

BBVA Verifies Identities with WebRTC from Oracle and Dialogic

CASE SUMMARY

Banco Bilbao Vizcaya Argentaria, S.A. (BBVA) is the second largest bank in Spain, founded in 1857 and headquartered in Bilbao, Spain. Operating in 31 countries, including Spain, Mexico, countries in South America, plus the United States, BBVA employs over 108,000 around the globe. Servicing its customers through 7,360 branches, BBVA offers a broad spectrum of deposit, loan, credit card, and other banking services.

A unique differentiator for the bank is its involvement in the development of new technologies to improve customer experience, security, and privacy. Supporting this effort is the [BBVA Innovation Center](#), a technology think-tank and laboratory for testing new products and services.



Challenge

As with any financial services organization, expanding one's customer base is a major goal, bringing with it new deposits and loan customers. To meet this goal, BBVA recognized it was imperative to make it easy for new customers to open accounts. Normally this is done with an in-person visit to a branch; but much of its target customer base is millennials, who would far prefer opening a new account via a mobile interaction. Creating a new customer on-boarding process via mobile or web devices was seen by the bank as an industry differentiator, eliminating the need for a visit to a branch.

However, new regulations on Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) require financial institutions to verify the identity of their customers and know their occupation and/or economic activity. Verifying the identity of new customers by remote means is the main challenge to digital onboarding from both the regulatory and the technical perspective. An article by [BBVA Innovation Center paper on Identity Verification](#) spells out challenges and requirements to verify new customer's identity through digital and mobile devices in general. The difficulty for BBVA was being able to accomplish identity verification plus meeting more stringent banking regulations, all the while maintaining convenience for the customer.

The bank laid out three main requirements to facilitate on-boarding new customers via digital means:

1. Supporting video interaction between customer and agent, and recording the conversation to serve as personal identification verification and acknowledgement of account terms and conditions.
2. Recording and archiving the on-boarding conversation, making it available to both the customer and bank for five years.
3. Integrating with bank back-end systems and meeting the bank's security requirements

"BBVA has significant goals to grow its customer base; and making the new customer on-boarding process easy and secure is an important part of its strategy"

- - **Soto Mata**,
Chief Marketing
Officer, Quobis

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Solution

BBVA turned to Quobis, an Oracle Gold and strategic Dialogic partner to develop a turnkey solution. Based in Vigo, Spain, Quobis is well-known as one of the leaders in the standardization and deployment of WebRTC technology.

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To meet the requirements outlined by BBVA, Quobis utilized its SIPPO WebRTC Application Controller software suite along with a combination of Oracle WebRTC Session Controller (WSC) for call control and Dialogic® PowerMedia™ XMS for media handling, as shown in Figure 1:

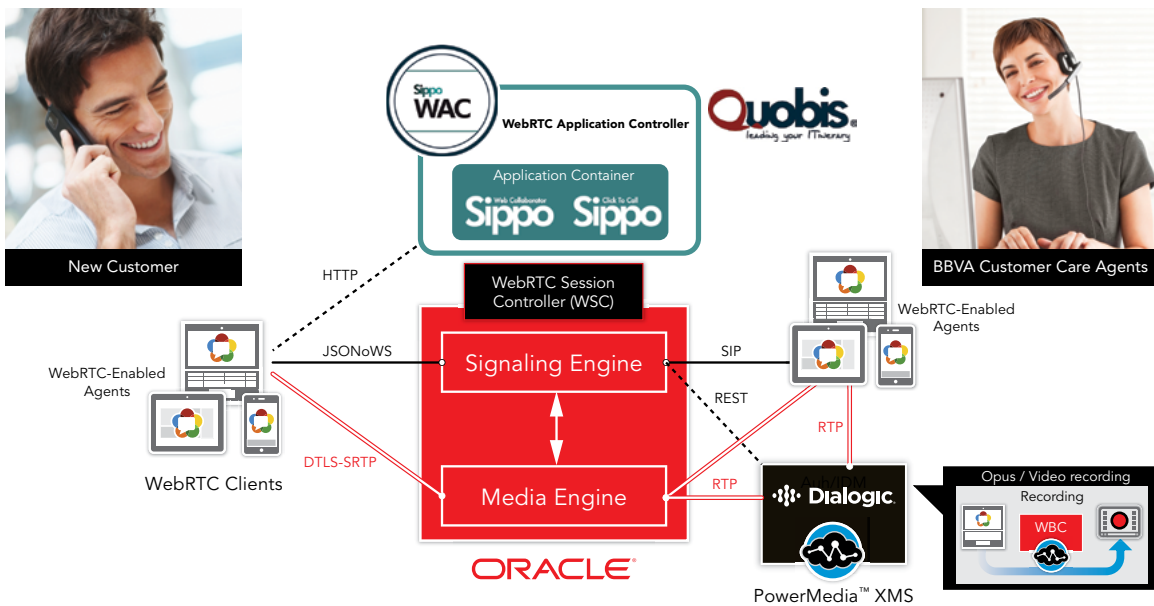


Figure 1: BBVA Customer Care Architecture utilizing WebRTC

In this configuration, a consumer initiates a new account from their mobile device via Android web browser, iOS mobile application, or PC web browser (using Chrome or Firefox). When prompted, a video session is established between the new customer and a BBVA Customer Care Agent. Using the video session, the agent verifies the identification of the new customer, discusses the account terms-of-service, helps the customer get familiar with BBVA on-line banking, then welcomes the new customer to the bank.

The call and session state is managed by the Quobis Sippo WebRTC Application Controller, while the Oracle WebRTC Session Controller (WSC) facilitates security and interoperability between the caller’s mobile device and the BBVA contact center. Recording and archiving of the video conversation is facilitated by the Dialogic PowerMedia XMS media server.

Results

As of March 2016, the solution is successfully operating in a proof-of-concept demonstration, on-boarding customers and supporting up to 30 simultaneous contact center video sessions.

“Based on the success of the proof-of-concept, BBVA hopes to formally launch the new service later in the spring of 2016, followed by further scaling of the solution to support significant growth by the end of 2016,” said Iago Soto Mata, Chief Marketing Officer at Quobis

The success of the solution is being watched carefully by regulators and other banks in Europe who have similar challenges and needs. Quobis looks forward to facilitating similar solutions and making video more a part of everyday interactions with financial institutions and their customers.



About PowerMedia XMS

Dialogic's PowerMedia XMS is a highly scalable, software-only media server that enables standards-based, real-time multimedia communications solutions for IMS, MRF, enterprise, and WebRTC applications on premise or in the cloud. Built on 15+ years of software media processing experience, PowerMedia XMS is trusted by world class service-providers and large enterprises to power millions of rich media sessions.

About Quobis

Quobis is a leading European company in the delivery of carrier-class unified communication solutions with a special focus on security, interoperability and identity management for service providers and enterprises. Quobis is headquartered in Vigo, Spain with partners throughout the world.

Quobis is well-known as one of the leaders in the deployment of WebRTC technology after being involved in the industry-firsts implementations in more than 40 countries, including most of the top 20 telcos worldwide, using Sippo WebRTC Application Controllers and its applications to extend services to the web.



www.dialogic.com

For a list of Dialogic locations and offices, please visit: <https://www.dialogic.com/contact.aspx>

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Information about BBVA has been provided by Quobis for this case study.

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