High Tech Bankshop



About ABN AMRO

ABN AMRO is an international bank with its roots in Europe. ABN AMRO not only focuses on consumers and commercial customers on a local level, but also has a global focus on multinationals, financial institutions and wealthy private customers.

The bank has subdivided its customers into four segments: Personal Banking, Private Banking, Business & Commercial and Corporate & Institutional.

The ABN AMRO headquarters is located in Amsterdam and its history goes back to 1824. In Europe ABN AMRO is the 8th largest bank and worldwide it is 13th. It has offices in 53 countries and has more than 105,000 employees worldwide.

ABN AMRO High Tech Bankshop – unmanned bank office

By using the internet it is possible to take care of a lot of bank tasks without having to move. However, personal advice for some decisions is still necessary. In order to physically not have to travel large distances ABN AMRO customers can use the High Tech Bankshops located in different city centres. Customers are, via a telepresence technology, put into contact with a bank advisor from ABN AMRO located kilometres away.

Products:

- Videocodexs, camera, screen

“Although more and more banking tasks are done on the internet, at the same time there is a growing demand from customers for services requiring a ‘personal conversation’.”

Frans Van Der Kraan, Director of Retail Distribution for ABN AMRO

ABN AMRO is the first bank in the Netherlands experimenting with teleportation technology. Teleportation is a form of videoconferencing. 3D effects give the customer the feeling that they are having a face-to-face conversation with their financial adviser. The teleportation-technology allows ABN AMRO to offer services to its customers without the physical presence of an employee, which is one of the cornerstones of the home banking strategy. ABN AMRO is constantly searching for more efficient ways to serve its customers, which means less traditional offices.

Besides the teleportation technology, customers will find a designated place for internet banking, an automatic teller machine, and a telephone connected to an ABN AMRO call centre in the bankshop.

In the High Tech Bankshop customers can perform all bank transactions. To make this possible the necessary technology has to be present at the location: data the bank adviser wants to verify is projected onto a table for accessibility. Documents can then be printed via a printer. The customer can sign them and post them back.

At the moment ABN AMRO has two High Tech Bankshops: One on the Philips high tech campus in Eindhoven and one in the Quality Centre of the industrial area Almere. By using the High Tech Bankshop customers can take care of all sorts of bank transactions without leaving the campus or the industrial area.

Telepresence as essential requirement

The feeling of the human presence of a bank adviser is essential to the success of the High Tech Bankshop. Besides this 70% of the communication is non-verbal. The bank adviser is therefore required to have a good picture of the non-verbal

communication from the customer and must have the possibility to return his own non verbal communication to the customer.

To achieve this ABN AMRO will use Teleportel. “Compared to normal videoconferencing systems our product allows users to look each other right in the eye. We use life size pictures in 3D that increase the feeling of physical presence,” says Luc De Backer from Teleportel.

Teleportel work with Sony, who supplies the videoconferencing apparatus. Teleportel then uses its expertise to create an advanced videoconferencing system that creates the illusion of real presence.

Luc De Backer on why he chose Sony: “We have obviously also talked to other suppliers, but on the market no one else performs as well when it comes to both price and quality. Sony also offers excellent support, during and after the sale, and has the best specialists in the field.”

The results

The results of the two High Tech Bankshops are already noticeable. More and more people are using the High Tech Bankshops. Another interesting result is the conclusion that conversations in the High Tech Bankshops are shorter. A possible explanation is the higher amount of concentration the customer has during the conversation. The customer is, after all, in a closed off area where he cannot be distracted by other factors.

In the end the acceptance rate of the customer will determine whether ABN AMRO continues with the expansion of the High Tech Bankshops.