

TANDBERG SOLUTIONS

Banking. Connecting People.



Banking institutions can grow only if they acquire and serve their clients more effectively than their competitors. To do this, Banks are improving profitability and strengthening customer relationships by deploying visual communication strategies — from the local branch to the back office. TANDBERG's Real-time Advisor™ provides a framework to visually link customers and employees with the right people and the right information on an instantaneous, real-time basis.

BANKING: CHALLENGES AND OPPORTUNITIES

Offer more services, at lower costs — quickly, conveniently and at a higher satisfaction level than the competition.

High demand with fewer resources is at the core of the many challenges Financial Institutions face. Some examples include:

- ▶ **INCREASING NUMBER OF BRANCHES** — keeping local branch employees connected, trained and informed, as well as hiring and training new employees.
- ▶ **RISING OPERATING COSTS** — Banks must find and keep employees up to speed on an increasing array of new products and services with dwindling training and support budgets.
- ▶ **INCREASING COMPETITION** — less market share and lower profit margins have many Banks looking for ways to offer better service and products while reducing overhead costs.
- ▶ **INEFFICIENT EMPLOYEE COMMUNICATIONS** — dispersed branches and offices make regular, effective communication a must-have.
- ▶ **INCREASING CUSTOMER DEMAND** — Banks are struggling to find ways to differentiate themselves and to increase customer satisfaction in order to gain and retain business.

HOW CAN BANKS ADDRESS THESE CHALLENGES?

Financial Institutions can overcome these challenges by focusing on four critical areas: improving the customer experience, making internal communications more effective, cultivating workforce collaboration and reducing costs overall.

IMPROVING CUSTOMER EXPERIENCE

More services, in less time, with fewer mistakes.

TANDBERG's Real-time Advisor provides the framework to instantly connect clients with remote banking personnel and connect branch employees with co-workers in other locations. Face-to-face interaction is still an important part of many of these transactions — and a key element in effective communication — offering high-quality, real-time video communication allows customers to take advantage of services previously unavailable at the branch level. As employees can talk face-to-face with clients and coworkers while accessing account information at the same time, decisions are made more quickly and transactions are more efficient - with fewer mistakes.

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Connecting People.
Places.**



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MAKING INTERNAL COMMUNICATIONS MORE EFFECTIVE

Real-time. Effective. Concise.

In a recent study, 81% of respondents said that face-to-face communication reduces confusion and misunderstandings, while 75% said it makes negotiating easier — plus, 93% said they pay more attention when they see someone¹. Of course, with employees spread out across multiple locations, the importance of face-to-face communication is often underscored by the need for remote employees to make quick decisions and solve problems effectively. When employees are connected visually, message clarity improves and trust and teamwork are enforced. Training and education can take place more easily while eliminating high travel costs.

CULTIVATING WORKFORCE COLLABORATION

Access to information. Access to people.

Geographically dispersed employees must collaborate, jointly examine daily strategies and share news about market conditions. TANDBERG's visual communication technologies provide the means for employees to instantly communicate face-to-face with experts, team members and executives anytime.

LOWER COSTS AND HIGHER RETURN ON INVESTMENT (ROI)

Providing visual connections between branches, experts and services in other locations, visual communication saves resources, training time and can generate new revenue. Banks offering complex services at remote branch locations without the need for additional on-site resources will quickly realize the competitive advantage and strong ROI.

TANDBERG: DELIVERING SOLUTIONS.

Long-term partnerships. Proven technologies.

Of course, no technology is a good investment unless it meets the specific needs of the organization. This is why banks turn to TANDBERG as a strategic partner in the success of their visual communication strategy. Banks around the world are taking advantage of TANDBERG's Real-time Advisor application to bring previously unavailable face-to-face services to the remote branch.

As the use of visual communication expands, TANDBERG continues to emerge as the visual communication leader in the Financial Services industry — currently supporting:

- 21 of the world's top 25 largest banks
- 17 of the world's top 25 largest brokerage firms

TANDBERG has solutions to meet the needs of any size organization. From local Community Banks to the world's largest firms, TANDBERG is dedicated to our customers' success.

Contact TANDBERG at tandberg@tandberg.net for a no-obligation consultation and needs assessment.

1. RoperASW and TANDBERG international survey · November 2003, www.tandberg.net