

## EMPOWERING MOBILE & ONLINE BANKING INITIATIVES

Enhance Customer-facing Technology  
with Quality Network Performance



## INTRODUCTION

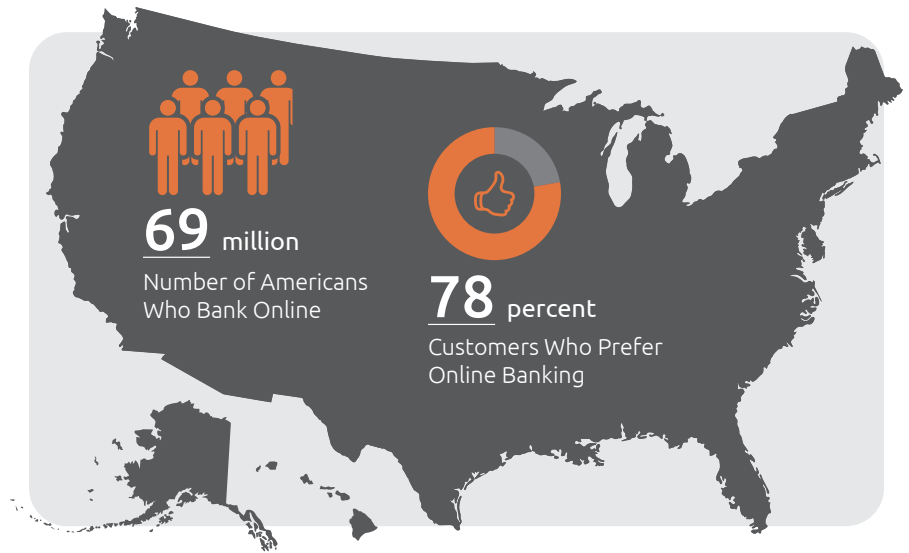
### Customers Want to Bank Anytime, Anywhere

Today's customers are expecting more from their financial services—they want to be able to bank and make payments wherever, whenever. In order to accomplish this, many financial institutions are adopting online and mobile banking and replacing traditional teller interactions. Thus, the pressure is on for banks to adopt the most sophisticated technology throughout their physical branches, as well as online. The introduction of these new technologies also raise concerns for IT management, who now need to worry about the dangers of an inefficient network.

In this eBrief, you'll get a complete walkthrough on what you can do to tackle these challenges. Find out:

- **What role the network plays and how it may impact mobile and online banking initiatives**
- **Why it's critical to enhance your network performance**
- **How to effectively prioritize customer-sensitive data, and improve quality of transmission between branch office and HQ**

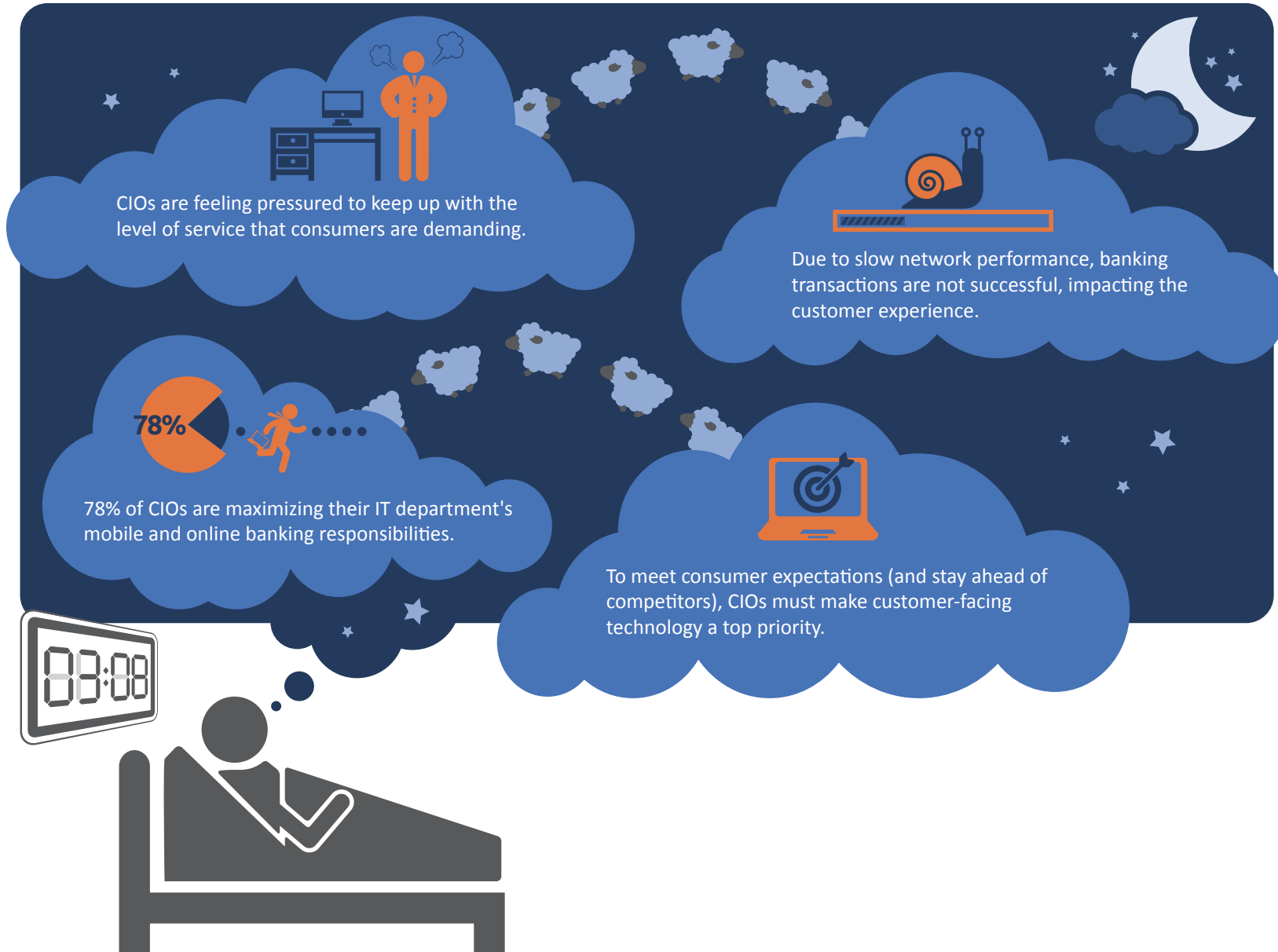
### THE GROWTH OF MOBILE & ONLINE BANKING IN THE U.S.



Source: Pew Research Center, Federal Reserve, 2015.



## WHAT IS KEEPING FINANCIAL CIOs UP LATE AT NIGHT?





## WHY YOUR NETWORK IS A PRIORITY

Mobile and online banking is affected by one significant variable: the network. In order for your financial institution to keep up with the advancements of customer-facing technology, like mobile and online banking, your network must be running at optimal performance. More importantly, to satisfy customers and users, banking transactions must be quick and successful. A high performing network ensures that customer-critical data reaches it's proper destination.

For these reasons, it's essential that your IT teams have what they need to achieve the business outcomes you desire.



# TOP 3 PROBLEMS THAT CUSTOMERS EXPERIENCE DUE TO POOR NETWORK PERFORMANCE

## 1 DATA CAPACITY & APPLICATION GROWTH



**PROBLEM:** Massive amounts of customer-sensitive data running on the network can cause data capacity and connectivity challenges.

**USER IMPACT:** Unmonitored/managed data, impeded scalability, network traffic congestion, delays, and dissatisfied IT and end-users

## 2 ONLINE SPEED & PERFORMANCE



**PROBLEM:** Legacy networks may not have enough bandwidth or capabilities to support new mobile and online banking initiatives.

**USER IMPACT:** Slowdowns, long wait-times, lack of productivity internally and externally with customers who utilize your mobile and online banking services.

## 3 CUSTOMER SATISFACTION



**PROBLEM:** Customers expectations are growing as banking services and technology get more sophisticated over time.

**USER IMPACT:** To keep up, your IT departments need to be equipped with more advanced resources, in order to satisfy end-users and customers and deliver 24/7 services.

# ACHIEVE OPTIMAL BANKING EXPERIENCE WITH IMPROVED NETWORK PERFORMANCE

When your network is operating efficiently, here are just a few benefits that your financial institution will achieve:

## Enhance customer-centric strategies

With better IT network visualization, you'll be able to put business-critical traffic first, ahead of recreational, to support your customer outcomes



## Improve employee, customer & user productivity

Without network downtime or delays, customer-sensitive data can safely travel across the network



## Keep customers satisfied

Having thorough data management and analyzation, your IT teams can quickly detect network issues and solve them before users start complaining



## Quickly achieve profitable growth

When your network runs smoothly, so does your mobile and online banking and big data, enabling you to maximize customer loyalty and profit



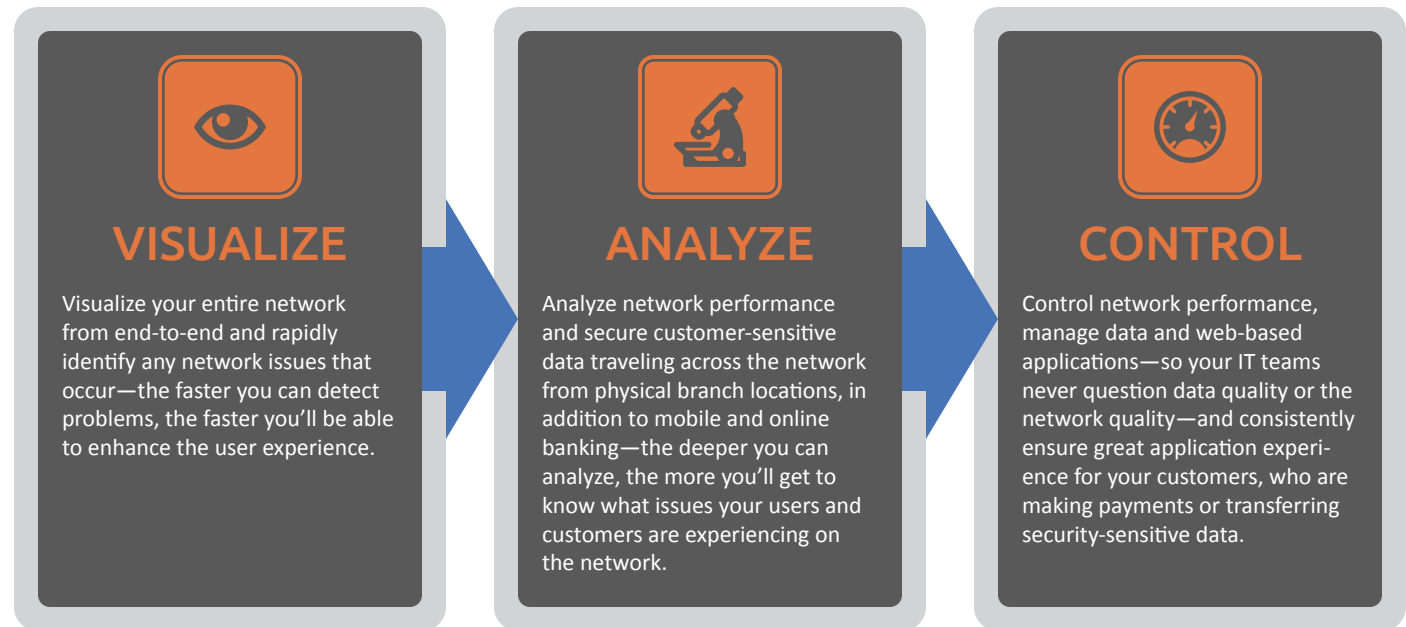


## NOW WHAT CAN I DO?

### Network Performance Management

**Network performance management (NPM)** is a solution that your IT teams can use to ensure that network problems are monitored and controlled—ultimately restoring your network back to optimal performance level. In addition, your IT teams have access to internal metrics and have the capabilities to review, analyze, maintain and manage performance from a user perspective.

Improving your financial institution's network performance involves three essential capabilities. **With these capabilities your IT teams will not only be able to defeat mobile and online banking challenges, improve overall customer experience, but will also be able to:**



## WHAT ELSE CAN I DO?

### Cloud Performance Monitoring

**Cloud Performance Monitoring (CPM)** is a solution that can help your IT teams monitor and manage cloud or Software-as-a-Service (SaaS) based applications that are out of your private network and in the public network. Roughly half of enterprises have already migrated 20%-30% of their application workloads to the cloud—and this push will continue according to EMA research. For these reasons, your IT teams must be prepared to manage them and maintain user experience performance levels.

Incorporating Cloud Performance Monitoring into your financial institution's network agenda ensures you can:

- **Track and monitor mobile and online banking** and other finance applications that would normally be unmanageable in the public network
- **See what users are experiencing** and resolve issues before they occur again
- **Keep customers and users satisfied**, always returning to your institution for financial needs





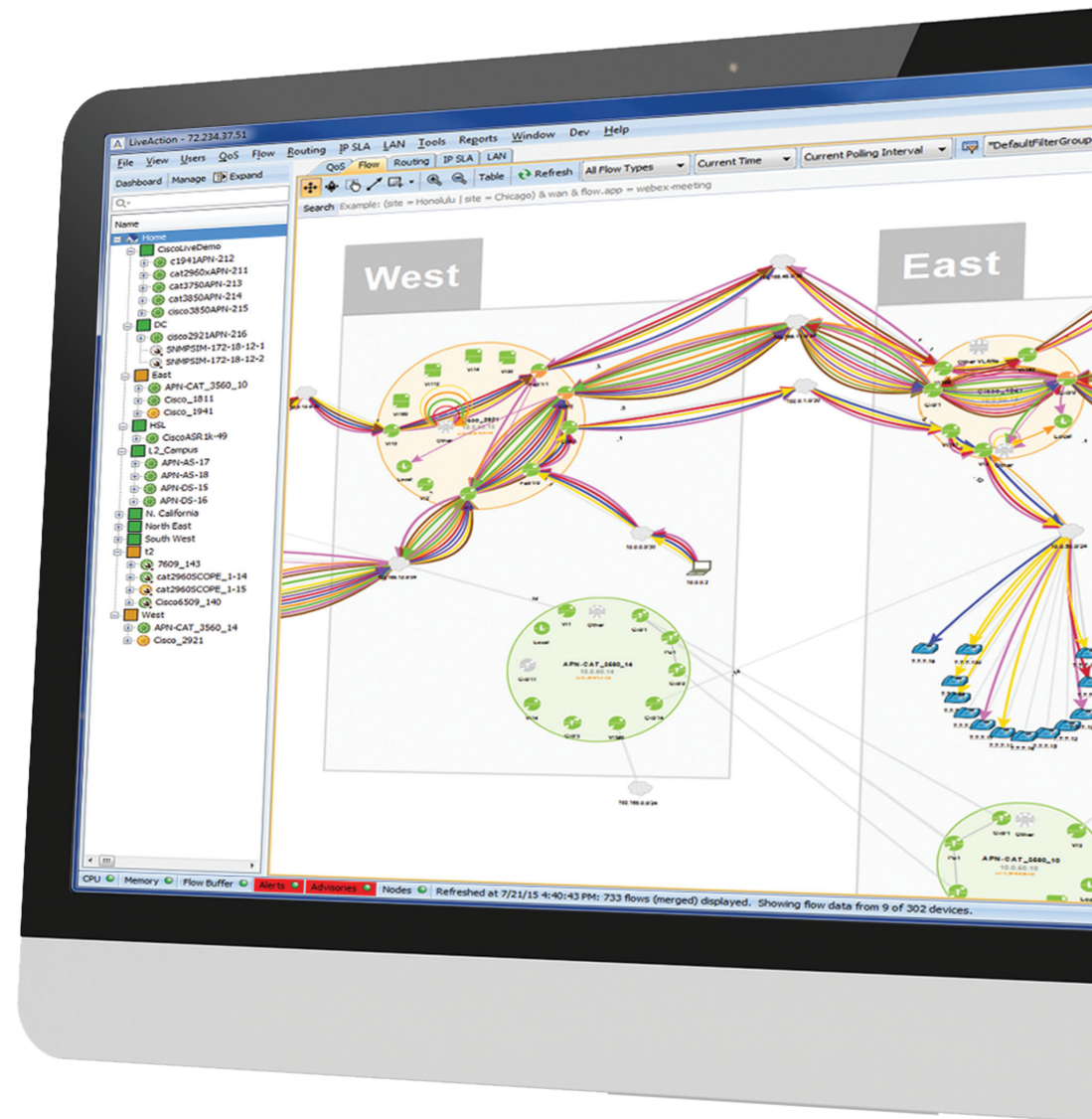
## NEXT STEPS: LIVEACTION & NETWORK PERFORMANCE MANAGEMENT

How well you manage network performance affects the quality of mobile and online banking, in addition to, the quality of your data and analytics. In order to achieve your customer-centric future initiatives and goals, adopting sophisticated technology such as network performance management is where you can start.

LiveAction provides comprehensive and effective solutions to today's real IT challenges, specifically in the area of application performance.

Check out how these additional capabilities can benefit your financial institution:

- [Quality of Service Configuration](#)
- [Application Performance Troubleshooting](#)
- [Capacity Planning](#)





To learn more details, check out this white paper, **Capacity Planning with LiveNX**

Download Now



## ABOUT LIVEACTION

LiveAction provides comprehensive and robust solutions for Network Performance Management. Key capabilities include Cisco Intelligent WAN visualization and service assurance, best-practice QoS policy management, and application-aware network performance management. LiveAction software's rich GUI and visualization provide IT teams with a deep understanding of the network while simplifying and accelerating management and troubleshooting tasks.

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\*Product Disclaimer: LiveAction has renamed their software solution, formerly known as "LiveAction" to "LiveNX." From 2016 and on, LiveNX will remain the official name for the software solution.

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