

# Building a Unified Communications Strategy



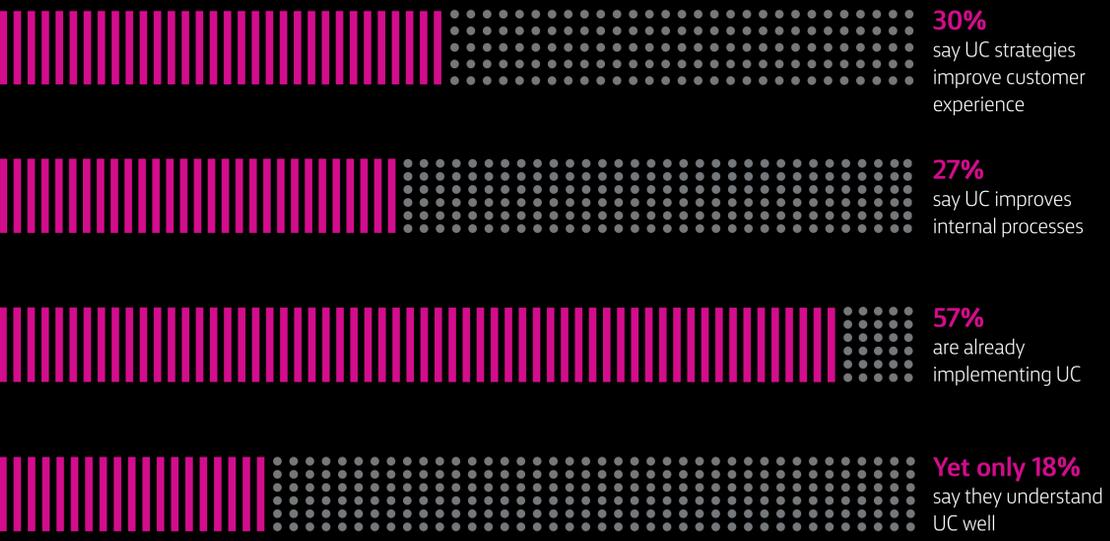
More banks are adopting a multichannel approach to streamlining customer interactions — but do they know what doing so really takes?

## Why unify communications now?

The way customers and their banks interact is shifting: By 2020, roughly **2 billion** customers will conduct their banking on mobile phones — far more than online\*

\* "Mobile banking users to reach 2 billion by 2020, representing more than 1 in 3 of global adult population," Juniper Research, 2016.

They expect a consistent experience across all service channels and banks are noticing:



Having — and comprehending — unified communications is going from leading-edge to must-have.

## The basics of unified communications

A UC strategy can unite service channels, helping you maintain a high-quality customer experience across platforms — and keep pace with industry peers

### Fewer in-branch employees.

Remote customer access to staff experts through video and mobile banking means fewer employees are needed in bank branches.

### Contact centers.

Customers still value being able to speak with service reps — if they have current, accurate information.

Banks must offer their customers access to the same information and services across devices and platforms

### Video banking.

Offering ways to meet with bankers remotely through ATMs or videoconferencing makes banks accessible.

### Mobile banking.

Conducting transactions should be seamless and secure from smart phones, tablets, watches and other smart devices.

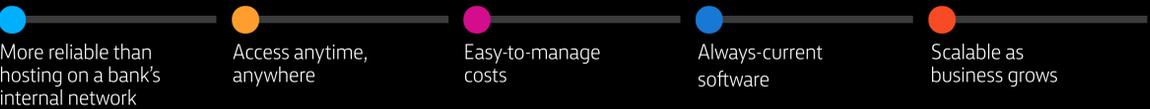
### Instant message/chat and text messaging.

Customers need quick, convenient access to bank staff through any device.

## Successfully linking channels relies on the right technology

UC strategies rest on **cloud-based services** that may be provided as **unified-communication-as-a-service (UCaaS)** or even under the larger umbrella of **software-as-a-service (SaaS)**.

### Benefits of cloud-based applications



## What UC means for customers

- Seamless experience:** Easy navigation across devices (including ATMs)
- Real-time communication:** Being able to reach bank experts and service reps through whatever mode they prefer—live chat, phone, email, in person, video and more, and receive a quick, well-informed response
- Improved collaboration:** Working with bank employees who have access to a complete, current view of customer information
- Better business banking:** Conducting routine transactions such as approving payroll, transferring funds, and paying bills on the go

## Making UC possible

Make sure your bank has the foundation in place that unified communications require:

- Prioritize a network that is large and fast enough to support multiple cloud-based applications and your UC strategy
- To optimize SaaS and UCaaS solutions, use a network solution such as a software-defined wide-area network (SD-WAN) that can ensure high performance and boost quality of service

The right guiding strategy plus strong underlying technology can put your bank among the UC vanguard.

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