

enhancing communication and collaboration in retail banking

With falling consumer trust and loyalty, growth is more challenging for the retail banking sector than most. Communication Simplified can help answer the need for clear and transparent communications in banking. It can help change consumers' perceptions of banks, by giving your employees the ability to boost innovation and the selling of solutions through better methods of communication. It can improve productivity too, without impacting on security and regulatory demands, through less paper, fewer emails and rapid access to information.



The economic downturn has resulted in a number of challenges facing the retail banking industry, including increased regulatory pressure, low interest rates, a shift toward digital, and a clear decline in trust and loyalty. In reaction, there's a drive toward customer centricity. But it doesn't stop at having the right loan, mortgage, and credit card deals. The focus needs to be on the relationship with customers, factoring in technologies such as interconnectivity, digital living, cloud, mobility, and social influence. With consumers in control, they can choose how, where and when they purchase more tailored products. They will gauge opinion with like-minded connections on social media sites. Advanced collaboration technologies, mobile solutions, the convergence of voice, data, video, and telephony offers great potential to deliver the right experience to consumers at the appropriate time, maximizing the reach and relevance of each interaction along a customer's journey. But to make it work, banks must also look at their own internal communication processes. The shift to customer centricity requires flexible and horizontal communication processes, improvements in productivity through reduced reliance on print and email, better integration of automated controls and efficient use of social collaborative channels to make faster decisions for the end customers.

Communication Simplified enables your people to connect and collaborate efficiently, effectively and with confidence. Our expert consultants can design a delivery model to fit the needs of your organization—removing inefficient communications networks and methods while bringing in solutions that streamline communication across multiple channels. So whatever challenges you face, you get a bespoke solution to increase effective collaboration between your employees.

There is a multitude of benefits. Banking employees will be armed with the tools to react faster to customer needs, helping to build better relationships. Collaboration tools will enable faster access to information when it's needed and more innovative product development. Less paper will be used and fewer emails sent, and travel costs will fall along with CO₂ output. People can collaborate remotely using their preferred method, increasing agility and reducing spend on outdated hardware and mobile devices.

The options brought by consumerization

We're faced with an abundance of options when it comes to communication and collaboration tools, but this can become a barrier to clean and effective communications.

Consumerization has had a big impact on all businesses—with smartphones and tablets, and now the growing use of mobile apps—significantly increasing personal business agility. These tools play a pivotal role in effective communications and should not be ignored. But by unifying the communications processes that are in place, you can ensure the greatest level of efficiency.

With Communication Simplified, you can be sure that your software and devices complement one another, with everyone in your business on compatible systems—so the selected method of communication becomes a productive one that best suits the task at hand. For employees who want to use their personal devices for work (bring your own device/BYOD), there are a number of options that provide the security and confidence you need to allow this. Once any security issues are overcome, BYOD brings huge benefits by reducing your bank's mobile phone spend.

Communication Simplified for retail banking

And for the business, Communication Simplified reduces the cost of operations while enabling smarter ways of collaborative working. It streamlines the technology in place, stripping out inefficient systems. It has the capability to completely transform ways of working, with methods such as Zero email™, where social tools replace traditional email—helping to reduce the volume of data produced by your organization.

But where legacy platforms are in place and still providing a good service, your solution can be adapted to work in harmony with them. It's not just about 'rip and replace'.

Let's look at Communication Simplified in more detail.

Through a mix of unified communications, messaging suites, social collaboration tools and productivity suites, we'll create a workplace tailored to your needs, with an overall goal to:

- Provide an environment in which voice and data services, and access to knowledge and processes work together seamlessly—from any device, from any location
- Bridge the barriers which divide your workplace environment and hamper relationships with your customers, spanning multiple platforms and masking the underlying complexity
- Use completely transparent pricing and usage models so you can see what you are spending and what you are saving, while spotting trends to anticipate future demand

It's about putting your employee requirements at the center and then building a solution around them. Any combination of products can be used, cross-vendor. We make it work, and we do it all within the regulatory and compliance bounds you face. Ensuring there is a clear audit trail, that communications are secure and that no solutions are put in place that risk breaching regulatory requirements.

Unifying your communications

A wide range of platforms is available to completely unify your networks, so you get fully-integrated mobile, voice, video, social and instant messaging systems. We can integrate or upgrade your Private Branch Exchange (PBX), helping to keep costs low.

It all results in employees who are productive and efficient, able to collaborate easily, and make faster, more informed decisions, ensuring a good customer experience.



Strength in partnership

We work closely with Microsoft, the preferred choice for many organizations for communication and collaboration platforms. And from our collaboration with Canopy we've created the A3C (Anytime Collaboration and Communication Cloud) proposition.

Inside our own company we've transformed collaboration too—our Zero email policy has enhanced working practices and significantly reduced the time spent sifting through unnecessary communications.

Partner with us, so we can help you reduce travel budgets by 30% and decrease mobile phone spend by 80%.

Why Atos?

We are an experienced and qualified partner for the financial services industry:

- Top three IT services provider to the European Financial Services industry and top ten globally
- 15,000 business technologists dedicated to the market, across five continents

- A strategic market at 20% of Group revenues
- Eight of the top ten European banks, and six of the top ten Global Insurers
- 30 years continuous experience
- Leading European provider:
 - No. 1 processing clearing and settlements
 - No. 1 innovative payments and BPO services
 - No. 1 multichannel self-services*

What next

Communication and collaboration are deeply embedded in our culture, and can be the success of any big enterprise. Our consultants can talk to you to discuss the big picture.

Find out more

For more information about Communication Simplified, visit

atos.net/communication-simplified

* Gartner 2011