



## THE CISCO SOLUTION FOR RETAIL BRANCH BANKING

### RETAIL BANKING CHALLENGE

Recent statistical evidence from market researchers confirms that the bank branch remains a viable and important delivery channel for retail banking customers and is the primary location for new product sales. Simply put, though most retail banks have invested and promoted their Internet banking channel heavily, even those customers who have adopted the Internet banking systems still express a need and desire for the traditional bank branch. Most importantly, customers now expect to have all the same information and features available through the Internet banking channel also available at the bank branch. Each retail bank must update its branches in order to smoothly integrate them into the bank's complete delivery channel system without diminishing customer care.

### RESOLVING THE CHALLENGE

Most banks not only recognize this challenge, but some have started to deal with it. The resolution requires both operational and technical changes in the branch systems. Cisco® has been an important technology provider to banks, but until now much of that technology has not reached the branch level. To solve this current challenge, both Cisco and its retail bank customers realize that Cisco solutions address these integration requirements.

### CONVERGENCE

Convergence enables retail banks to integrate and deliver diverse customer information along with voice and video into the branch environment through a single, cost-effective, and manageable network.

### CISCO BRANCH OF THE FUTURE SOLUTION

Cisco developed the Branch of the Future solution to solve specific business problems associated with this retail banking challenge. The Cisco Branch of the Future solution, which was designed exclusively for retail banks, meets current financial-industry challenges head-on.

- **Voice and IP Communications**—A converged, voice-over-IP (VoIP) system that integrates voice, video, and data communication on one network.
- **Customer Care**—Technology enabling a true customer-centric approach using advanced contact center technology and virtual customer care leveraging valuable resources that may not be physically located in the contact center.
- **Electronic Marketing**—Integrates exciting, new marketing and communications capabilities into the branches for both customers and employees alike. This solution introduces the possibility of real-time marketing to customers and improved communication to the sales force leading to accelerated and increased revenues.
- **Wireless Mobility**—Branches can operate in their own secure, wireless environments with significant improvements in service and productivity. Many institutions are leveraging this solution by enabling wireless customer-service representatives, who are unencumbered by the traditional teller locations and tasks, to increase customer service and sales performance.
- **Self-Service**—Full integration of branch ATMs and kiosks with all other delivery channels as well as important, new marketing and revenue-generating capabilities.
- **Intelligent Branch**—Integration of IP Video Surveillance and other network-centric facility services such as access control and alarm management on one converged network, resulting in significant cost savings.
- **Compliance Management**—Comprehensive capability to identify, prevent, and adapt to dynamic threats with important integration of continuous, real-time risk management and proactive regulatory compliance.

These solution subsets are designed and integrated with important retail banking technology partners, and most importantly, they are ready today—many banks have already deployed them.

### COMPREHENSIVE SECURITY

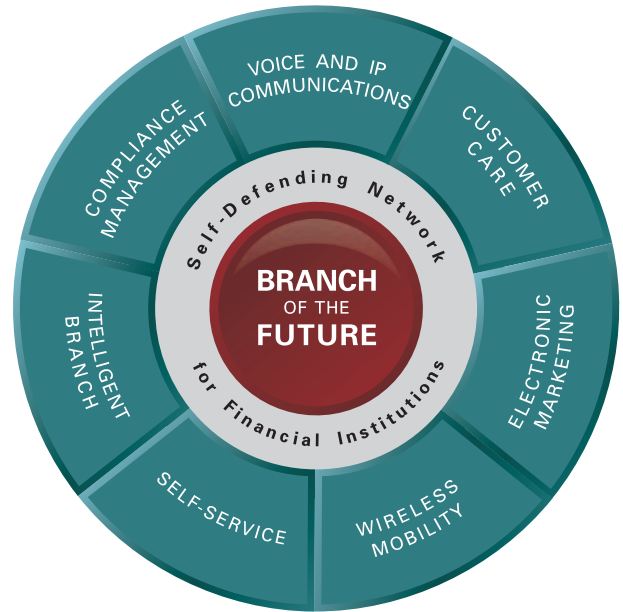
One key facet of the Cisco Branch of the Future solution is security, which is a top retail bank business challenge as it directly pertains to branch business continuity, financial transactions, risk management, compliance with new regulations (such as the Gramm-Leach-Bliley Act), and above all, preserving customer trust. As such, branch banks require a self-defending network foundation that serves as an intricate service enabler which opens up new avenues for branch growth. Branch bank customers' ever-increasing requirements can be “safe and secure” regardless of where their information is, or how it is accessed—phone, video or online—all on one integrated self-defending network. Whether branch customers prefer banking through ATMs, kiosks, online, wirelessly, via call center, or face-to-face service, they can be assured that all of their information is protected. The Cisco Self-Defending Network for Financial Institutions is the best offense for customer-centric banking and branch growth.



**GET STARTED TODAY**

To learn more about the Cisco Branch of the Future solution, see your Cisco account manager or visit us on the Web at:

[www.cisco.com/go/banking](http://www.cisco.com/go/banking)





**Corporate Headquarters**

Cisco Systems, Inc.  
170 West Tasman Drive  
San Jose, CA 95134-1706  
USA

www.cisco.com  
Tel: 408 526-4000  
800 553-NETS (6387)  
Fax: 408 526-4100

**European Headquarters**

Cisco Systems International BV  
Haarlerbergpark  
Haarlerbergweg 13-19  
1101 CH Amsterdam  
The Netherlands

www-europe.cisco.com  
Tel: 31 0 20 357 1000  
Fax: 31 0 20 357 1100

**Americas Headquarters**

Cisco Systems, Inc.  
170 West Tasman Drive  
San Jose, CA 95134-1706  
USA

www.cisco.com  
Tel: 408 526-7660  
Fax: 408 527-0883

**Asia Pacific Headquarters**

Cisco Systems, Inc.  
Capital Tower  
168 Robinson Road  
#22-01 to #29-01  
Singapore 068912

www.cisco.com  
Tel: +65 6317 7777  
Fax: +65 6317 7799

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