



## INFORMATION PRESSE

### **Cisco France**

Véronique Jaffro – [vejaffro@cisco.com](mailto:vejaffro@cisco.com)

Tel : 01 58 04 31 90

### **IBM France**

Haude Costa – [hcosta@fr.ibm.com](mailto:hcosta@fr.ibm.com)

Tel : 01 49 05 55 75

### **Hill & Knowlton**

Anne-Gaël Girard – [anne-gael.girard@hillandknowlton.com](mailto:anne-gael.girard@hillandknowlton.com)

Tel : 01 41 05 44 48

### **Text 100**

Pierre Le Leannec – [leleannec@text100.fr](mailto:leleannec@text100.fr)

Tel : 01 56 99 71 40

## **Cisco et IBM transforment la relation clients dans le monde bancaire**

- Cisco ® et IBM (NYSE: IBM) annoncent conjointement des solutions pour transformer le monde de la banque de détails en améliorant l'interaction et la collaboration entre tous les types de canaux de distribution, tels que les agences bancaires, les centres de contacts et les agences en libre-service.
- Ces nouvelles solutions intègrent des systèmes de front et back-office ainsi que des technologies de collaboration - telles que la voix sur IP (VoIP), la vidéo, les web conférences et la messagerie instantanée.
- Ces solutions vont permettre d'aider les employés à fournir davantage de produits et services personnalisés aux clients et ainsi améliorer la croissance du chiffre d'affaires.

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## **Cisco and IBM To Transform Banking Experience**

*Companies will Deliver New Joint Front Office Solutions to Retail Banks*

SAN JOSE, Calif., and ARMONK, NY - November 12, 2007 - Cisco® and IBM (NYSE: IBM) today announced joint front office solutions that are poised to transform the retail banking experience by enhancing customer interaction and collaboration across all types of delivery channels, such as branches, contact centers and self-service kiosks. The new modular solutions integrate front and back office systems with collaboration technologies such as Voice over IP (VoIP), streaming video, Web conferencing, and instant messaging to help branch office employees deliver more personalized products and services for customers and drive organic revenue growth.

Financial institutions value the relationship with their customers and are looking to provide more personalized products and services that better meet their financial needs, independent of the time of the day or the delivery channel. Customers are now demanding an experience from their banks similar to the customer-centric services they get from other industries, such as retail, travel and entertainment. As a result, banks are striving to deploy technologies and information technology (IT) architectures that help enable new marketing and sales programs, more dynamic and timely employee training, and improve business process improvements to optimize a collaborative customer experience.

The IBM and Cisco Front Office Solutions for Retail Banks addresses these issues through the transformation of front office banking by enabling a new, flexible multi-channel environment that delivers a more tailored and timely customer experience, streamlines processes and lowers operational risk and cost. The series of modular front office solutions features IBM hardware, software, and services, as well as Cisco core and advanced networking technologies. Components of the solution set include:

- **Optimized Network:** An integrated wireless network to accommodate VoIP, video, and data that provides access to business applications anytime and anywhere across the branch. The solution is based on highly secure virtual private networks that help minimize operational risk while enabling greater collaboration among employees and clients. For example, branch employees can establish a highly secure video link to instantly bring subject matter experts in on a conversation with a client to help answer questions and drive sales. Branches use only the services they need when they need them with the option to activate additional services on demand.
- **Optimized Branch Infrastructure:** Based on open standards, the solution provides users with a simple Web portal that automatically integrates voice, video, Web conferencing, mobile IP softphones and voicemail. The solution includes role-based workplaces to give each user access to a specific set of services such as account opening or loan processing, and collaboration tools including instant messaging and Web conferencing. Banks can selectively locate server, storage, network communications and applications inside the branch or at consolidated sites based on business need.
- **Unified Communications:** A single interface that integrates voice, video, Web conferencing, mobile IP softphones and voicemail to spread staff expertise across the bank's channels anywhere in the world. As a result, employees can be more productive, better cross and up-sell, and make decisions faster. Customers can have anytime/anywhere contact with product experts and benefit from a more personal and interactive experience that boosts satisfaction. The solution provides both the structure and intelligence for banks to integrate their communications methods, technologies, and information into intelligent data streams that can be used for business planning and analysis and that closely map to business processes and banking activity.
- **Integrated Contact Center:** Integrates branch and contact center infrastructures to help branch employees engage trained and licensed experts with customers by voice or video call to close a sale. The solution employs IP virtualization and intelligent call routing to automatically meet customer call volumes and includes a 360-degree customer view, speech recognition, and collaboration tools to help service agents navigate complicated sales.

"IBM and Cisco bring together deep experience in banking to provide our joint clients with innovative offerings to help create a powerful customer experience, improve service delivery, enhance productivity, and streamline processes to lower costs," said Paul Jameson, director of marketing for Financial Services, Cisco. "Banks can now automatically synchronize their multi-channel environments and enrich all client touch points across and beyond the branch to improve satisfaction and drive organic growth."

The new solutions may include consulting services from IBM Global Business Services, IT consulting from IBM Global Technology Services, hardware including IBM System z, System p, System x and BladeCenter servers, and software including IBM Lotus, Tivoli and WebSphere. Cisco technologies can include Branch Connectivity and Security, WAAS ISR Bundle, Data Center Connectivity and Security, Branch Communications, Contact Center Technologies, and the Cisco Wireless Products Portfolio.

The IBM and Cisco Front Office Solutions for Retail Banks are now generally available from IBM and Cisco. The companies will demonstrate the solutions at the 2007 BAI Retail Banking Conference and Expo, November 13-15, in Las Vegas, Nevada, at booths #1920 (IBM) and #1251 (Cisco).

"Banks are under increasing pressure to understand how their customers perceive the banking relationship and they are looking for new ways to improve satisfaction," said Sunny Banerjea, global solutions executive, IBM Banking Industry. "Sustainable organic growth can only happen if banks are willing to innovate and take advantage of all available channels to better connect with their customers. The combination of IBM and Cisco services and technology can help banks achieve this goal while minimizing risk and lowering cost."

For more information about IBM and Cisco Front Office Solutions for Retail Banks, visit [www.ibm.com/cisco](http://www.ibm.com/cisco) or [www.cisco.com/go/ibm](http://www.cisco.com/go/ibm).

### **About Cisco**

Cisco (NASDAQ: CSCO) is the worldwide leader in networking that transforms how people connect, communicate and collaborate. Information about Cisco can be found at <http://www.cisco.com>. For ongoing news, visit <http://newsroom.cisco.com>.

### **About IBM**

More information on IBM can be found at [www.ibm.com](http://www.ibm.com).

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