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| C:\Users\Jane\Documents\Jane\Microsoft\Yapi Kredi\YAPI KREDİ LOGO.JPG | Turkish bank upgrades communications to respond faster to changing financial markets |
| “With Skype for Business, employees have multiple ways to quickly communicate, get information, and make decisions, which helps us move rapidly to react to changes in financial markets.”  Ali Serhan Çetin, System Engineer, Yapı Kredi |

Overview

**Country or Region:** Turkey

**Industry:** Financial services—Banking

Customer Profile

Yapı Kredi, the first private nationwide bank in Turkey, is the country’s fourth largest private bank, with about 11 million active customers and 1,007 branches.

Business Situation

Yapı Kredi needs to move as quickly as global financial markets and wanted a communications tool that globally dispersed employees could use at scale to connect, collaborate, and make decisions faster.

Solution

The company upgraded to Skype for Business Server 2015, which enables meetings with thousands of people, can be used to communicate with nonbank personnel, and is easy to learn and support.

Benefits

* Connect employees quickly for faster decisions
* Enable broadcast meetings to thousands of employees
* Facilitate communication with people outside the company
* Expand the business faster with less friction
* Help meet regulatory requirements

The pace of global financial markets continues to accelerate. Yapı Kredi, one of the largest banks in Turkey, recently upgraded to Skype for Business Server 2015 to speed communication and collaboration among global employees. Management can address all 19,260 employees at once using the new solution, and teams can have virtual meetings that are enriched with real-time video, instant messaging, and screen-sharing. The bank better safeguards sensitive data across all communications channels and has a lower-cost infrastructure to support.

React faster

With the global economy and financial markets so interconnected today, what happens in Beijing can affect markets in New York and Sydney, and do so within minutes. The rise of Internet banking has also changed the financial landscape. A bank’s competition is no longer just the bank down the street; it’s banks all over the world.

Yapı Kredi, one of the largest banks in Turkey, lives with these challenges every day. Established in 1944, Yapı Kredi is the fourth largest privately owned bank in Turkey as measured by assets. Part of the KFS Group financial services network, it has more than 11million customers, 1,007 branches, and 19,260 employees across Turkey and Europe.

Yapı Kredi has continually invested in communications and collaboration solutions to help employees stay connected and be more productive. For email messaging, the bank uses Microsoft Exchange Server 2013. To share information and collaborate, it uses Microsoft SharePoint Server 2013. For real-time communications, the company, until recently, used Microsoft Lync Server 2010.

There were limits as to the number of people who could be on a Lync call, but Yapı Kredi management wanted to have all-company meetings with 19,260 employees on the audio conference. Additionally, many employees felt that videoconferencing in Lync Server 2010 was not easy to use. Employees who needed to communicate with individuals or partners who were not on Lync had to use third-party conferencing and instant messaging services that were not authorized by the corporate IT department.

“Growth has the potential to add more people, layers, and delays to decisions, but time is very important in the banking business,” says Ali Serhan Çetin, System Engineer for Yapı Kredi. “Interest rates and other financial factors are in constant flux. We must be able to pull people together quickly to distribute and discuss information and make decisions that affect our offerings and profitability.”

Connect thousands of people in seconds

For these reasons, Yapı Kredi was eager to participate in the early adopter program for Skype for Business Server 2015, the successor to Microsoft Lync Server 2013. After just a few weeks’ use with a subset of its employees, the bank is moving forward to roll out the service companywide.

Çetin says that Skype for Business enhances employee communications in all contexts and areas of the business. “We can use Skype for Business to conduct big group meetings,” says Çetin. “Our education department, IT department, product divisions, and other groups often need to train hundreds or thousands of people at once. Or, managers want to update large dispersed teams on how markets are changing. They just open Microsoft Outlook, click on a group name, and launch a Skype Meeting in seconds.”

During such meetings, IT teams, for example, can control employee PC screens remotely to demonstrate a new software feature or fix a problem. They can also copy and paste screenshots and other attachments into the Skype Meeting instant message window.

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“Before, we would fly thousands of people to Istanbul each year for trainings and meetings,” Çetin says. “By using Skype for Business, we expect to reduce travel expenses by at least [US]$700,000 annually and improve employee productivity by eliminating the wasted time that travel entails. Plus, meeting and training attendance is far better when we hold sessions with Skype for Business.”

Yapı Kredi is working to load large, media-rich presentations into Microsoft Azure Media Services and distribute them using Skype Meeting.

Make small meetings richer, too

Smaller team meetings are better, too, with Skype for Business. Yapı Kredi has branches throughout Europe and software development teams all over Europe and Asia. With Skype for Business, teams can meet virtually and have five live-stream video screens active at once. “In Lync Server 2010, we could see video only for the active presenter, but being able to see the expressions and reactions of people listening is very valuable,” Çetin says. “This helps our remote teams forge stronger relationships and work together more effectively.”

Teams use the chat feature in the Skype for Business client to communicate ideas during and outside of calls. Multiple people can participate in these conversations and reach decisions, even without holding a Skype for Business call.

“With Skype for Business, employees have multiple ways to quickly communicate, get information, and make decisions, which helps us move rapidly to react to changes in financial markets,” Çetin says. “We can put together loan packages and other financial solutions faster than our competition.”

The company’s human resources (HR) personnel use Skype for Business to interview job candidates. Previously, they used the consumer Skype service for this, but the IT organization had to temporarily open dedicated ports in the company’s firewall every time HR staffers wanted to update Skype. “By using Skype for Business, we can communicate with external Skype users safely,” Çetin says. “We install the Skype for Business client on employees’ computers and eliminate the need to have the consumer Skype client installed.”

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Still other Yapı Kredi teams use Skype for Business to communicate with the company’s parent firm, KFS Group, and with other KFS Group affiliates around the world. “With Skype for Business, it’s very easy to stay connected to our parent firm,” Çetin says. “We had this connection with Lync Server 2010, but our family is getting bigger every day, and Skype for Business has a far greater participant capacity and is far easier to use.”

Expand faster with less friction

Çetin likes how tightly connected Skype for Business is with other Microsoft productivity tools that employees use every day: Outlook, other Office programs, and SharePoint 2013. “It’s very easy to send an instant message or set up a quick Skype for Business meeting from Outlook or SharePoint,” Çetin says. “The ability to communicate instantly from our most-used programs increases productivity across 19,260 people. This helps us grow with less communications friction.”

As an example, employees previously shared Microsoft PowerPoint presentations by uploading them to SharePoint sites. Colleagues would then download the presentations to their PCs. However, these downloads used a great deal of network bandwidth, which was expensive and slowed other network traffic. With Skype for Business integrated into Microsoft Office, employees can share a PowerPoint presentation into a Skype Meeting from the PowerPoint Ribbon.

As Yapı Kredi rolls out Skype for Business to all 19,260 employees, training will be minimized because nearly all employees are familiar with the Skype consumer product. “Employees love the Skype look and feel,” Çetin says. “They love the emoji, the little smiley faces, that they can embed in Skype for Business messages. All the icons are the same as in the consumer Skype product, and they can access their existing contacts from the Skype for Business client. Giving users a tool that they already know and love is huge in getting them to use it. Employees have significantly increased their use of instant messaging and videoconferences since we rolled out Skype for Business.”

Help meet regulatory requirements

While employees like Skype for Business because it’s familiar and easy to use, the IT department likes it because it’s an enterprise-grade communications solution with the security and compliance features needed by a financial institution. “When we have to respond to fraud investigations, we can very quickly capture Skype for Business instant messaging conversations and send them to officials,” Çetin says.

Reduce infrastructure work and costs

Yapı Kredi has reduced the work and cost of its communications infrastructure by upgrading to Skype for Business. “Previously, we upgraded Lync Server 2010 infrequently because it was difficult to do so, but it’s very easy to deploy and update Skype for Business,” Çetin says. “Additionally, with Lync Server 2010, we used physical edge servers to communicate with people outside the bank. But with Skype for Business Server, we’re able to use pooled virtual edge servers, which reduces infrastructure costs by $20,000.”

Yapı Kredi uses a Cisco Voice-over-IP (VoIP) solution for internal telephony, with calls going over physical desktop phones. With its Cisco VoIP system in bank offices and the Skype for Business mobile client on mobile phones, Yapı Kredi may be able to eliminate its PSTN telephony system to the outside world. “We have a huge number of offices outside of Turkey, and when employees travel to those offices they can now make Skype for Business calls from their mobile

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phones rather than making long-distance landline calls. That could be another significant savings,” Çetin says.

Skype for Business

Skype for Business is a communications and collaboration platform that brings together the familiar experience and user love of Skype with the security, compliance, and control that you’ve come to expect from Microsoft.

Our ambition is simple: to create the most loved and trusted communications platform for doing things together.

For more information about Skype for Business, go to:

[www.skype.com/en/business/skype-for-business](http://www.skype.com/en/business/skype-for-business/)

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| Software and Services   * Microsoft Server Product Portfolio   – Windows Server 2012 R2  – Microsoft Exchange Server 2013  – Microsoft SharePoint Server 2013   * Skype for Business Server 2015 * Skype for Business * Microsoft Office 365 |  |  |

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[www.microsoft.com](http://www.microsoft.com)

For more information about Yapı Kredi, visit the website at:

[www.yapikredi.com.tr](http://www.yapikredi.com.tr)

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