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Calling on Avaya

Commercial Bank International has implemented an Avaya communications solution to improve customer service and internal productivity.

Commercial Bank International (CBI), started operations on May 1991 with one branch in Ras Al Khaimah and one in Dubai. It has quickly become one of the fast growing banks in the UAE. The bank's business developed rapidly with a wide portfolio of customer focused services in the

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retail and commercial banking. Currently the bank has a network of eight branches and 18 ATMs spread across the Emirates, in addition to a customer-centric call centre.

As CBI's business grew tremendously over the years, the firm's IT department realised the need for a telephony contact centre solution with advanced features to improve

its workflow, add to its productivity, manage customer data in multiple applications and enhance integration between its branches and the head office.

To achieve its objective of a consistent level of customer service, improve operational workflow and reduce costs,

CBI had its requirements clearly set out for its new IP based telephony contact centre.

After evaluating several solutions

CBI decided to invest in Avaya's IP Telephony and contact centre solution as recommended by EMW, a provider of business communications applications, systems and services, and an Avaya Gold business partner.

CBI required a streamlined system offering future-proof technology and the

ability to integrate diverse operations, and found that Avaya's customer relationship management tools, Avaya's interactive voice recognition software, Avaya's call management system and Avaya's call centre express met its requirements perfectly.

The implementation was designed to position CBI as a convenient and flexible bank with a host of new channels to allow customers easy access to their funds.

"Our new partnership with Avaya is in line with our new corporate identity and vision," says Khamis BuHaroon, chief executive officer of CBI. "It reflects our promise to be a customer-centric bank with all the answers. Becoming more accessible helps us serve our customers better, and underlines the way we are positioning ourselves in this competitive market."

The comprehensive IP telephony-enabled contact centre solution will ensure that customers have world class service when they need to communicate with CBI by voice, email, SMS, fax and e-banking. The decision to implement the Avaya solution was also largely based on the bank's



(From L-R) Nidal Abou Ltaif, managing director, Avaya MENA, Khamis BuHaroon, chief executive officer of CBI and Serjios El-Hage, regional VP, EMW

ambitious plans for the near future. With a firmly established foundation in corporate banking, CBI plans to extend its reach into the retail banking world by opening more branches and ATMs and introducing tailor-made products that make everyday banking simpler for customers.

The bank required a streamlined system offering future-proof technology and the ability to integrate diverse operations, and found that the Avaya Customer Relationship Management solutions, Avaya Interactive Voice Recognition Software, Avaya Call Management System, and Avaya Call Center Express was ideal for their requirements.

"The UAE marketplace is changing, and the role of flexible retail solutions is crucial," comments Nidal Abou Ltaif, managing director, Avaya MENA. "CBI's vision of being a bank with flexible ideas, customer-centric services and one-of-a-kind products is perfectly suited to the Avaya solution."

Currently designed to serve the eight existing branches across the UAE, the solution is scalable to support the bank's target of 50 agents by the end of the year with the overall capacity for up to 400 agents based anywhere in the world.

Speaking on the new system, Mahdi Kilani, CBI HRBG says, "The new contact centre will ensure faster and more efficient dealing with customer issues, from offering information about our products to ensuring up-to-date account information dissemination and more. As a customer-oriented bank we are always looking to provide better service to those who use our products. This time, we have increased our capacity up to four times our existing status and we are using Avaya which boasts the latest in call centre technologies."

CBI is planning to increase its number of branches in the Emirates to 15 from its current eight, and boost its number of ATMs to 50 from 18, by 2007.

Other initiatives to enhance customer convenience are in the pipeline, as part of the delivery channels division strategy at CBI Retail Banking Group. This includes the introduction and revamping of convenient services that will enable CBI customers to access their account information at all times of the day and night and from anywhere. These initiatives include internet banking and SMS alerts, among many other services.

All about CBI

Commercial Bank International (CBI) has a wide portfolio of customer focused services in the retail and commercial banking range from Personal Accounts, Credit Cards, Car Finance, Personal loans, Housing Loans to Commercial, Real Estate and Project Finance Loans in addition to the Trade Finance which is performed through well established mutual correspondent relationship with most of the leading banks and financial institutions over the world. The bank maintains its product differentiation strategy through coupling lowest prices and highly personalised services.

The bank delivers its services to the customers through a network of eight branches in addition to the newly launched call centre service. The Branches are located all over the UAE and facilitates easy access to services. Efforts are paid to invest in developing new delivery channels that best fit its customers' desires.