Service is key. Clients can take their money anywhere they want. Earning and keeping client trust takes time and effort. All financial institutions – including retail banks, credit unions, wealth management firms, insurers and re-insurers – face a remarkably competitive environment which requires timely and efficient service. Global and economic pressures make business productivity and ROI more important than ever. To get the most out of your telecommunications investment, you need to harness technology to support business now, while creating a path for growth.

AT&T Unified Communications Services (AT&T UC Services) is a cloud-based, as-a-service communication and collaboration solution that accelerates your business processes with clients, vendors and strategic partners across your financial services ecosystem. By removing communication blocks, you can increase worker productivity and help improve all functions, including sales support, problem resolution, and access to experts. AT&T UC Services integrates multiple communications and collaboration tools with presence information behind a single user interface and makes them easily accessible via the AT&T cloud:

- IM/Chat
- Presence awareness
- Email integration
- Shared calendar
- Video conferencing
- VoIP calling
- Voicemail
- Web/audio conferencing
- Mobility
- Unified messaging

AT&T is uniquely qualified to help you transform your financial services business with unified communications. If you would like support in developing your UC strategy, AT&T Consulting helps organizations realize the promise of UC using a cost-effective, phased process that includes the evaluation and integration of premises-based and hosted solution alternatives. AT&T can also provide the level of support that fits your financial services business, while giving you the option of adding applications now or later. If you have not already transitioned your TDM voice network to IP we can help you transition to a VoIP foundation to unlock the full potential of Unified Communications.

Financial Services Challenges
Financial services firms need to deliver efficient client services, including prompt advice from subject matter experts (SMEs) to support complex client interactions. Executives may need to provide approvals before transactions can proceed. A slow response can risk losing a client.

Here are just a few of the critical issues faced by financial services firms where unified communications can help:

- Increasing employee and client satisfaction by reducing delays in response times.
- Generating more revenue when clients can collaborate with experts.
- Improving client support with the ability for managers to collaborate in real-time with their peers.
• Improving efficiency and reducing delays by reaching key decision-makers for approvals.

• Facilitate training on new financial products and reduce travel costs by using web conferencing.

• Accelerate project completion by improving internal communications.

• Improve productivity for office and remote workers with unified communications on their mobile devices and share staff with call center teams.

Strengthen Your Organization

Collaboration Across Lines of Business
Conferencing and Collaboration Support Better Decision Making:
AT&T UC Services enables you to quickly escalate to a web conference from either an email, IM/Chat or voice call, with just one click. Thus reducing human latency and accelerating decision making.

Real-Time Collaboration Accelerates Decision-Making and Customer Approvals:
Many financial firms have a mobile, globally distributed workforce that needs to continually collaborate to resolve customer issues. When you need everyone on the same page, real-time collaboration can help accelerate the review process and ensure accuracy. Collaborative web conference reviews are easier and faster than sending emails back and forth, waiting for response and approval.

• Are you looking to speed reviews and agreements? The president, CFO, and chief counsel are in the final stages of negotiating a merger agreement. On a web conference, representatives from both firms edit the agreement in real-time so they can send the final draft for review. In under an hour, they have collaboratively revised the agreement language and have it ready for signature.

• Does your loan officer need to find the branch manager to approve a new loan? The branch manager is out of the office at a customer appointment. The paperwork is ready, except for her approval. The client is becoming agitated. The loan officer uses Single-Number Reach (SNR) to “ring” her on her mobile, deskphone and PC. She answers the call on her smartphone, as she returns to the office. She escalates the call to a web conference, and begins the loan paperwork review within seconds.

Research and Analysis
Quickly Sharing Data With Executives Helps Guide Crucial Decisions. The whole point of gathering and sifting through data is to have a solid basis for a decision when money is on the line. An analyst may have combed through research reports, websites, documents, and articles, and can have them all ready to share on a web conference in real-time with a client, in-house expert, or executive officer.

• Do you want your analysts to be able to provide the answers accurately and quickly? The CFO is on the road and has just heard that there is serious competition on a potential acquisition. From his smartphone, the CFO sends a web conference invitation to the financial analyst who’s assembling an acquisition report. That report is still only in draft form, but the CFO wants to see it immediately along with the back-up information. The analyst sees the invitation on her AT&T UC Central™ client and joins the conference immediately. She’s able to show the CFO the draft in hand, but one significant detail is still missing. She IMs a team member who has been researching that information, and is able to report it back to the CFO within seconds.

Product Innovation
Real-Time Collaboration Across Teams Accelerates Project Completion: Projects often involve several employees who need to review and comment on documents. Staff members can save time when they collaborate by viewing and editing documents simultaneously during a web conference. Team collaboration and conferencing can facilitate innovation and accuracy. And with presence information, Single-Number Reach (SNR), and instant messaging (IM), other team members can be brought into a discussion at a moment’s notice.

• Do you have widely dispersed teams that will innovate better and faster through ongoing collaboration? The manager of product innovation hosts a web conference with video to introduce team members, help build relationships, and accelerate product development. Team members around the world collaborate from multiple locations, presenting and participating real-time. Participants can see everyone else, see who’s talking, share visuals, use the white board to capture suggestions, raise a hand to be recognized, give the presenter a “thumbs up,” exchange private and public notes, and answer polls.

Sales and Marketing
Improve Client Engagement by Utilizing Remote Subject Matter Experts (SMEs): Branches often need to consult with SMEs to resolve complex client issues. Often, locating an expert can take several attempts, which can result in delays responding to your client and ultimately, a potential loss of business.

• Do your salespeople sometimes need assistance? The client has a financial modeling question on a particular policy that the salesperson is unable to answer. The salesperson checks the presence of three members of the financial modeling team. One of the experts is available. The salesperson sends him an instant message with the client’s question. With one click of the mouse, the salesperson escalates the IM chat to a web conference. They bring the client into the web conference to discuss options with the expert, to shape the client’s financial future in real-time.

Advanced Conferencing Features Can Facilitate Training and Briefings While Reducing Travel Costs and Speeding Product Introductions:
Getting everyone on the same page quickly is crucial to keeping the brand messaging consistent and making sales. Since participants can join from their offices, training times can be flexible, enabling staff to join during slower business hours.

• Would you like to brief the sales team on the products being introduced this month? The VP of sales hosts a web conference. Traveling sales staff, staff in branches, and remote workers can easily join the web conference to participate because the conference is accessible on multiple mobile devices. Visuals and video can be viewed by all and can be recorded for later viewing by those unable to attend.

Operations/Security/Risk Management
Easier and Faster Communications Helps You Improve Staff Utilization and Reduces Expenses: Staffing represents a major expense. Optimize your workforce, reduce down times, and rebalance workloads by sharing staff and using remote or home workers at peak hours. Also, with presence showing on office and mobile phones or PCs, colleagues can locate each other quickly, and then point and click to immediately start a conference. Whether in the office or on the road, staff productivity can be boosted and collaboration can be enhanced.
Would you like to have regional client service centers and branch offices assist each other cooperatively? You never know which mode of communications a client will choose – face to face, telephone, email, web form, or instant message – but you do know your busy times for service centers vs your busy times in branch offices, and you can have both pitch in to help the other, for more efficient use of your full-time staff and greater “uptime.”

Client Relations
Rapid Problem Resolution Helps Improve Client Satisfaction and Loyalty: Financial services firms face stiff competitive pressures. A premium is placed on retaining clients. Service representatives need to provide responsive and personalized client attention. Superior service is a significant market differentiator, and reducing hurdles can speed support and help improve client satisfaction ratings.

Are your clients ever confused and need help? A customer calls with a problem and the call appears on a client specialist’s AT&T UC Central client. The customer has been sent a form to fill in and is confused. The client specialist looks in the CRM system, sees the customer’s record (as it turns out, this is a very important customer) and accesses the form that needs to be filled in. The client specialist creates a web conference for the client to join while the specialist helps complete the form in real-time. Rather than listening to the questions and the answers as they are filled in, the client is able to see the questions and confirm that the information has been filled in correctly by the client specialist. The time needed to fill in the form is cut almost in half, and the client is delighted at not having to fill in the form or mail it back.

Summary
Financial service firms need to provide value to their clients, both with financial returns, and also by saving them time and effort. Better communications with clients across your firm can facilitate better decision-making, faster responses, and increased productivity. The many benefits for UC include:

- **Increased Client Satisfaction**
  Faster problem resolution. Improved communications reduces delays in decision-making which can help improve client loyalty.

- **Increased Sales Opportunities**
  Immediate access to the appropriate expert and supporting real-time collaboration with experts can help increase sales.

- **Reduced Costs**
  Unified communications leverage the skills of existing subject matter experts by increasing their availability across a wider geography. And advanced desktop training with web conferencing facilitates employee training while reducing travel training costs.

- **Improved Staff Productivity**
  You can reach remote co-workers using only a single phone number across any device to save valuable project time.

- **Improved Performance with Collaboration**
  Improving real-time access to executives and experts can help speed operations.

Choose AT&T for Enterprise-Class Unified Communications
With our depth and breadth of unified communications, telephony, system integration, and cloud-hosting expertise, AT&T can be the single point of responsibility for your multi-vendor UC platform. Our hybrid architecture approach and mobile-centric design can help you protect existing investments while we deliver cloud-based UC and telephony services to your team in many locations. AT&T UC Services provides carrier-grade quality with a network engineered for 99.99% availability.

- A single point of responsibility: AT&T offers a complete UC and telephony solution – from planning, implementation, application functionality and voice services, to network transport, security, monitoring and management, billing, client care, delivery, and ongoing support.

- Preserve existing investments: A hybrid architecture approach including multi-vendor system integration with prem-based or managed components from multiple vendors.

- UC Services provides carrier-grade quality:
  - Network engineered for 99.99% availability
  - Built-in geographic redundancy via dispersed global data centers
  - Automatic disaster recovery within the core network

- Mobility expertise and services, for full functionality across diverse platforms, networks, and OSS: Blackberry®, iPhone™, Android™, iPad®, Netbook, more

- Flexibility: An “as you need it,” pay-per-seat pricing model that reduces capex and makes AT&T UC Services an operating expense.

Rely on a Trusted Leader
As AT&T continues to break new ground and develop new solutions that enhance productivity and organizational efficiency, it is focused on delivering the high-quality customer service that is its heritage.

For more information and timely news contact your AT&T Representative, visit us at www.att.com/uc or follow us on Twitter at http://twitter.com/BizSolutions.