

## How SeABank achieved improved customer service and expanded operations with Cisco Systems' Solutions



SeABank, one of Vietnam's premier banks was looking to upgrade service quality levels to better serve customers, and was keen to expand its banking operations and network infrastructure in the country. This paper details how Cisco Systems helped SeABank achieve its goals and objectives successfully.

## INTRODUCTION

Founded in 1994, the Southeast Asia Commercial Joint Stock Bank - SeABank is one of the first Vietnamese commercial joint stock banks. Ranked A for 4 consecutive years by the State Bank of Vietnam, SeABank has been one of the fastest growing banks in the country. Since 2006, SeABank penetrated into non-banking areas such as insurance, stock market, and others.

Since 2008, the strategic cooperation with Société Générale, one of the top retail banks in Europe, has enabled SeABank to effectively improve its retail banking offerings. The partnership has given SeABank the ability to offer enhanced client services, as well as the banking technology to stay competitive in retail banking arena. There was also a need for development of the SeABank network to handle the expected increase in customer transactions as the company expanded its retail banking services. Services such as SMS and email banking, internet banking, and SeANet contact center service were planned offerings to its customers.

SeABank had 1,100 employees as of 2010 at 80 transaction points all over Vietnam, serving 42,000 individual clients. The continual growth of the business and the expansion of the systems meant that there was a need for effective communication within SeABank itself and with clients as a whole.

## CHALLENGES FACED BY SEABANK

Before deploying Cisco's technology, SeABank didn't have an auto-reply service system for its customers and a dedicated client service team; hence replies to client queries were not automated and standardized. Because of this ad-hoc nature, there were differences in service quality levels and SeABank wished to have a uniform service quality for all its customers. Moreover, operational cost was higher as some of the network infrastructure used legacy devices and needed upgrading.

SeABank was looking for a partner that could help achieve its high growth targets by leveraging latest state-of-the-art applications and advanced networking hardware. Cisco was selected as the strategic partner to help deliver SeABank's core banking and customer care capabilities and functionalities.

## CISCO TECHNOLOGY DEPLOYED

Among the Cisco technologies deployed at SeABank, the Cisco 2800 Series routers enable concurrent services, and accommodate multiple T1/E1 connections for services including data, security, voice, video, and wireless within an organization. The Cisco Catalyst 2960-S Series are fixed-configuration access switches, designed to enable applications such as IP telephony, wireless, and video.

Another technology, Cisco Unified Contact Center Express, is designed to support a highly available virtual contact center with integrated self-service applications across multiple sites secured with Cisco Security Agent. Cisco Unified Contact Center Express Premium is used in full-featured formal call centers requiring skills-based routing, CTI-based agent screen pop, or integrated self-service application support; it can handle as few as a single agent or as many as 300 agents and 300 full-featured IVR ports.

The Cisco Unified IP Phone 7911G fills the communication needs of the organization that conducts low to moderate telephone traffic. It provides two programmable backlit line/feature buttons and four interactive soft keys that guide a user through call features and functions, and audio controls for high-quality duplex speakerphone, handset, and headset. A built-in headset port and an integrated Ethernet switch are standard with the Cisco Unified IP Phone 7941G. The phone also features a best-of-class large, higher-resolution grayscale pixel-based LCD. The display provides features such as date and time, calling party name, calling party number, and digits dialed. The graphic capability of the display allows for the inclusion of higher value, more visibly rich Extensible Markup Language (XML) applications and double-byte languages.

## ■ HOW SEABANK DEPLOYED CISCO TECHNOLOGY

There are several factors to consider when SeABank chose the technology to deploy. The first and most important one was the ability to be integrated with other systems in SeABank. Second was the requirement for the solutions to be based on open standards, which meant it could be customized according to differing requirements. The third factor was the cost of investment. Finally, the cost of future upgrades and expansion was also a consideration.

Cisco solutions were found to be priced reasonably, and because some of the earlier infrastructure was already from Cisco, the total cost was significantly decreased. Because of this, the cost of future upgrades and expansion of the system is expected to be much lower. One important point was the teams in charge of deployment had the necessary expertise to integrate Cisco technology with other systems in SeABank (for example Temenos Core Banking T24 System).

Upon deploying Cisco's network technology, the communication among SeABank's branches became more efficient and convenient. SeABank's clients are also now better taken care of.

There are some specific benefits that each technology had for SeABank. The 2800 series routers improved the speed and security of concurrent services. The enterprise-class 2960 series switches provided a borderless network experience with improved ease of use, highly secure business operations, improved sustainability, higher availability and simplified switch upgrades. These switches incurred a lower total cost of ownership for the branch office networks. Cisco Unified Contact Center Express met the needs of departments and branches that needed easy-to-deploy, easy-to-use, highly available, and sophisticated customer interaction management for one to 300 agents.

Besides the above-mentioned routers, switches and IP Phone technologies, by March 2009, SeABank had also constructed a datacenter with Cisco Data Center 3.0 Vision & Architecture. In this deployment, SeABank deployed 2 units of Nexus 7010 Switches for redundancy, 2 units of Catalyst 6509-E in VSS mode integrated with ACE, FWSM and IDS-2 modules and 2 units of Catalyst 4900M Switches.

## ■ THE ROAD AHEAD

According to Frost & Sullivan, the Vietnam market for Data Networking was one of the fastest growing in South-East Asia. There was increased demand for networking solutions in the market from major corporate sectors such as Banking, Financial Services and Insurance. As most organizations' network systems have expanded during the past few years, they have become more complex than ever. The integration of IT and business means that many business operations are more dependent on the robustness of the underlying IT networks. A successful business needs to be on constant alert about the state of its network infrastructure to ensure optimum business efficiency and improved solutions and services to its customers.

With Cisco Solutions in place, SeABank is able to realize immediate tangible benefits in its business operations in Vietnam. The solutions deployed have also served to future-proof SeABank to cater to increased customer demand in the future, and placed it firmly on the track to faster growth as one of the leading players in the banking sector.

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*“End-To-End solutions are clearly Cisco's strength; additionally its partners offer excellent support & and have deep expertise in solutions ranging from Contact Center to Data Networking – This is something we highly appreciate”*

**- Nguyen Tuan Cuong, Director of IT Center of SeABank**

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## ABOUT CISCO SYSTEMS

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