



> THIS IS THE WAY

WE ENABLE A MORE SECURE, FLEXIBLE
FINANCE INDUSTRY

> THIS IS NORTEL™

Solution Brief

Nortel solutions for finance

Challenges for the finance community

Nortel has broad experience with the financial services industry and understands the problems and issues that you are trying to solve.

- > **Competition** in the banking sector is driving a demand for solutions that provide customers with a high level of service and real-time access to a wide range of information. This includes the need to streamline and improve the way they handle customer contacts, offer advanced automated services and ensure consistent customer experience, no matter how customers contact them, e.g. through the branch, the Web site, self-service speech portals or through the contact centre.
- > **Regulatory compliance** and considerations of security, disaster recovery and business continuity are leading to the consolidation of data centres and the requirement for reliable, high-speed networks.
- > The need to make the **mobile sales force** more productive and the need to differentiate through innovative new services is driving the demand for secure IP communications.
- > Through **branch refresh** programmes, banks are looking to install flexible IP converged infrastructures to enable the branch to expand beyond traditional services and fulfill a wide range of sales and service roles.

Nortel products and solutions for the finance industry

Enhanced customer interaction

> Self-Service Voice Portal

- Nortel's voice portal products enable banks to offer competitive differentiation and radically improve the quality of customers' interaction with self-service banking. Nortel's Interactive Voice Response products feature a very user-friendly, large vocabulary speech recognition front end, enable customers to use speech to get straight to the information they need rather than go through multiple menu options, and can accommodate speaker verification to provide enhanced secure access to personal information and transactions.
- Offloads repetitive tasks so your contact centre agents can focus on higher-value phone calls, e.g. customer wealth management, mortgages.
- Nortel's self-service speech applications offer the reliability, capacity and advanced functionality, e.g.

speech recognition, to enable you to achieve a competitive edge.

> Improve the performance of on-line banking

- Nortel's SSL acceleration solutions dramatically improve the performance and availability of e-commerce services, e.g. on-line banking to customers.

> Assisted contact centre service

- Skills-based routing means customers speak to an agent best able to deal with their needs — the first time, every time. Easily reconfigure call handling to respond to call patterns.
- Multimedia broadens the reach of your contact centre and makes it easier for customers to do business with you. On-line interaction and e-mails are managed through the same interface as telephone calls, enabling a complete view across the entire contact operation and improving efficiency.
- Nortel offers validated pre-packaged interfaces to popular Customer Relationship Management (CRM) applications.



> *Virtualise your contact centre*

- Extend your contact centre operation to branch sites and home workers and reap the benefits of economies of scale versus having separate contact centre operations in each branch. Virtual contact centres can speed up phone answering, improve productivity and enable staff a better work/life balance.
- Enables consolidation and centralisation of the contact centre, providing a complete view across the entire contact centre operation and generating economies of scale and easier CTI integration.
- Sets the stage for effective disaster recovery and business continuity.

Nortel already supplies many banks with customer interaction systems. We have experience in developing systems for over four million call centre agents and over 8,000 self-service systems world-wide. We are committed to an open, industry standards based architecture and our solutions work in pure IP or mixed environments, giving companies maximum flexibility.

Branch refresh

> *Transform your branch into cost-effective sales and service centres*

- Use Nortel Business Communications Manager (BCM) to consolidate voice, data and applications into a “one box” solution to offer an appropriate mix of local and centralised customer service applications, reduce the cost of equipment and simplify operations. The BCM is flexible enough to support IP only, TDM or mixed telephony. The BCM can be configured to provide local survivability for branch IP phones normally connected to a centralised IP Telephony system.
- Single, secure IP network to the branch reduces cost of operation and enables centralised services, e.g. contact centres, to be extended

to the branch, taking advantage of quiet periods in the branch to handle customer calls.

- Cost-effective staff training in the branch using distance learning. Using Nortel Multimedia Communication Server (MCS), branch staff can be trained by remote colleagues using a mix of audio, video and Web conferencing without incurring costs associated with hosted conferencing services.
- Eliminate the bandwidth bottleneck by capitalising on broadband network (e.g. DSL) availability and using Nortel VPN router services (e.g. VPN router in the BCM) to secure WAN connections and meet the scale required for securing a large branch network.

Improved security and business continuity

> *Data centre consolidation*

- Nortel provides finance organisations with reliable, high-performance, optical networks to interconnect their centralised data storage networks. Nortel’s solutions enable connectivity to a back-up site for disaster recovery and can also support data mirroring (real-time back-up) between data centres. Nortel solutions are fully redundant, offering always-on service. Major Nortel partners are IBM, Sun, Brocade and EMC.
- Nortel’s secure Web and application switching products help balance the flow of user traffic in the network and increase data centre performance. Nortel also provides IP MPLS and Ethernet WAN solutions to intelligently connect dispersed sites.
- Nortel’s IP Telephony systems provide survivability and mobility solutions required to withstand and overcome disaster and can be geographically dispersed across finance data centres.

- Nortel’s Ethernet Switch portfolio provides fast fail-over in less than one second to ensure business continuity in event of network or system failure.
- Nortel’s VPN solutions enable customers, partners, branch employees and mobile workforce to securely access information over public networks.
- Nortel’s multi-layer security strategy provides maximum protection against internal and external attacks and ensures regulatory compliance to protect confidentiality of information.

> *Mobile sales force integration*

- Provide mobile sales force with secure remote access and keep in close communications with them using Nortel multimedia communication services, e.g. presence availability status, conferencing, collaboration and messaging services on mobile workers’ preferred device, e.g. Blackberry device or laptop PC.
- Security is assured using Nortel VPN solutions along with user identification and authentication procedures and automatic checking of PC security before providing access.

Why Nortel

- > Nortel’s solution attributes of always-on networking, integrated media and multi-layer security enable the finance industry to deliver on their goals.
- > Global availability of Nortel’s products ensures consistency across finance organisations’ operations.
- > We have a long, proven track record in delivering finance solutions to the world’s largest banks and stock exchanges.

Click on-line at: www.nortel.com/solutions/enterprise/index.html for more information.



For more information, visit Nortel on the Web at www.nortel.com.

For more information, contact your Nortel representative, or call 1-800-4 NORTEL or 1-800-466-7835 from anywhere in North America.

This is the Way. This is Nortel, Nortel, the Nortel logo and the Globemark are trademarks of Nortel Networks. All other trademarks are the property of their owners.

Copyright © 2005 Nortel Networks. All rights reserved. Information in this document is subject to change without notice. Nortel assumes no responsibility for any errors that may appear in this document.

