



BEKB: Transparency, comparison, action

Berner Kantonalbank (BEKB) has chosen SKOOR to efficiently and effectively manage its ATMs and to always be aware of their availability and status. The newly created transparency brings many advantages on the way to becoming a modern bank branch.

Goals

- Create transparency across all transactional businesses
- Comprehensive monitoring of ATMs and all services
- Time savings (financial) reporting
- Create the basis for automated action-triggers

Scope

- Analysis of the entire cash distribution value chain
- SKOOR dashboard solution for cash distribution
- Special dashboard at the relevant “flight level” for the management level

Benefits

- Valuable insights for the modernization of branches
- Active control of various processes and more efficient management of ATMs
- Monitoring and evaluation of KPIs for ATMs - availability, efficiency, location data, optimization potential
- Further development of the bank due to insightful comparisons and analyses of individual branches



The traditional bank counter is becoming less and less important for everyday transactions such as obtaining cash or paying bills. Such transactions can be carried out just as easily and around the clock at an ATM or - in the case of bills - online.

Berner Kantonalbank has therefore been in the process of reorganizing the physical distribution of cash for around four years and equipping its branches for the future. If customers are able to make their deposits and withdrawals independently at an ATM, this will free up branch employees' resources for other activities such as providing advice.

Kaspar Schorno, Senior Project Manager at BEKB, knows that the availability of cash plays a key role here: „With an ‚out of order‘ on the screen, customer satisfaction drops rapidly - cash availability is the Achilles heel of the acceptance of a financial service provider“.

From passive to active

The greater independence of its customers presents BEKB with new challenges. „If there is no direct customer contact for transactions, it is more difficult for us to maintain a detailed overview,“ explains Schorno. „However, in order to optimize our processes and actively manage them - especially in the back office, where the money is made available - we need to have a good understanding of all processes, input factors and, last but not least, costs.“

Demanding concept phase

Only when data is analyzed in a meaningful way can it be turned into useful information. At the beginning of the project, the entire money supply process had to be analyzed in order to filter out the relevant data. For this purpose, BEKB was assisted by Ingo Sievers as sub-project manager, partner at value2go: „In order to find out which requirements a SKOOR dashboard has to fulfill, we intensively studied the critical processes and the entire value chain from planning, management and scheduling through to the processing of the cash supply.“

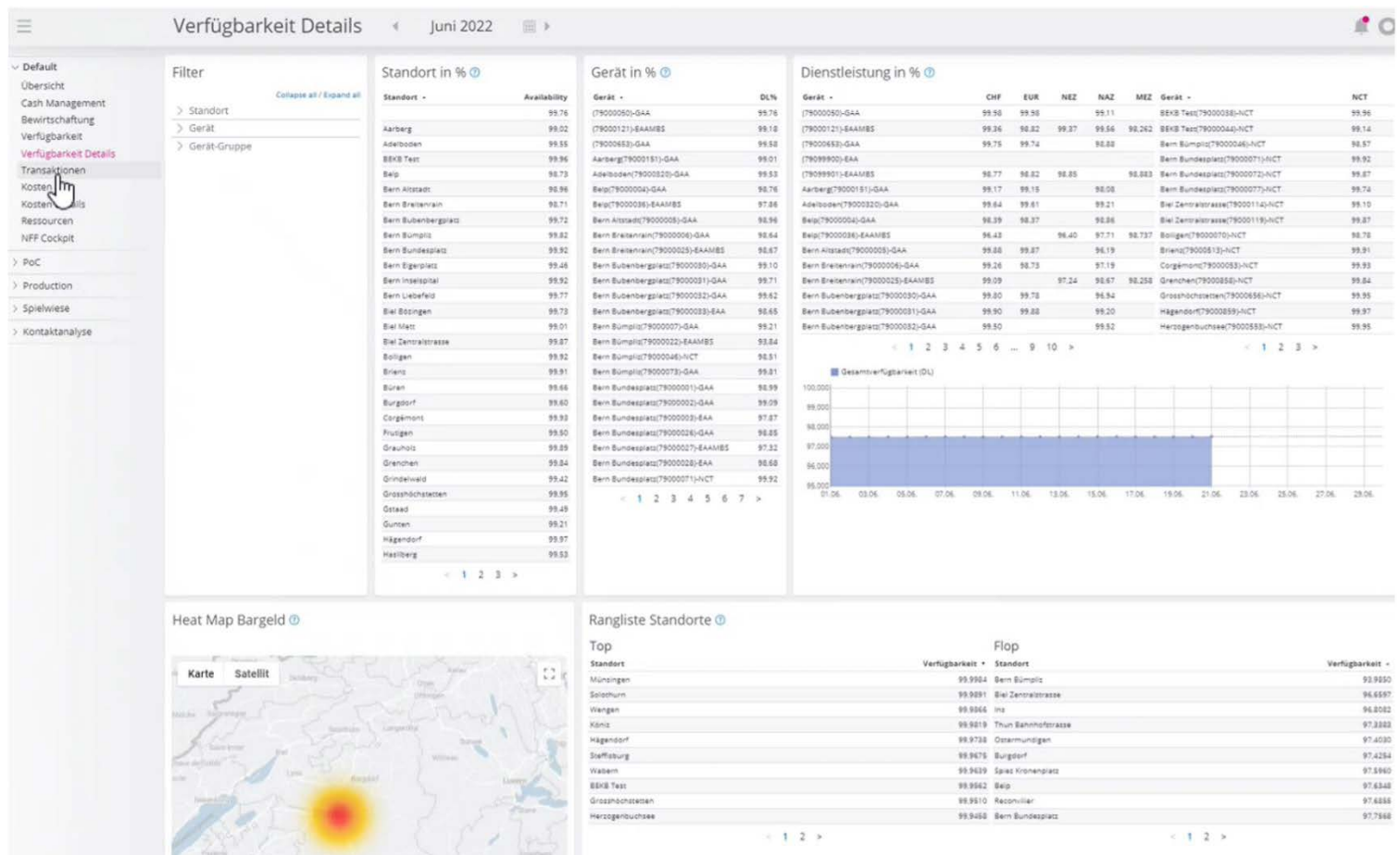
With the resulting blueprint, Martin Suter, Head Technology & Solution at SKOOR and his team set to work. Typical KPIs for the key processes are, for example, the availability of ATMs, their fill level, the operating costs or the movement cadence at a location. If a problem occurs at a machine, this is immediately visible on a map in the dashboard. BEKB has set itself the goal to resolve faults within four hours on weekdays - the dashboard also shows how well this is accomplished.

Transparent and efficient

But the SKOOR dashboards don't just detect faulty ATMs. The management of the approximately 80 ATMs is also much more efficient, as it is no longer planned individually by each branch, but centrally. As a result, good planning saves trips and the ATMs need to be managed less often. „Thanks to SKOOR, this process can now be controlled, which makes our work much easier,“ confirms Schorno.

For each branch, one or two location and operations managers have access to the SKOOR dashboards and thus also receive important information for management meetings - at a level that is relevant to them. In the past, they had to laboriously gather all the data for the reports, but now they can do this efficiently and without the risk of errors due to manual handling.

One of the main advantages, however, is the new transparency. According to Schorno, „Now that we know how many people are visiting our locations, which transactions they carry out there and with whom we ultimately hold consultations, we have a completely new basis for discussion and opportunities to further develop ourselves or actively manage processes.“



Transparency and efficiency: With a comprehensive dashboard from SKOOR, Berner Kantonalbank is leading its branches into the future.



Kaspar Schorno
Senior Project Manager
Berner Kantonalbank AG

Appetite increases with eating

However, the potential uses of SKOOR at BEKB with its 470,000 customers are far from exhausted. New ideas emerged during the project, which have already been partially implemented or are planned for the future.

In THE future, the information provided by the dashboard will also automatically trigger direct actions. One example of this is emails that inform store managers shortly before a vending machine is serviced. This way, they know when the service will not be available and can plan accordingly.