Mobile Solutions
Transforming Banking Services

Be prepared to meet the needs of your customers wherever and whenever they get in touch.

Dramatic changes are sweeping across the banking industry, demanding new approaches to optimize profitability and returns. Capital inadequacy is depressing profit margins while fierce competition for customers is spawning consolidation and giving rise to non-traditional firms.

Meanwhile customers are expecting new, rapidly evolving services and offerings, and enhanced regulation is increasing government oversight and intervention. Industry business models are shifting from product-centric to customer-centric and financial inclusion is the order of the day.

To handle many of these issues, help is at hand in the form of new mobility trends and technologies that can help you put your customers first.

Highlights

Mobile collaboration can have a powerful effect on a bank’s productivity, offering anytime, anywhere access to data, applications, and, most importantly, people.

Mobility platforms can allow your banking organization to improve customer care, deliver services over new channels, and improve productivity while reducing costs.

IBM and Cisco can help with solutions that make waiting times easier, allow customers to bank while they wait, improve your ability to deal with busy periods, and enable you to provide a better service to your most important clients.
Dealing with the challenges facing banking

Banking organizations face a number of challenges related to mobility, such as:

• A lack of information to be able to send relevant and personalized mobile banking offers in near-real time.
• Poor control of spending on corporate-liable mobile devices and associated services.
• Decreased customer satisfaction and a lack of value-added services.
• Issues with branch efficiency and productivity.
• Limited transaction platforms.

Taking advantage of new opportunities

With Cisco and IBM’s enterprise mobility offerings for banking you can increase flexibility and streamline operations while delivering a superior customer experience. We can help you:

• Provide a consistent, cross-channel experience including self-service, mobile, and social media platforms.
• Capture customer decision points and trigger appropriate actions through automated and staffed channels.
• Market and sell based on customer events.

How you could benefit from mobility today

Make waiting times easier

Nobody likes to wait to be served. But during busy periods you can make things easier for your customers by providing free Wi-Fi access within branches.

Apart from allowing them to pass the time in a constructive or entertaining way, in-branch Wi-Fi can allow you to show off mobile banking applications to your less tech-savvy customers, further helping to improve customer satisfaction.

Last but not least, by branding your Wi-Fi access you can position it as a free value-added service and use it as a platform to push information and promotions.

Help customers bank while they wait

In a similar vein, you can actively encourage in-branch mobile banking to help reduce waiting in peak periods.

With most branch transactions now possible over a mobile, get a junior member of staff to show customers how they can handle simple operations, such as checking balances or paying bills, without having to wait for counter service.

This can have a longer-term effect on customer satisfaction by moving more people onto your remote banking platforms and thus cutting the number of times customers need to visit your branches.
Attend to more customers

Come lunchtime in a busy branch it is not unheard of for meeting rooms to be tied up as customers pour in to enquire about products and seek advice.

Turning further customers away is risky, though: if they are there about a product such as a mortgage or pension, their next stop might be your competition across the road.

With mobile technology, you can take advantage of space in waiting or reception areas and carry out consultations using a tablet or laptop, allowing you to attend to a greater number of customers and prospects even when your formal meeting spaces are maxed out.

Provide a better VIP service

If you are serving a premium banking segment then there’s a good chance you might be called to visit a customer on their own premises.

Mobile technology can be vital in making sure you can access the latest product information and banking tools while on site, helping to differentiate your service from the rest.

Better still, get them to register their mobile devices with you and make sure they get seen to immediately whenever they enter a branch.

The Cisco and IBM answer to banking mobility

Today’s customers are increasingly on the move, using mobile devices throughout their working life. Mobile collaboration has a powerful effect on productivity, offering anytime, anywhere access to data, applications, and, most importantly, people.

Tablets, smartphones, and laptops have become so pervasive that individuals expect to be able to use them for their work and study as a matter of course. More organizations are not only permitting, but supporting the employee’s choice of mobile technology.

The excitement around the latest devices and mobile applications can draw attention away from the true foundation of mobile collaboration: the network. It needs to be able to control access to maintain adequate security.

It must also have the capacity, reliability, and performance that mobile users require. End-user configuration and connection have to be simple and easy, regardless of device.

To successfully enable a mobile collaboration strategy, one must first address these and other network-related issues.

IBM and Cisco can help with solutions that consider everything from network infrastructure and device management to the policies that govern access and security. We can even put together entire workspaces using applications and virtualization.
We deliver the components you need, starting with the network.

Cisco provides world-renowned network technology products, while IBM completes the picture with deep business and IT expertise, delivered through consulting, design, implementation, and run services, as well as a host of technology offerings.

Together, IBM and Cisco can help you develop the right business, network, and mobility strategy quickly and cost-effectively.

A portfolio to meet a myriad mobility needs

IBM MobileFirst
IBM MobileFirst is the most comprehensive mobile solution portfolio in the industry, offering an array of solutions that helps businesses connect, secure, manage and develop mobile networks, infrastructures and applications.

Mobile is rapidly becoming the primary means by which individuals interact with businesses, and through IBM MobileFirst IBM is providing companies with the essential tools to take advantage of new business opportunities being enabled by mobile.

Cisco BYOD Smart Solution
A modular framework for mobility environments, the Cisco BYOD Smart Solution lets you start with the modules you need for today’s business needs and then add new modules as your needs change.

The solution covers core infrastructure, policy management, secure mobility, workspace management, and productivity applications.

For more information
To learn more about how IBM and Cisco network expertise and solutions can help your enterprise support mobile collaboration by incorporating the use of employee-owned devices into its business strategy, contact your IBM or Cisco representative.

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