



## CRÉDITO AGRÍCOLA GROUP

### PROVIDING SECURITY SERVICES TO BANK BRANCHES



#### WHO WE ARE

**CRÉDITO AGRÍCOLA (CA) WAS FOUNDED IN PORTUGAL IN 1911.** TODAY, IT IS A CO-OPERATIVE FINANCIAL GROUP ROOTED IN LOCAL COMMUNITIES THAT IS RELIABLE, TRUSTWORTHY AND MODERN AND MAINTAINS CLOSE RELATIONSHIPS. **IT IS FORMED OF A LARGE NUMBER OF LOCAL BANKS** - "CAIXAS AGRÍCOLAS" - AND SPECIALISED COMPANIES, BROUGHT TOGETHER BY CRÉDITO AGRÍCOLA'S "CAIXA CENTRAL", THE BANKING INSTITUTION THAT ALSO SUPERVISES, GUIDES AND MONITORS THE ACTIVITIES OF THE LOCAL BANKS.

CRÉDITO AGRÍCOLA TAKES PART IN AND IS **COMMITTED TO SOCIO-ECONOMIC DEVELOPMENT FOR THE WHOLE COUNTRY, SUPPORTED BY THE ACTIONS OF ITS BANKS** IN THEIR REGIONAL MARKETS, WHICH CHANNEL THE DEPOSITS COLLECTED THERE TO PROVIDE CREDIT TO FAMILY AND COMPANY INITIATIVES AND TO SUPPORT NOT-FOR-PROFIT ORGANISATIONS.

WITH **82 LOCAL BANKS AND 675 BRANCHES THROUGHOUT PORTUGAL**, MORE THAN 400,000 MEMBERS AND OVER 1,200,000 CUSTOMERS, THE CRÉDITO AGRÍCOLA GROUP IS CURRENTLY ONE OF THE LEADING FINANCIAL GROUPS IN PORTUGAL. **IT HAS VERY CLOSE RELATIONSHIPS WITH ITS CUSTOMERS** AND BALANCES ITS BEGINNINGS WITH THE CONTEMPORARY VISION OF A FINANCIAL GROUP THAT OFFERS A FULL RANGE OF SERVICES, WITH A COMPETITIVE PORTFOLIO OF VARIED SOLUTIONS THAT ATTRACTS NEW CUSTOMERS, PARTICULARLY YOUNG PEOPLE.

#### GOAL

THE "CAIXA CENTRAL" **DECIDED TO COORDINATE A PROJECT THAT USED AND MAXIMISED THE BENEFITS** OF INFRASTRUCTURE THAT WAS ALREADY IN PLACE: THE COMMUNICATIONS NETWORK, ALARM CENTRES AND MOST OF THE VIDEO SURVEILLANCE EQUIPMENT. **THE AIM WAS TO CENTRALISE ALL OF THE GROUP'S ALARMS** TO PROVIDE AN ECONOMICAL, HIGH-QUALITY SERVICE TO THE LOCAL BANKS AND, AT THE SAME TIME, **PROVIDE AN EFFECTIVE RESPONSE** TO INCIDENTS AND ALARMS **24 HOURS A DAY, 365 DAYS A YEAR.**

THIS PROJECT WAS **DEVELOPED BY THE BANKING SECURITY DEPARTMENT**, PART OF THE LOGISTICS, SUPPORT AND PURCHASING DIRECTORATE OF THE "CAIXA CENTRAL", TOGETHER WITH THE CA SERVIÇOS COMMUNICATIONS AND SYSTEMS OFFICE - RESPONSIBLE FOR PROVIDING IT, OPERATIONAL AND MANAGEMENT SERVICES TO THE CRÉDITO AGRÍCOLA GROUP - WHICH SUPPORTED AND VALIDATED THE TECHNICAL ASPECTS OF THE SOLUTION. THIS PROJECT SIMULTANEOUSLY **INCREASED SECURITY** BY PROVIDING BETTER **PROTECTION TO CUSTOMERS, STAFF AND ASSETS** AND ALSO **REDUCED OPERATIONAL COSTS** AND ENSURED COMPLIANCE WITH THE LEGISLATION IN FORCE, SPECIFICALLY LAW NO. 34/2013, WHICH REGULATES PRIVATE SECURITY ACTIVITIES AND INCLUDES CREDIT INSTITUTIONS AND FINANCIAL COMPANIES.

ORGANISATION NAME  
**CRÉDITO AGRÍCOLA GROUP**

LOCATION  
**PORTUGAL**

MARKET  
**BANKING**

INTEGRATOR  
**ONI TELECOM**

*FOR OVER 100 YEARS, CRÉDITO AGRÍCOLA HAS CONTRIBUTED TO THE ECONOMIC, SOCIAL AND CULTURAL DEVELOPMENT OF THE REGIONS WHERE IT IS PRESENT. THE ALARM COMMAND CENTRE IN LISBON PROVIDES THE BEST SECURITY SERVICES TO BANK BRANCHES BY INTEGRATING VIDEO SURVEILLANCE, ALARMS AND PROCEDURES USING AGORA SECURITY MANAGEMENT SOFTWARE.*

*NUNO VILAVERDE,  
BANKING SECURITY FOR CRÉDITO AGRÍCOLA'S  
CENTRAL OFFICE, THE "CAIXA CENTRAL".*





COMMAND CENTRE OF CAIXA CENTRAL DE CRÉDITO AGRÍCOLA MÚTUO

## SOLUTION

THE DIFFERENT LOCAL BANKS AND BRANCHES USED A **WIDE RANGE OF CONFIGURATIONS** FOR THE WAY THE ALARM SYSTEMS WERE CONNECTED TO THE AUTHORITIES AND OTHER SECURITY BODIES. THE DIFFERENCES BETWEEN CONFIGURATIONS **DID NOT ALWAYS MAKE FOR EFFECTIVE, COST-EFFICIENT PERFORMANCE** FOR THE ALARM SYSTEMS.

THE SOLUTION INVOLVED **CREATING A FULLY OPERATIONAL ALARM COMMAND CENTRE AT THE "CAIXA CENTRAL" HEAD OFFICE IN LISBON** IN ORDER TO PROVIDE OPERATIONAL AND SECURITY SERVICES TO CRÉDITO AGRÍCOLA BRANCHES IN PORTUGAL.

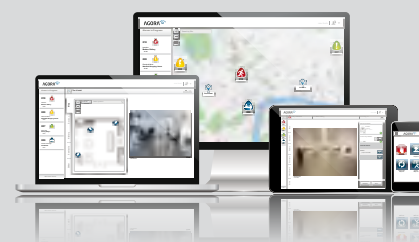
**ALL THE SECURITY SYSTEMS** FOR CA BRANCHES AND ATMS INSTALLED OUTSIDE THE BANK ENVIRONMENT **HAVE BEEN CONNECTED TO THE COMMAND CENTRE**, WHICH IS MANAGED BY **AGORA SECURITY MANAGEMENT SOFTWARE**. THE VIDEO SURVEILLANCE AND ALARM SYSTEMS HAVE BEEN INTEGRATED INTO AGORA, AND **STANDARD OPERATING PROCEDURES** FOR CA HAVE BEEN DEVELOPED TO HELP OPERATORS MAKE DECISIONS WHILE **REDUCING HUMAN ERROR** AND **GUARANTEEING THAT ALL SECURITY MEASURES ARE BEING FOLLOWED** WHEN DEALING WITH INCIDENTS.

AGORA ALLOWS OPERATORS TO **VIEW BRANCHES IN REAL TIME, PERFORM GUARD TOURS** USING THE VIDEO SURVEILLANCE SYSTEM INSTALLED AND **VERIFY TECHNICAL PROBLEMS**, AND PROVIDES **GREATER EFFECTIVENESS WHENEVER IT IS NECESSARY TO DISPATCH SYSTEM MAINTENANCE TEAMS**. OPERATORS CAN QUICKLY VIEW IMAGES FROM BEFORE THE ALARM WAS TRIGGERED (PRE-ALARM). AT THE SAME TIME, THE SOFTWARE CAN BE USED TO CARRY OUT THE OPERATIONAL PROCESSING OF THE ALARM, **RECORD THE OPERATIONAL PROCESSING** OF ALARMS BY OPERATORS AND **PRODUCE REPORTS** ON THE INCIDENTS. FURTHERMORE, IT ALLOWS THE HEAD OF SECURITY **TO EVALUATE THE COMMAND CENTRE'S PERFORMANCE** WITH A BUSINESS INTELLIGENCE TOOL.



## ABOUT AGORA SMS

**AGORA SECURITY MANAGEMENT SOFTWARE PROVIDES INTELLIGENCE TO YOUR SYSTEMS BY IMPROVING OPERATIONALITY AND REDUCING RISK TO YOUR ASSETS. IT IS A UNIFIED, OPEN PLATFORM THAT INTEGRATES SEVERAL SYSTEMS (VIDEO, ALARMS SYSTEMS, FIRE SYSTEMS, GPS SYSTEMS, IP INTERCOMS, LONE WORKER DEVICES AND OTHERS), ADDING INTERACTIVE PROCEDURES TO INCREASE PRODUCTIVITY, SECURITY AND SAFETY. THE SOFTWARE IS USED ACROSS THE GLOBE IN MULTI-SITE AND SINGLE-SITE ORGANISATIONS THAT HAVE OPERATIONS CENTRALISED AT A COMMAND CENTRE, INCLUDING AREAS SUCH AS BANKING, CRITICAL INFRASTRUCTURES, RETAIL AND CENTRAL MONITORING STATIONS. AGORA SMS MONITORS AND MEASURES YOUR COMMAND CENTRE'S PERFORMANCE USING A SET OF BUSINESS INTELLIGENCE TOOLS.**



**NUNO VILAVERDE**

BANKING SECURITY FOR CRÉDITO AGRÍCOLA'S CENTRAL OFFICE, THE "CAIXA CENTRAL".



## THE ADVANTAGES

### INCREASED SECURITY THROUGH REMOTE VIDEO VERIFICATION

THE GEOGRAPHICAL DISTRIBUTION OF BRANCHES THROUGHOUT PORTUGAL MAKES SECURITY MONITORING VERY DIFFICULT WITHOUT AN EFFECTIVE VIDEO SURVEILLANCE SYSTEM. AGORA WAS CUSTOMISED TO INTEGRATE THE VIDEO SURVEILLANCE SYSTEM ALREADY INSTALLED AT CA AND CERTIFIED BY CA SERVIÇOS. IF THERE IS AN INCIDENT, OPERATORS ACCESS THE VIDEO SURVEILLANCE SYSTEM AND FOLLOW THE PROCEDURES ESTABLISHED TO MONITOR AND ESCORT THE STAFF AND CUSTOMERS AND CONTACT THE AUTHORITIES IF NECESSARY. THE AGORA SECURITY MANAGEMENT SYSTEM PROVIDES A PROMPT AND THOROUGH RESPONSE. EVERYONE FEELS SAFER HAVING A REMOTE MONITORING SYSTEM AND CA IMPROVES THE IMAGE OF ITS BRAND.

### UNIFIED SECURITY OPERATIONS

DIFFERENCES BETWEEN LOCAL BANKS MEANT THAT SECURITY OPERATIONS WERE NOT GUARANTEED. THIS SITUATION HAS BEEN REMEDIED BY USING AGORA SECURITY MANAGEMENT SOFTWARE, WHICH HAS ALLOWED OPERATIONAL PROCEDURES TO BE STANDARDISED.

### PROOF OF SERVICE PERFORMED BY THE COMMAND CENTRE

THE "CAIXA CENTRAL" PROVIDES THIS SERVICE TO ITS 82 LOCAL BANKS, AND ALL THE SECURITY OPERATIONS PERFORMED BY THE COMMAND CENTRE ARE RECORDED AND SENT TO THE LOCAL BANKS FOR VERIFICATION. AGORA SECURITY MANAGEMENT SOFTWARE ENABLES THE GROUP TO PROVIDE PROOF OF SERVICE.

### OPTIMISED DISPATCHING OF TECHNICAL TEAMS

AGORA RECEIVES ALL THE TECHNICAL ALARMS FROM EQUIPMENT INSTALLED AT CA BRANCHES. USING REMOTE ACCESS, THE OPERATOR CAN FILTER TECHNICAL PROBLEMS, SUCH AS VIDEO RECORDER DISK FULL, DISK FAILURE, RECORDING FAILURE OR VIDEO LOSS AND FAILURES IN THE INTRUSION SYSTEM OR FIRE SYSTEM AND CAN DISPATCH TECHNICAL TEAMS IF NECESSARY. THIS HELPS INCREASE SECURITY IN BRANCHES AND KEEPS SYSTEMS FULLY OPERATIONAL.

### MEASUREMENT OF THE COMMAND CENTRE'S PERFORMANCE TO ADAPT SERVICES

AGORA ALLOWS THE COST AND QUALITY OF THE SERVICE DELIVERED TO BE MEASURED. THE HEAD OF SECURITY CAN QUANTIFY AND MEASURE THE PERFORMANCE OF THE COMMAND CENTRE AND ADAPT THE HUMAN AND TECHNICAL RESOURCES.

### FEWER CALLS TO POLICE AND LOWER COMMUNICATION COSTS

MOST ALARMS GENERATED BY BRANCHES' SECURITY EQUIPMENT ARE FALSE. PANIC BUTTONS ARE SOMETIMES PRESSED ACCIDENTALLY DURING THE DAY AND THERE ARE TECHNICAL FAILURES DURING THE NIGHT. THE ALARM SYSTEMS USED TO BE CONNECTED TO THE LOCAL POLICE AND THE AUTHORITIES WOULD DISPATCH TEAMS EVERY TIME AN ALARM WAS TRIGGERED TO CHECK THE SECURITY SITUATION AT CA BRANCHES. LOCAL BANKS WERE FINED DUE TO THE HIGH RATE OF FALSE ALARMS. FURTHERMORE, THE DEDICATED COMMUNICATION LINES CONNECTED TO THE POLICE WERE EXPENSIVE. WITH THIS PROJECT, IT IS THE EXISTING CRÉDITO AGRÍCOLA COMMUNICATIONS NETWORK, TO WHICH AGORA IS CONNECTED, THAT CARRIES THE ALARM SIGNALS AND VIDEO SURVEILLANCE IMAGES TO THE COMMAND CENTRE. THIS REDUCES TOTAL COMMUNICATION COSTS, AND THE PREVIOUS POLICE TRANSMISSION EQUIPMENT AND COMMUNICATIONS HAVE BEEN DEACTIVATED. AGORA ALSO RECEIVES ALARM SIGNALS VIA GPRS, AS A BACKUP TO THE CRÉDITO AGRÍCOLA COMMUNICATIONS NETWORK.

### LOWER OPERATIONAL COSTS WHILE MEETING LEGAL REQUIREMENTS

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### IMPROVED EXISTING EQUIPMENT AND GRADUAL MIGRATION

AGORA IS A UNIFIED PLATFORM THAT HAS ALLOWED CRÉDITO AGRÍCOLA TO MODERNISE EXISTING EQUIPMENT AND ADAPT IT TO CURRENT LEGISLATION. EACH CA BRANCH HAD RECORDERS AND OTHER SECURITY SYSTEMS FROM DIFFERENT VENDORS AND USED DIFFERENT TYPES OF TECHNOLOGY. SOME OF THE EQUIPMENT, ALTHOUGH IN WORKING ORDER, WAS MORE THAN 10 YEARS OLD. AGORA HAS ENABLED PROGRESSIVE MIGRATION TO EQUIPMENT WITH MORE UP-TO-DATE TECHNOLOGY, BETTER PERFORMANCE AND THAT MEETS CURRENT LEGISLATION. IT HAS BEEN NEGOTIATED BY THE "CAIXA CENTRAL" IN ORDER TO ACHIEVE THE ECONOMY OF SCALE THAT THE GROUP HAS TO OFFER.



#### IOT READY

INTEGRATES SEVERAL SYSTEMS FROM DIFFERENT VENDORS



#### REMOTE ACCESS TO SECURITY SYSTEMS

SECURITY OPERATIONS OPTIMISATION AND COST REDUCTION



#### PROCEDURES & WORKFLOW

GUIDING YOUR OPERATOR TO MINIMISE RISKS AND WRONG DECISIONS



#### BUSINESS INTELLIGENCE

AGORA MONITORS YOUR BUSINESS AND OPERATIONS