



## Fortis Bank Turkey improves efficiency and resources and cuts costs with BlackBerry solution

Entering the Turkish market in 2005, Fortis Bank acquired Dışbank as part of significant cross-border merger activities, establishing the largest financial services provider across Europe. Since then, Fortis Bank Turkey has enjoyed strong growth in the region by delivering high quality services, financial expertise, and innovative and affordable products to the retail, commercial, merchant banking and asset management sectors.

### The Challenge

There are 40 million credit cards currently in the Turkish market and a possible target audience of 72 million. Fortis Bank Turkey is aiming for a bigger share of the credit card market and has a large number of its sales staff focused on this sector.

The bank recognised that its sales team often had to take time out of the office to visit prospective clients to secure a sale, and had to be flexible enough to arrange meetings at short notice. It had also recognised that a lack of real-time communication with the office was causing scheduling problems and resulting in the sales team wasting valuable time on the wrong targets when priorities changed.

The sales team was also spending a significant amount of time transferring data for Fortis Worldcard credit card applications that was collected off-site to the database in the office. In addition to the time spent, costs associated with printing and administering hard copies of the application forms was also impacting profitability.

Fortis Bank Turkey needed a cost-effective and time-efficient mobile solution that would enable the sales team to easily identify and service prospective clients, while maintaining its focus on quality and speed. "Our goal was to have the credit card applications enter the system for evaluation as soon as they were received," says Süsen Sarier, Credit Card & Payment Systems Manager, Fortis Bank Turkey.

### Benefits

Improves quality time with clients

Significant time and cost savings

Improved efficiencies for corporate resources



Above: BlackBerry® Bold™ 9000 smartphone with a screenshot of the BlackBerry® Application used by Fortis Bank.

## The Solution

Having already worked together for some time, Fortis Bank Turkey consulted with Pozitron, a software developer and member of the BlackBerry® Alliance Program, about the innovative solution they were looking for.

Fortis Bank Turkey chose the recommended BlackBerry® solution based on the ability for IT administrators to remotely control the BlackBerry® smartphones and enforce IT policies on the devices, thus protecting confidential data; the 'push' technology of email for a healthy workflow and quick response times to enquiries; the ability to transfer data within their network for credit applications; and the high level of certified and accredited security that comes with the BlackBerry® Enterprise Solution.

Using the BlackBerry solution, the Pozitron SFA (Sales Force Automation) Engine and an administrative web application, the sales team at Fortis Bank Turkey can collect credit card applications and send the completed forms, associated materials and client identity references directly to the database via a BlackBerry smartphone. This BlackBerry-based SFA application is used by approximately 100 sales staff at Fortis Bank Turkey. Through their BlackBerry smartphones, the sales team now has the tools it needs to identify leads, process applications and finalize documentation while on the move.

## The Benefits

Through implementing a BlackBerry solution, Fortis Bank Turkey has enjoyed greater efficiencies within the sales team which has eliminated the need to be in the office all the time, freeing individuals up to spend time with clients. Because they can now process on-site price and inventory checks, on the move, Fortis Bank Turkey has made considerable time and resource savings.

"Thanks to this project and the BlackBerry solution, Fortis Worldcard applications can now be received and immediately evaluated the second they enter the system." says Sarier. "With this new BlackBerry application, not only do we save time in the applications process but the procedure has also become simpler."

Stemming from that goal, Sarier conveys, "In addition to a faster credit card application process it also provides serious cost savings for us." Sarier continues, "The sales team took so much time reading each application form that it took time away from finding the right clients. Now, through the BlackBerry solution, the Fortis Bank Turkey sales team can easily identify prospective clients without wasting anytime."

[www.blackberry.co.uk/casestudies](http://www.blackberry.co.uk/casestudies)

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Süsen Sarier  
Credit Card & Payment Systems  
Manager  
Fortis Bank Turkey

Pozitron is a software developer focused on creating, integrating and securing business solutions through cutting-edge mobile technology. The company's products reach millions of customers and include mobile applications for Turkey's largest banks, airlines, and media companies. Pozitron has earned international recognition from institutions such as Harvard Business School and Endeavor Global Inc. and partners with industry leaders ranging from Sun Microsystems to IBM.