DNB Estonia

Estonia-based bank transforms customer service and develops its internet banking offering with the implementation of an e-banking solution deployed by Etronika

AS DNB Pank in Estonia (DNB Estonia), a member of the DNB Group, is a financial institution providing banking, leasing and insurance brokerage services since 2006. The bank has operated as a local credit institution since September 2012, incorporating banking and leasing activities within one organisation.

DNB Estonia has two offices in Estonia and 10,000 clients but its limited online services portfolio used to rely on phone services as the most common method for banking. This was time consuming and so the organisation encouraged radical changes to enlarge the number of its clients and fuel business growth.

DNB Estonia decided to rethink how to provide its clients with services in such a way that was never experienced before. It had a vision of easy, simple and smart banking. The solution had to be accessible anytime and in any place. It also had to be secure and feel familiar to users, no matter how, when or where they had entered it. The set of banking functions had to be transferred to a digital platform, constructed with an emphasis on improved usability, simplicity, speed, design and accessibility in order to better serve customers.

DNB Estonia chose Etronika's e-banking solution Banktron, which is based on the newest technological innovations and ground-breaking ideas. DNB Estonia needed the solution to be implemented as quickly as possible, so Etronika completed the deployment in just nine months.

Banktron is based on Microsoft .NET Framework, ASP.NET and Windows Communication Foundation technologies, and uses Microsoft SQL Server for data storage.

The solution enables DNB Estonia to deliver better customer services due to the simplicity of the e-banking solution's interface. Integrated widgets and individually-added shortcuts allow faster access to information and accelerated performance of any action. The adaptive design of the solution means that it can be used across different channels and the responsive interface enables a consistent experience, no matter what device the customer uses. The solution's interface can also be customised by choosing and arranging the relevant widgets and shortcuts for each individual user.

"The initial feedback received from our customers has been surprisingly positive and encourages us to develop the internet bank further, perfecting the existing functionalities and adding new ones to the online banking platform throughout 2014," says Maris Heinaru, head of e-channels and product

development at DNB Estonia. "We have found that customers appreciate the much improved user experience and the possibilities of customisation, which makes us believe that the importance of design and user-friendly interface cannot be underestimated."

Overview

Solution: e-banking

Benefits: Improved customer service, increased employee productivity

Technologies: Banktron, Microsoft .NET Framework, ASP.NET

Partner: Etronika