



## CASE STUDY

# MOBILE CALL RECORDING AT MONACO TELECOM

A Success Story in Extraordinary Times

## THE TRIUMPH OF MOBILE CALL RECORDING

More than ten internationally active telecommunications companies already rely on the intelligent CreaLog solution and develop new business models for the entire financial sector on this basis. Customers include Deutsche Telekom in a total of seven European countries, A1 Telekom in Austria, Swisscom in Switzerland and POST Telecom Luxembourg. Exactly here the responsible managers at Monaco Telekom informed themselves about the possibilities and advantages of Mobile Call Recording from Munich.

Although Monaco is not subject to the MiFID II guidelines, which have been in force since 2018, indirect market pressure has arisen due to the large number of internationally operating financial institutions in the Principality. A solution for recording telephone consultation conversations between customers and bank employees via mobile phone was needed. Following a presentation in the Principality, the order was placed in September 2019; in March 2020 the system went live at Monaco Telecom. Let's take a closer look at what happened in the meantime and why the project was successfully completed despite the beginning of the Corona pandemic.

*"I am expressly thankful for the worthwhile and successful MCR project and the exemplary fine cooperation with the CreaLog experts."*



SOPHIE BAUZIL  
MCR PRODUCT MANAGER  
AT MONACO TELECOM



## SMALL PRINCIPALITY WITH GREAT FINANCIAL POWER

The Principality of Monaco on the French Mediterranean coast with its approximately 38,000 inhabitants is - after the Vatican - the second smallest country in the world. In 2018, the gross domestic product (GDP) was 6.08 billion euros, or a good 160,000 euros per capita, five times the European average. With more than 37 banks, 42 representative offices and seven finance companies, the banking sector occupies a prominent position in the Principality's economic performance. Although Monaco is not a member of the EU, it is closely linked to France and the rest of Europe by its location. Monaco Telecom is a provider of fixed network, Internet, TV and mobile telephone services as well as international data connections, housing and cloud services. Monaco Telecom, with its subsidiaries in Cyprus and Malta, is owned by the Principality of Monaco and the NJJ Holding of the French entrepreneur Xavier Niel, who is also active in Switzerland, Ireland, France and Italy through various telecommunications companies.

## REALIZED WITH POSTGRESQL DATABASE

A key requirement of Monaco Telecom was to implement the solution on a PostgreSQL database. The reasons are understandable, because the slim and highly secure PostgreSQL database management system is an open source software and is ideally suited for business use in virtualized environments.

## IMPLEMENTED IN LESS THAN SIX MONTHS

It's fortunate that PostgreSQL is fully supported by the current CreaLog Platform 7 in addition to Oracle as the database interface. Thanks to this standardization, the project for the new customer Monaco Telecom could be implemented in less than six months.

## SPOT ON CREALOG MOBILE CALL RECORDING (MCR)

High security in the network: All relevant calls are encrypted directly in the call recording system according to the public-private key method to protect against misuse. The unalterability of the data is guaranteed at all times, as the private key is located exclusively with the client, for example the bank. The search for call recordings is specifically available by date or conversation partner. Only authorised personnel can access the data.

## MANY LANGUAGES? NO WORRIES!

The official language in Monaco is French, the language of the financial industry is English and accordingly widely spoken in the city state. CreaLog adapted the interfaces (user frontend/backend) with around 600 predefined terms in English and French for the administration and control of the system. Monaco Telecom supplemented and expanded the wording with company-specific terms during the course of the project.

## INTEGRATION AND TESTING OF A WELL-ENGINEERED SOLUTION

The experience from numerous other MCR projects was also noticeable in the integration, the definition of the interface parameters for SMSC/MMSC and the necessary test runs: The contact and close coordination with the technology partners of Monaco Telecom ran smoothly, the test results were evaluated, discussed and quickly implemented by all partners involved in a constructive atmosphere.

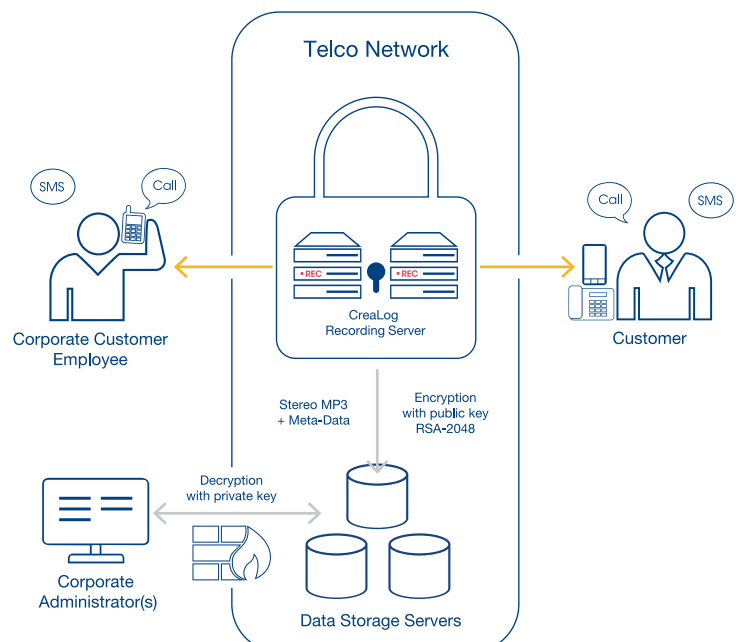
*"Despite the 'remote only' installation at safety distance, the cooperation was very constructive and uncomplicated, characterized by great curiosity and interest in more."*

CYRIL DUHAIN  
COMMERCIAL DIRECTOR  
MEMBER OF THE EXECUTIVE BOARD



## RAPID SCALABILITY AS A COMPETITIVE ADVANTAGE

Monaco Telecom had barely launched mobile call recording when the service already reached its capacity limits due to high demand. The reason: many customers had been waiting for this solution and wanted to use it immediately for their financial and banking advisors - especially in the wake of the Corona pandemic. Within a week, the solution's capacity was increased by a factor of 4, because after two months of operation, Monaco Telecom had already reached more than 40 percent of its long-term planned user numbers. This is an enormous penetration rate in relation to the target group in a country with just under 38,000 inhabitants.



## PROJECT WITH SAFETY DISTANCE

The installation of the solution was planned 'remote only' from the beginning, a new experience for all involved. With open communication and regular exchanges via video conferencing, the decision proved to be absolutely right in retrospect, even though no one had previously expected the Corona pandemic and the associated security measures and travel restrictions.

## OUTLOOK

With the goal of creating Fixed Mobile Convergence (FMC), tests are already underway, aiming at the integration of fixed network call recording on the platform as soon as possible. The rollout is planned for the fourth quarter of 2020 and further features under discussion. Monaco Telecom's subsidiaries in Cyprus and Malta also showed great interest in the innovative telco solutions 'Made in Germany'.

## MONACO TELECOM

Monaco Telecom is the incumbent operator of the Principality of Monaco, delivering fixed, internet, TV, mobile services, as well as international data connectivity, housing and cloud services. Monaco Telecom has developed a strong technological approach to telecommunications: in July 2019, Monaco Telecom was the first operator to launch 5G with a nationwide coverage; and in fixed broadband, it provides 1Gbps access to all households. Monaco Telecom owns Epic, leading alternative operator in Cyprus and Vodafone Malta, the leading mobile operator in Malta. Monaco Telecom is owned by the Government of Monaco and by NJJ Holding, a European family of telecoms companies made up of leading operators in the markets of Monaco (Monaco Telecom), Switzerland (Salt), Ireland (Eir), Cyprus (Epic), and recently Malta. NJJ Holding is owned by French Entrepreneur Xavier Niel, who also controls IliadFree, a leading telecommunication player in France and Italy.

## CREALOG

Our award-winning solutions are installed at Telcos such as Deutsche Telekom, Vodafone, A1 Telekom Austria, POST Telecom Luxembourg, Swisscom, Monaco Telecom and Unitel in Angola.



The information in this document does not constitute a binding offer. It is subject to revision at any time.

### GERMANY

#### MUNICH

Frankfurter Ring 211  
80807 München

#### FRANKFURT

Letzter Hasenpfad 64  
60598 Frankfurt / Main

Phone: +49 89 324656-0

### AUSTRIA

#### VIENNA

Simmeringer Hauptstraße 24  
1110 Wien  
Phone: +43 1 74040-640

[info@crealog.com](mailto:info@crealog.com)  
[www.crealog.com](http://www.crealog.com)