



FINANCIAL SERVICES THE TELSTRA BLUEPRINT

IT'S HOW
WE CONNECT



CREATING A DEEPER CUSTOMER EXPERIENCE

VOLATILE MARKETS. MORE REGULATION. CAUTIOUS BORROWERS. HOW CAN FINANCIAL SERVICES ORGANISATIONS IMPROVE PRODUCTIVITY AND GROW IN THE FACE OF THESE CHALLENGES?

With lending slowing and global competitors eyeing the market, Australian financial services companies are under pressure to grow share of wallet. At the same time, tighter regulation stemming from the global financial crisis is pushing up the cost of compliance – and of doing business.

TELSTRA FINANCIAL SERVICES VISION AND BLUEPRINT

Telstra's industry vision empowers your people to turn customers into advocates, ideas into innovation and change into opportunity. To bring this vision to life and address the industry's mounting challenges, Telstra has designed the Financial Services Blueprint – a rationalised ICT infrastructure that connects your workers, partners, suppliers and customers to intelligent workflows, efficient communication and collaboration, and the latest productivity applications.

The following pages show how this blueprint can help you achieve an agile ICT infrastructure that supports a compelling multichannel customer experience whilst helping to reduce risk and cost. You'll also see how Telstra's financial services solutions can help you create and strengthen customer relationships, improve productivity and expand cost-effectively into new markets.

TAILORED TO YOUR NEEDS

Telstra's financial services experts work closely with you to help you solve your specific challenges and realise the blueprint's benefits in your organisation. With proven whole-of-business solutions and award-winning integration services we can help you deploy game-changing technologies now – and identify what you'll need down the track.

SMART PEOPLE, SMART NETWORKS

Working with a knowledgeable team and powerful networks, you can connect frontline people such as financial planners, business bankers, relationship managers, mobile lenders, brokers and sales and service teams more reliably, in more places. Cutting-edge wireless technology, content management and distribution services, communications technologies, quality of service and Application Assured Networking™ – which helps you track the performance of applications on your network – keep your people and assets productive. And with the Telstra Next IP® network designed to 99.999% reliability, and experts monitoring your solutions 24/7/365, your business foundation is highly secure, resilient and dependable, helping protect business continuity.

INTERNATIONAL OPPORTUNITIES

Your financial services operation is only as efficient as the network it runs on. Telstra Global gives you an international IP network with advanced synergies between voice and data services, plus access to satellite services that cover two thirds of the Earth's surface. We have operating licences and landing rights in major Asian markets, the US and EMEA and access to over 1400 Points of Presence (PoP) in 230 countries and territories. Our subsidiary CSL New World is a leading

mobile network operator in Hong Kong. Through REACH, we operate one of Asia Pacific's largest and most diverse cable networks, providing a well-established communications capability to help you expand in the dynamic markets of China and Asia Pacific.

CLOUD CAPABILITIES

Telstra Connected Clouds provides access to our world-class infrastructure, software, applications and services. Your organisation benefits from secure and agile ICT, software that's always up to date, as well as simple budget and resource management. Flexible payment options let you pay only for what you use, freeing capital to invest in your business. While integration and migration specialists from Telstra and Accenture work with you to pinpoint the best solution and deploy it smoothly.

A VISION FOR THE FUTURE

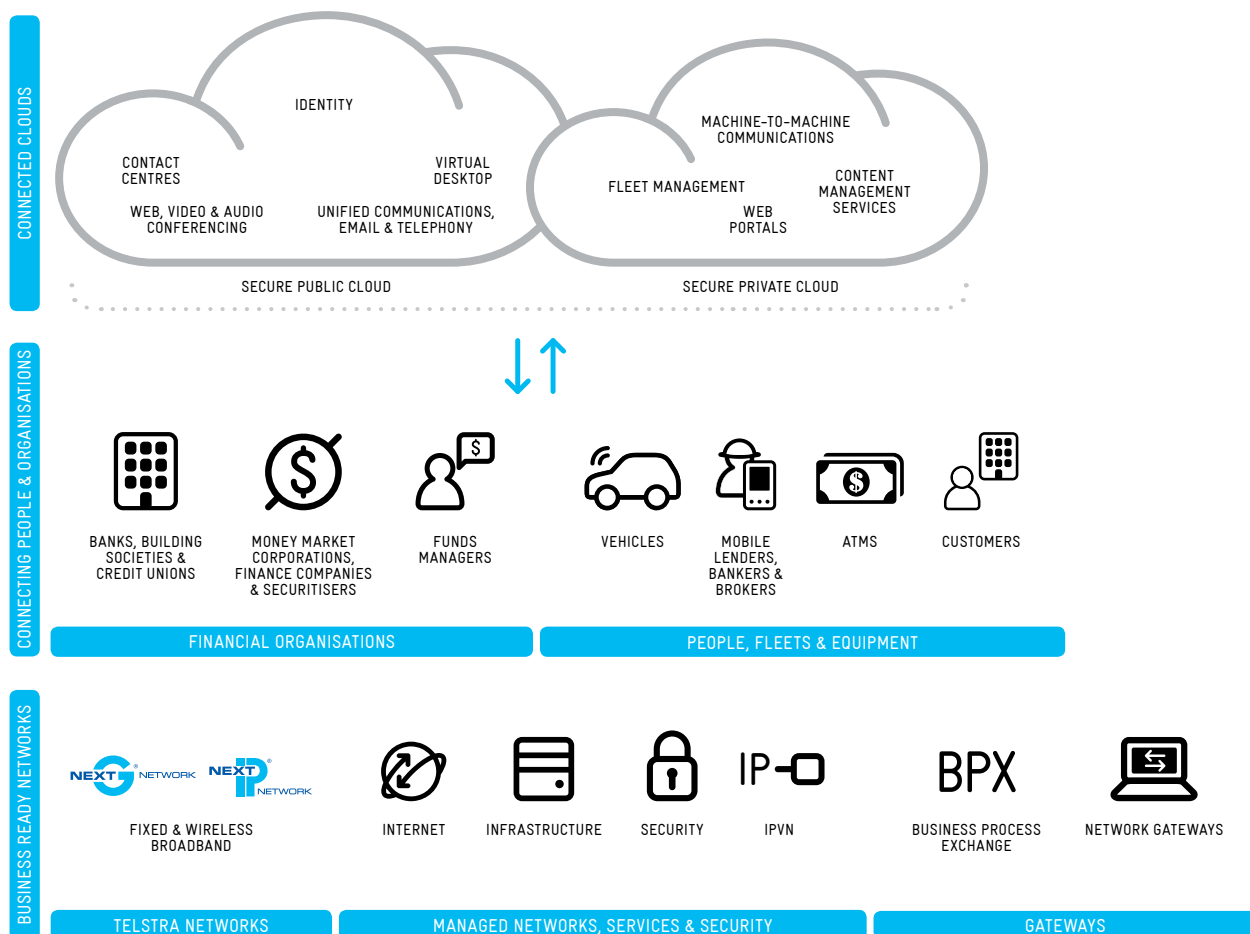
We will work with you to establish a business innovation roadmap for your organisation, to help you progressively integrate, automate and mobilise the way you work. Together with our industry-leading partners, Accenture®, Cisco® and Microsoft® and M2M technology companies, we continually innovate to keep you at the leading edge. And we rigorously test solutions in our Innovation Centre to deliver mature, proven, reliable solutions.

THE TELSTRA FINANCIAL SERVICES BLUEPRINT

CONNECTING YOUR ORGANISATION TO ENABLE PERSONALISED PRODUCTS AND A COMPELLING CUSTOMER EXPERIENCE

The Telstra Financial Services Blueprint connects everyone across your financial services operation via a high-speed IP WAN to secure cloud services, customers and business partners. The result is a holistic environment that helps equip you to create customer lifestyle experiences that promote greater satisfaction, advocacy and consideration.

Telstra financial services experts can work with your organisation to identify efficiencies and develop a roadmap to a more automated, productive and collaborative future.



CREATE AND STRENGTHEN CUSTOMER RELATIONSHIPS

Create a satisfying customer experience that fits customers' digital lifestyles.



Access to experts

Telstra's contact centre, unified communications and video conferencing solutions help your customers connect with staff how, when and where it suits them. Whether in branch, at home, or on the road, they can interact in real time with experts within your organisation via voice, video, instant message, email, SMS, file and desktop sharing and more.



Lifestyle apps

Captivate customers with personalised apps to help them achieve their financial goals. Telstra's cloud supports augmented reality, messaging and location-based services that let them access property and other information, buy products on the go and more.



Vibrant digitalised branches

Promote products with digital signage and video-enabled kiosks that sales and service staff can use to generate warm handovers to financial planners, lenders, business bankers and insurance brokers, who can meet customers virtually in dedicated video rooms.



Convenient alerts

With Telstra Integrated Messaging, you can give customers the option of setting up convenient SMS alerts so they know when salary is deposited, payments are processed or their account balance is low. They can also sign up for special offers on selected products.

EXPAND INTO NEW MARKETS

Boost agility with faster insights, facilities and infrastructure.



Contact services

Provide a consistent high level of service and responsiveness, no matter how customers interact with your organisation. Resolve queries on the spot, seize opportunities to upsell and cross-sell, and really get to know your customers needs with integrated services, knowledge management tools, customer analytics and skills-based routing.



Digital video media engagement

Harness video to engage customers and staff with Telstra Content Management and Distribution Services providing efficient content management of large volumes of digital content, letting you deliver it to TVs, desktops, smartphones, tablets, ATMs, kiosks and digital signage.



Knowledge management

Share customer, product, sales, commission and other data efficiently with partners in our highly secure cloud via Telstra Business Process eXchange, and use it to profile customers and markets. With our pay-for-use model, you can uncover the insights of big data without a capital investment in servers, storage and applications.



Reduced expansion risk and cost

With highly secure, compliant and standardised configurations for branch offices, contact centres and data centres plus virtual desktops on demand, you can establish new branch offices, services and more, letting you respond rapidly to new opportunities globally.

IMPROVE PRODUCTIVITY

Help your people connect with customers and work more efficiently.



More reliable assets

With Telstra M2M technologies and fleet management solutions, you can use timely data transmitted from vehicles, ATMs, in-branch kiosks and other assets to monitor customer behaviour, improve uptime, and simplify reporting and safety compliance for mobile workers.



Time-saving apps

Give financial planners, brokers, lenders and business bankers cloud-based mobile apps so they can submit application forms on the spot, model products visually to customers and view investment platforms, portfolio, loan and product data on smartphones, tablets and laptops.



Collaborate better

Improve staff engagement and make your people more productive with smart collaboration, training, real-time voice, video and data, email, instant messaging and document collaboration – on many devices and in more places.



Improved planning

Help your people spot opportunities for greater efficiency and innovation with integrated financial, management, sales and customer information via Telstra's powerful cloud-based SAP® enterprise resource management solutions.

LEANER, MORE PRODUCTIVE OPERATIONS

THE FINANCIAL SERVICES BLUEPRINT INTEGRATES PEOPLE, INFORMATION AND ASSETS

1. BUSINESS READY NETWORKS

To simplify processes and information exchange across your organisation, Telstra proposes a single converged IP Wide Area Network (IP WAN) providing wired and wireless broadband access, as well as public Internet, securely connecting your staff, business partners and customers. At the same time, Application Assured Networking™ provides visibility of your network and applications (only on the NextIP® network in Australia), so you can configure policies for optimal performance and plan for growth.

Telstra Business Process eXchange

Integrate disparate systems and processes in the cloud, enabling you to collate real-time data and factor it automatically into key business variables – including pricing and sales – without manual input.

2. CONNECTED PEOPLE AND ORGANISATIONS

Telstra collaboration and communication

To improve collaboration and customer service, Telstra offers IP telephony, unified communications, audio, video and web conferencing. Customer-facing workers can easily reach specialists for fast answers to specific questions.

Telstra Contact Centre

Apply consistent business logic across multiple sales and service channels with unified services via phone, email, fax, web chat, web callback, video conferencing and voice biometrics. Skills-based routing, remote working and integrated CRM boost first-call resolution, while standardised configurations let you scale services rapidly.

Telstra Content Management Services (CMS)

Telstra CMS provides intelligent content management and automated workflow to help you easily manage large volumes of video, images and other digital content and repurpose it for use across multiple platforms and applications – either inside your organisation or beyond.

Telstra Mobility Solutions

Your workforce is mobile – and the more they can do on the road, the better. Telstra's range of mobility solutions give them more tools in the field, help ensure the security of corporate data, provide mobile payment solutions that reduce the need to carry cash, and are optimised to work on our Next G® network, so your team stay productive while they're out and about. Now accessing and updating customer records remotely is fast, easy and safe, while lenders, mobile bankers and brokers can complete and submit application forms without returning to the office.

Enterprise Messaging

Telstra Integrated Messaging (TIM) can help you promote special offers to pre-registered mobiles by automated SMS, providing timely information that keeps your organisation top of mind for your customers.

Machine-to-machine (M2M) solutions

Monitor your business assets, such as ATMs and branch kiosks, online through our Wireless M2M Control Centre platform. Sensors from connected assets can transmit data 24/7 via the Next G® network to trigger alerts for real-time reporting, financial transaction processing, preventative maintenance and more, helping you keep branch systems operational and your mobile bankers, lenders, financial advisers and brokers in front of customers.

3. CONNECTED CLOUDS

Many of the solutions in the Telstra Financial Services Blueprint are available as affordable cloud services, enabling you to deliver them almost anywhere there's an Internet connection: from your head office to your branches to mobiles in the field. Telstra Connected Cloud services include:

1. Infrastructure as a Service: scalable computing power and highly secure data storage with compliant archiving and retrieval in our enterprise-grade data centres.
2. Software as a Service: the latest software from Microsoft and education software developers, as well as unified communications, video and web conferencing.
3. Hosted contact centres – set up a web contact centre to improve communications with customers across multiple channels, including phone, email, text, live web chat and web call-back.

By choosing Connected Cloud services, you are spared ongoing capital investment and the cost of continual technology updates. Plus you benefit from innovative solutions with a predictable pay-for-use model.

Telstra Hosted SAP® Solutions

Telstra can help you deploy integrated enterprise resource planning affordably with the latest SAP capabilities hosted in an extremely secure private cloud, letting you improve planning and visibility while freeing funds for innovation.



THE TELSTRA ADVANTAGE

FINANCIAL SERVICES EXPERTS WORKING FOR YOU

When you work with Telstra, you have the benefit of financial services experts who know the industry inside out. Your dedicated enterprise account management team can help address your specific business challenges and provide a solution roadmap tailored to your company. This team is fully supported by financial services experts who will rigorously scope, define and design the solutions you require, helping you achieve your goals on time, within budget and with less risk.

LOCAL KNOWLEDGE, GLOBAL EXPERTISE

Telstra Network Applications and Services combine skilled professionals, cutting-edge capabilities and Telstra's smart networks to help you evolve your ICT so it supports your organisational strategy.

Delivered by accredited professionals using best-practice methodologies, your service is backed by one of Australia's largest and most qualified field and technical workforces. We have 2,500 communication technicians, over 700 maintenance technicians and 1,600 field technicians Australia-wide, enabling us to manage your solutions across the complete ICT lifecycle.

LESS RISK, STRONG GOVERNANCE

With Telstra, your organisation is in safe hands. We have one of the lowest risk profiles in the Australian telecommunications market. Our experienced consultants can help you navigate smoothly to the future, with proven deployment models helping to reduce risk, and ongoing expert consultancy help keep your ICT efficient and effective. We're one of the few organisations that has selected IP products and associated security processes certified to ISO 27001 and the AS/NZS 13000:2009 Risk Management Standard. We also work collaboratively to shared governance processes.

WORLD-CLASS CUSTOMER SERVICE

Our customer service standards specify what you can expect from us. They're so exacting we've earned the prestigious International Customer Service Standard certification at the highest level. We listen closely to your feedback – and act on it.

RELIABILITY, COVERAGE AND REACH

Your organisation will operate over Telstra core networks designed to 99.999% availability. Carrying thousands of customer private networks, we provide redundancy with sub-second failover and recovery for your mission-critical services. We protect your operational continuity 24/7 with advanced systems, monitoring and maintenance from dedicated centres.

Recognised as market-leading by Gartner and Ovum, Telstra's international multiprotocol (MPLS) platform enables you to deploy new technologies rapidly. Combined with the Telstra Next IP® network, it provides extensive international coverage and reach and fast, resilient services across 45 countries to support your collaboration with, or expansion into, new locations.

AN INVESTMENT IN THE FUTURE

We continue to invest substantially in new technology so you don't have to risk your own investment to keep your network and organisation at the leading edge.

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CONTACT A TELSTRA ACCOUNT EXECUTIVE
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