

Bank BPH Success Story

Polish Bank Harnesses FIS PROFILE® to Manage High Account Volumes with 20 Percent Fewer Staff

The Challenge

Bank BPH is the third largest bank in Poland in terms of assets and one of the largest banks listed on the Warsaw Stock Exchange. Bank BPH serves individual and institutional customers, both private companies and public sector entities. It also actively operates on the international markets. The bank currently renders its services to nearly 3 million customers in approximately 500 outlets located throughout the country.

In providing a comprehensive service, Bank BPH flexibly responds to the changing needs of its customers and adjusts the scope and quality of its offer to their expectations. It effectively utilizes alternative distribution channels – the Internet, SMS, WAP, a call center – which are becoming increasingly popular with the customers and are acquiring more and more prominence in the banking services sector.

The Solution

BPH selected Fidelity National Information Services, Inc.'s (FIS) Profile®, an online, customer-centric, multicurrency, multichannel strategic core processing system for the financial services industry, which accepts transactions from any delivery channel.

Profile replaced several non-integrated, decentralized, branch-based systems at BPH. The solution also manages loan and deposit accounts and the central customer information system for the bank's retail, commercial and government business.

BPH was the first major Polish bank to implement Profile. Profile serves as the BPH branch delivery system and interfaces with the bank's ATM authorization system and Internet and electronic banking systems. BPH translates all front-end screens and displays into Polish, preparing modules in Profile native mode to handle the data exchange necessary for other systems (e.g., card applications, client identification, other Polish-specific processes and products). With Profile, the bank has reorganized its processes, services and organizational structure to compete with Western financial institutions.

"The Profile solution enables us to offer our customers more products and services without adding additional human resources," said Piotr Wcislo, head of the Application Development department, Bank BPH. "We have grown our market share by 25 percent annually, while reducing staff requirements by 20 percent. At the same time, we are handling twice the number of accounts and delivering higher levels of service.

"Since implementing Profile, BPH has saved an estimated \$35 million annually due to enhanced processing efficiency," added Wcislo. "Profile is helping the bank achieve additional efficiencies with the rollout of new channels and new products. The system has eliminated technology-related barriers to our growth."

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