



>THIS IS THE WAY

THE POWER OF COMMUNICATIONS ENABLES
FINANCIAL FIRMS TO WIN

>THIS IS NORTEL™

Solution Brief

Nortel solutions for finance

Challenges facing the finance community

Nortel has broad experience within the financial services industry and understands the challenges and issues that you face.

- > **Competition** is driving a demand for solutions that differentiate a customer's experience with one firm versus another. This includes the need to streamline and improve the way they handle customer contacts, offer enhanced automated services and ensure a consistent customer experience across all delivery channels, e.g., through the branch, the contact center, the Web site, self-service speech portals and ATMs.
- > Through **branch refresh** initiatives, banks are looking to flexible IP converged infrastructures and communications capabilities that transform the local office to expand beyond traditional services fulfilling a wide range of sales and service roles that leverage staff and technologies wherever they are located.
- > **Mobile staff, calling officers and the outside sales force** must be more productive and responsive to high-value clients which, in turn, drives

the demand for secure multimedia communications and collaboration applications available anytime, anywhere.

- > **Regulatory compliance** and considerations of network security, disaster recovery and business continuity create the need for solutions that ensure customer privacy, increase network availability and enable rapid recovery from any natural disaster or network attack.
- > **Increased efficiency and better alignment with business goals** are driving optimization of the IT Infrastructure through consolidation, integrated media and the flexibility to support existing and new business applications.

Nortel products and solutions for the finance industry

Nortel has solutions aligned specifically to meet the demands, challenges and expectations of the world's winning financial services companies.

Enhancing customer interaction

The Nortel Applications Center is a SIP-based* application suite that seamlessly integrates contact center, self-service, unified messaging and multimedia applications into a broad range of solutions. These solutions enable banks, brokerage and insurance companies to effectively optimize the customer experience, turning a simple interaction into a preference-based relationship session that allows them to get ever closer to a "trusted advisor" role.



> *Self-service solutions*

- Nortel's Media Processing Server solutions enable you to offer competitive differentiation and improve the quality of customers' interaction with self-service banking or other finance-related transactions. Nortel's Interactive Voice Response products (named Media Processing Server), which feature a user-friendly, large vocabulary speech recognition front end, give customers the option to use natural speech to get straight to the information or person they need rather than go through multiple menu options. The solution can accommodate speaker verification to provide enhanced secure access for personal information and transactions.
- Nortel's self-service speech applications offer the reliability, capacity and advanced functionality, e.g., speech recognition and text-to-speech, to enable you to achieve a competitive edge.
- Offload repetitive tasks so your contact center agents and branch staff can focus on higher-value customer contact and retention activities.

> *Contact center solution*

- Nortel's Contact Center Suite is a fully-integrated solution offering a full range of functionality covering inbound and outbound voice, multimedia (e-mail, text chat and video) and computer-telephony integration (CTI).
- Skills-based routing automatically directs customers to speak with the agent best able to deal with their needs — the first time, every time. Staff can easily reconfigure call handling to respond to changing call patterns.
- Integrated multimedia across multiple delivery channels improves the customer experience and makes it easier for customers to do business with you.

- Enable consolidation and centralization of the contact center by providing a complete view across the entire contact center operation and generating economies of scale and easier CTI integration.
- Nortel's integrated CTI solution — the Communication Control Toolkit (CCT) — enables seamless integration with CRM and ERP solutions from industry-leading providers including Seibel, SAP, Microsoft CRM and Oracle/Peoplesoft.

> *Expert Anywhere contact solution*

- Extend your contact center operation by providing instantaneous collaboration and communication with an expert or agent anywhere within the organization, including branch sites or home-based employees. This solution can improve first call resolution performance, improve employee productivity and help staff achieve better work/life balance — allowing you to retain your most valuable staff.
- Set the stage for effective disaster recovery and business continuity by enabling agents to log on to the contact center virtually anywhere your staff may be.

Transforming the branch

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

- Use Nortel Business Communications Manager to consolidate voice, data and applications into a “one box” solution to offer an appropriate mix of local and centralized customer service applications, reduce the cost of equipment and simplify operations. The Business Communications Manager is flexible enough to support a solution for pure IP, TDM or mixed environments. It can be configured to provide local survivability for branch IP phones connected through the Communication Server, with a PSTN failover.

- A single, secure IP network to the branch reduces cost of operation and provides centralized services, such as contact center and Interactive Voice Response capability, to be extended to the branch. This enables local stores or offices to handle customer calls or support regional outbound sales campaigns during quiet periods, as well as off-load local staff during busy periods.
- Take advantage of cost-effective staff training in the branch with distance learning. Using Nortel Multimedia Communication Server 5100 (MCS 5100), branch staff can be trained by remote colleagues using a mix of audio, video, whiteboarding and Web conferencing without incurring costs associated with hosted conferencing services.
- Eliminate the bandwidth bottleneck by capitalizing on broadband network (e.g. DSL, wireless) availability by using Nortel VPN Routers (formerly known as Contivity) to secure WAN connections and meet the scale required for securing a large branch, remote office or ATM network.

Integrating the mobile sales force

> *Mobility and collaboration*

- Increase customer service levels and employee productivity through greater accessibility, decision support and collaboration tools.
- Provide your mobile sales force and calling staff with secure remote access. Maintain close communications with them in an enhanced collaborative environment using CallPilot unified messaging and Nortel's Multimedia Communication Server 5100 collaboration tools including presence availability status, conferencing, collaboration and unified messaging services. Deliver communications to mobile workers' preferred device, like the RIM BlackBerry or a wireless-enabled laptop or tablet PC.

- Make sure your network is secure using Nortel Virtual Private Network (VPN) solutions with user identification and authentication procedures and our automatic device verification of PC security before providing access.

Improved security and business continuity

> *Data center consolidation and high-availability networking*

- Nortel is a leader in providing finance organizations with reliable, high-performance, optical networks to interconnect their centralized data storage capabilities. Nortel's solutions deliver connectivity to a backup site for disaster recovery and can also support data mirroring (real-time back-up) between data centers. Nortel solutions are fully redundant, offering always-on service. Major Nortel strategic allies are IBM, HP, Brocade and EMC.
- Nortel's Ethernet Switching portfolio provides fast fail-over in less than one second to help ensure business continuity in event of network or system failure.
- Nortel's secure application switching products help balance the flow of user traffic in the network and increase data center performance. Nortel IP MPLS and Ethernet WAN solutions intelligently connect dispersed sites.
- Nortel's IP Telephony solutions provide the survivability and mobility required to withstand and overcome disaster and can be geographically dispersed across multiple finance data centers.

> *Security solutions*

- Nortel's Layered Defense approach to network security — including endpoint, communications, perimeter

and core network security — provides financial institutions maximum protection against internal and external threats and helps you ensure regulatory compliance to protect confidentiality of information and maintain customer trust.

- Nortel's endpoint security solutions — Nortel Secure Network Access and Threat Protection System — protect networks and applications from an increasing set of sophisticated threats and attacks to minimize operational risk and free up staff for other projects.
- Nortel's VPN solutions for both IPSec and SSL environments enable customers, partners, branch employees and your mobile workforce to securely access information and utilize new IP-based multimedia communications over any network connection.

Converged network infrastructure and services

> *Converged network solution*

- Converging the network infrastructure provides the foundation of an always-on, secure and easy-to-manage network for finance companies to maximize communications creating a competitive advantage. Nortel provides complete SIP-based multimedia communications and IP Telephony, Ethernet routing and switching, and optical solutions.
- Nortel's solutions can dramatically reduce costs — from 10 to 30 percent according to our customers, and enable full IP Telephony applications in a pure IP or hybrid environment. They provide the foundation for new service-oriented architecture and the flexibility to support mergers and acquisition needs and expanding application requirements.

> *Global Services*

- Nortel Global Services can provide services to support your network throughout the entire life cycle — from planning and design, installation and integration services, and maintenance, management and security services all the way through to optimization and upgrade service solutions. Nortel services are available as individual services solutions or managed services solutions or they can be crafted to meet your specific services needs.

Why Nortel?

Nortel has the vision, expertise and technology breadth enabling financial services firms to win by creating competitive advantage, building solid customer connections and securing critical business information.

- > Track record of proven carrier-grade reliability.
- > More than 80 percent of the top 100 banks in the USA rely on Nortel.
- > You'll find Nortel behind the world's largest and most important stock exchanges, supporting billions of transactions in New York, Australia, Sao Paulo, Buenos Aires, Shanghai, Bombay and Seoul.
- > More than 4 million agent positions worldwide are handling over 200 million calls per day in more than 50,000 contact centers in over 100 countries.
- > Commitment to open industry standards and our ability to work in pure IP or mixed environments.

Click on-line at: www.nortel.com/finance for more information.

* SIP - Session Initiation Protocol is a signaling protocol for Internet Telephony that establishes and facilitates dynamic sessions for multimedia features over an IP network.

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Nortel is a recognized leader in delivering communications capabilities that enhance the human experience, ignite and power global commerce, and secure and protect the world's most critical information. Serving both service provider and enterprise customers, Nortel delivers innovative technology solutions encompassing end-to-end broadband, Voice over IP, multimedia services and applications, and wireless broadband designed to help people solve the world's greatest challenges. Nortel does business in more than 150 countries. 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.

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