Qmarkets
Collective intelligence solutions

Idea & Innovation Management

Case Study

INTESA SANPAOLO CARD

Who is Intesa Sanpaolo Card?

Founded: 2009

Employees: 345

Market: International, operating in 11 countries

Industry: Payments

Offices: 2 operating centers Croatia and Slovenia

Intesa Sanpaolo Card is a provider of payment solutions, dedicated to developing and managing its payment business on an international level, as a member of one of the largest banking groups in Europe.

600 million transactions a year, 1.5 million a day and 87 transactions per second

Embossing over 2.3 million cards per year

Generating over 1 million pins per year

2.4 thousand ATM devices

76 thousand POS devices

The Challenge

Running a highly secure and engaging innovation initiative:

- Locally deployed "on-premise" solution
- Supporting an innovative culture
- Employee engagement
- A scalable solution which could evolve and adapt to meet future needs

Intesa Sanpaolo Card employees mostly came from two very innovative companies and were used to offline innovative thinking and constantly issuing new products and services. In order to maintain this culture, it was crucial to create a framework which could effectively facilitate this creative and innovative thinking.

Intesa Sanpaolo Card team acknowledged the challenge and decided that an innovation platform could significantly increase employee engagement, save money through process improvement, and generate ground breaking new innovations.

The company required a platform which would allow them to harness the collective intelligence from locations spread across different geographies.

As with most financial organizations, security was a top priority for Intesa Sanpaolo Card. It was therefore crucial for them to find a solution which could be deployed locally, on premise, through their own servers.

The Company thoroughly researched all available idea and innovation management software options. During this process it sent out over 20 enquiries to different vendors.

The Solution

Q flex

A Robust and Scalable Solution

✓ **The System: Qmarkets' Q-flex** platform configured specially for finance organizations

✓ **Special Requirements:** Security, visual design, gamification features (incentives, points, leader board) and scalability

✓ **Evaluation Technique:** Managers voted on ideas; final decisions on shortlist by C-Level executives

The Qmarkets platform was successfully configured to meet the precise requirements of Intesa Sanpaolo Card, including security needs, visual design, gamification and scalability. As this was Intesa Sanpaolo Card's first experience with innovation software, Qmarkets' team used its previous experience with finance organizations to configure an efficient best-practice-based platform.

Intesa Sanpaolo Card's chosen evaluation technique was simple but effective, employing groups of managers to vote on ideas using Qmarkets' powerful crowd voting tools. Each campaign within the system had a unique criteria for evaluation, and each criteria was uniquely weighted. This resulted in a highly filtered shortlist of ideas which was taken to C-level executives, who then made the final decisions.

The Result

💡 **IDEAS:** 123 submissions

💬 **COMMENTS:** 331

👍 **VOTES:** 1757

> " As being innovative in payments industry we highly appreciate ideas from our employees. After searching for platform to collect ideas Qmarkets was our final selection because of different reasons: the system seemed to adapt perfectly to our needs, deployment could be made remotely, our requirements didn't seem to be a problem and the price was reasonable. We also received a very good feeling talking with Qmarkets' team. "

Zdenek Houser
CEO at
Intesa Sanpaolo Card

As a result of innovative Intesa Sanpaolo Card projects:

• **1st in the world implementing HCE for American Express with PBZ in Croatia in July 2014**

• **1st in Europe to launch Wave2Pay mobile payment service based on HCE technology with Banca Intesa Boegrad on April 14th 2015**

Qmarkets
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