



# Signing up for digital contracts

Bankinter introduces innovative sales solution using Intel® Atom™ processor-based tablets from Lenovo



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“We’ve analyzed the overall impact of the new Intel® Atom™ processor-based devices on our sales operations, and in our internal tests we estimate that they’ve driven 30 percent cost savings, including sales time, paper costs and administrative costs.”

*José Ramón Carranceja,  
Head of Sales,  
Bankinter Gneis*

Founded in 1965, Bankinter is one of the top five listed banks in Spain. It prides itself on its innovative use of technology to deliver enhanced and forward-looking products and services – for example, by becoming the first lender in the country to offer Internet banking, in 1996. It continues to invest time and resources in identifying and implementing the technologies that will give its customers an unparalleled level of service.

## Challenges

- **Control risk.** Reduce operational risk exposure by standardizing and digitizing contract documents
- **Optimize processes.** Enhance productivity by making the sales process as quick and simple as possible for both salesperson and customer
- **Demonstrate innovation.** Show customers that Bankinter uses the latest technologies in line with the company’s reputation for technological innovation

## Solutions

- **New tablets.** Bankinter Gneis, the IT services arm of the business, rolled out 800 Lenovo\* tablets powered by Intel® Atom™ processors
- **Advanced touch capabilities.** The tablets’ touch screens support the needs of the Wacom Technology\* digital signature application
- **Easy integration.** The devices work well with the bank’s security and manageability frameworks and fit desktop docking stations used by employees in the office. The ability to use familiar Microsoft Office\* applications means workers experience minimal disruption to their working practices

## Impact

- **Costs cut.** According to its own internal tests, the bank estimates it has saved about 30 percent of its costs by reducing the administrative burden on salespeople
- **Full compliance.** The digital signature solution meets all legal requirements and operational risk regulations
- **Greater productivity.** Salespeople are able to work more efficiently and get deals closed quicker, helping to enhance overall organizational productivity
- **Customer satisfaction.** The solution shows customers that Bankinter is continuing to create the most compelling services in order to keep customers happy

## A strategy to boost efficiency

A leading market segment position and strong reputation are valuable assets for any organization. Bankinter works hard to ensure it protects these assets by innovating across all areas of its business, from the way it interacts with its customers to the internal processes that keep the company running efficiently.

It is important to the bank that new technologies introduced to its environment meet a specific business need. It was interested in how it might use them to improve the efficiencies of certain processes, like getting contracts signed and filed. It also wanted to reduce its exposure to operational risk around these processes.

“There’s usually quite a bit of paperwork involved in setting up a new account,” explains José Ramón Carranceja, head of sales for Bankinter Gneis. “Once the customer has signed all the necessary forms, the signed papers must be properly filed, which often means lots of trips back to the office for the salespeople who travel to meet their customers away from the branch.”

The bank needed a way to optimize account set-up processes to improve cost efficiency, reduce the administrative burden on salespeople, and deliver the high-quality, technology-driven service that customers associate with the Bankinter brand. “It made sense to look at a digital solution, as we have a corporate strategy to reduce our use of paper as much as possible,” Carranceja adds.





## Innovative Spanish bank introduces digital contracts using Intel® Atom™ Processor-powered tablets

The team at Bankinter Gneis, the bank's IT services arm, decided to implement a digital signature application from Wacom Technology. The software enables customers to sign contracts digitally, using a touch-screen device, immediately creating a soft copy of a legally approved contract, which can be shared with the central office using email or VPN.

"We'd found the software that would enable us to offer this attractive service to our customers and save our employees valuable time," says Carranceja. "As a next step, we needed to find a device that would bring this competitive offering to life."

### Advanced touch-screen tablets

The team needed the chosen device to meet a number of specific criteria. First, it not only needed to include a touch screen, but one that had the ability to capture and store biometric details like the pressure and speed of a signature. "A number of popular brands of tablet could meet this most basic need, so we had to narrow our search," says Carranceja.

The new devices also needed to integrate seamlessly with the organization's existing IT environment, including compatibility with the Microsoft Office suite and support for essential security and manageability tools like Microsoft System Center Configuration Manager\* (SCCM\*). They also needed to work with the docking stations in place across the bank's offices so that sales people could easily plug them in when working on-site. Cost effectiveness was also important. "We'll potentially be rolling these devices out to nearly 2,000 individuals, so we can't justify a solution that's expensive to scale," adds Carranceja.

Taking all these criteria into account, the team decided to invest in Lenovo tablets powered by the Intel Atom processor. It started by issuing 800 devices in a two-phased roll-out to salespeople across the company.

"Not only does the solution meet all our technological and business needs, but it's also fully compliant with all the legal regulations that our contract-signing processes need to follow," explains Carranceja. "The signatures that are captured digitally are certified against all current rules and regulations as well as those for the coming year. They're fully admissible in case of any legal challenge and have the added benefit of having biometric data like the pressure and speed of a signature, which you can't track with a paper signature."

### Cutting costs

The salespeople who have been issued a tablet device and the digital signature application can now dedicate more of their time to commercial activity because they do not have to return to the office to complete administrative tasks. "We've analyzed the overall impact of the new devices on our sales operations and, according to our internal tests, we estimate that they've driven 30 percent cost savings, including sales time, paper costs and administrative costs," comments Carranceja.

The fact that the bank can now offer digital signature capabilities helps reaffirm its existing reputation as an innovator and promote its brand to the marketplace. Not only are customers impressed, but the sales team is kept happy as well, because employees can keep up with work even while they're away from the office, helping them maintain a healthy work-life balance.

### Lessons Learned

Thinking creatively takes courage, but it can be incredibly rewarding. By changing the way that it handled a standard and established part of the customer journey – signing the contract – Bankinter was able to introduce a compelling and innovative new service. Using tablet devices powered by Intel® Atom™ processors and featuring advanced touch-screen capabilities, Bankinter can help customers sign up for new products or services wherever and whenever it is convenient for them. Digitizing the process helps keep sales people on the move, too.

"We're delighted that the devices have had such a positive impact on our customers and our employees," says Carranceja. "Their impact on Bankinter as a business is also important though, and we are pleased to note that as well as driving cost savings, they have helped us achieve our aim of improving efficiencies and reducing our operational risk exposure by enabling a standardized, digitized process for capturing and managing contracts and signatures. They fit in perfectly with our strategic goals to be innovative and efficient while delivering excellent service."

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