

Management Areas

New Channels (multi-channelling and global approach concepts)

The increase in the number of channels of communication with our clients, together with the integration of a number of new services, means that Andbanc, the market leader in Andorra, has at its disposal an ever increasing range of services.

The new channels have been designed to increase our capacity to communicate, shorten response times and improve our agility, aiming in this way to increase business productivity. These new channels have now become a tool of strategic importance when it comes to doing business and have completely revolutionised the business world.

The introduction of these new channels into the design for a world-wide bank offers our clients a wide range of means to establish contact with us. The multi-channelling of services will always favour the user.

Portfolio of long-distance solutions (andbanc.com, e-andbanc, parquetvirtual, eturist, dial:andbanc....)

At a moment when time is an ever scarcer commodity, Andbanc brings within the reach of its clients an access channel that uses the most advanced and secure technology available in Andorra, with no limitations on working hours nor geographical.

e-andbanc - 24/365 for maximum security
on-line operations and consultations

- checking the overall worth of assets
- checking of balances and movements within and between accounts, and card transactions
- sales and transfers
- monitoring and management of share portfolios
- subscriptions to and withdrawals from investment funds
- buying/selling of stocks on the most important stock exchanges in the world
- consulting on loans and personalised repayment plans

The identity and confidentiality of clients' transactions are protected by one of the most advanced systems of security in the world, the only one of its kind in Andorra.

electronic banking for businesses

Year by year this application is more highly rated by Andorran business and commerce. The new adaptations have allowed a wider coverage to be provided for all company necessities, and have offered important time saving benefits. For these reasons, it has become a market leader in Andorra, generating a high level of satisfaction amongst many of the country's businesses.

This application allows us to deal with the most common banking operations on a large scale, quickly and with complete security:

- large-scale sending of files
- downloading of files
- electronic signature

electronic commerce

virtual pos

a free point of sale terminal for virtual sales establishments that guarantees the secure payment of charges for operations carried out via internet with the best security systems: SSL and CVV2 (with an additional client identification code).

refunds module

essential for the commercial outlet to be able to make full or partial refunds, and monitor those operations accepted and denied, as well as enabling the downloading of files for statistical purposes.

eturist.ad

The first tourism portal created in Andorra, allows those surfing the net to plan their stay in the country from wherever they might be with the greatest possible ease and comfort on-line.

In the last quarter of 2002 new functions were incorporated into the portal, such as extending the range photographs of the interiors of various hotels and other establishments.

- on-line reservations for all types of tourist accommodation
- personalised management programs for tourist establishments
- tourist information site covering the whole of the Principality
- re-routing of net surfers via the Andbanc webs

parquetvirtual (the on-line investment centre)

Investment portal offering a wide range of services, with daily news and recommendations regarding the evolution and trends in the financial markets. A free service that makes available the best analytical tools in a personalised way.

- daily news
- financial glossary
- information on the management of share portfolios
- market prices (variable and fixed equities, currencies...)
- interactive graphics
- ratios and rankings of the main indexes and stocks
- publishing and updating of personal commentaries
- design of new personalised trend lines

This service also offers calculators for simulated loans and background information on managing share portfolios and basic criteria for investing.

dial:andbanc (banking by phone...)

Multilingual telephone banking service through which clients, via a single phone call, can undertake any operation with the entity, whether it be a simple consultation or on-line contracting.

Telephone Banking (1st step towards a Customer Contact Centre...)

The telephonic banking service set up in 1997 will give way to the Customer Contact Centre. This change has been designed to equip the service with a greater infrastructure, capable of expanding on the basis of future technological innovations.

As a first step, we have carried out a study of the new technological solutions available, guided by the professionals of our Technology Area. This has led us to acquire a new technological platform, the basis for what will become, in the first stage of the service, the new telephone customer attention centre, which will be known as dial:andbanc

dial:andbanc will be a telephonic customer service based on a multilingual customer attention design in which the novelty will be the mechanised system of access. This system, known as V.R.U. (Voice Response Unit), uses the system of voice tone recognition called DTMF, and will improve security in access to the service.

The basis of this Customer Contact Centre can be defined as a world-wide banking service, with multiple and multilingual access channels.

- Multilingual Access (Catalan, Spanish, French and English)
 - V.R.U. access system
 - DTMF validation system
- Service Manager
 - Checking overall worth of assets.
 - Checking account balances.
 - Checking account movements + checking card transactions.
 - Currency queries and contracting.
 - Sales.
 - Monitoring share portfolios.
 - Subscriptions to and withdrawals from investment funds.
 - On-line buying and selling of stocks in the most important stock markets in the world.

Technology and the Human Aspect (technical and operational support)

The New Channels Area offers users a full technical and commercial support service. The agents providing this service have received extensive training with the aim of meeting our clients' needs with the greatest possible efficiency.

A crucial function of the Customer Contact Centre is the managing of the different contacts made by clients using the new channels; telephone, e-mail, forms... It will therefore be necessary to achieve a high level of integration between the technology and the people involved, with the aim of offering our clients a high quality service.