

# How Banks and Credit Institutions Can Respond to Changing Compliance and Customer Demands

## Benefits

- Flexible IT infrastructure for fast, efficient compliance management
- Flexible, scalable network and applications for rapid customer response
- Add new functionality to your existing systems efficiently and without downtime

Change is the only constant for financial institutions that want to remain competitive. Since it is impossible to predict the outcomes of pending regulations and evolving customer demands, you need to be more responsive to changes, as they happen, without an interruption to your business.

## Respond to Changing Customer Demands

Do you feel that your current infrastructure prevents you from performing certain key business functions? Because today's banking and credit sector is in a constant state of change, you need to find new ways that will help you monitor, manage, report—and get ahead of—the fluctuating demands you face from both customers and regulatory compliance.

**A recent study reported that 32.5 million users accessed mobile banking services in June 2011, up 21% from Q4 2010. Use of mobile credit card services rose 23% from December 2010.**

Press Release: Mobile Banking App Usage in the U.S. Increases 45% from Q4 2010. ComScore. October, 2011.

When you partner with CenturyLink, you can improve customer service and gain better customer insights by deploying dependable, IT-enabled customer channels that can help you:

- Improve customer service, capture critical data, and reduce live agent demands with flexible, IT-based contact center solutions
- Perfect the customer experience with the ability to make on-the-fly adjustments to your network capacity and performance requirements based on real-time, actionable information

You can also incorporate this information with your CRM and collaborative systems to integrate with business and call center applications to create data-driven results and metrics. This will help you position your IT department as a contributor of business value instead of just simply a cost center.

## Respond to Changing Regulations

When you work with CenturyLink, you'll have on-demand access to IT and network services and a strong portfolio of products that will allow you to get the services and support resources you need, so you can meet changing demands as they occur.

With increasing regulatory pressures on commercial banks, credit unions, card issuers, lenders and other financial services companies you need to be able to demonstrate compliance without overextending your existing resources. With CenturyLink, you can rapidly change your business strategy without changing your technology support model by providing new, more flexible functionality to your existing systems with converged voice and data solutions like:

- IT Infrastructure and Applications
- Managed Services
- Voice and Data Networking
- Contact Center Solutions

You can also ensure safe, dependable access to your critical data with a network design that provides fail over and backup capabilities in the event of an outage.



# How Banks and Credit Institutions Can Respond to Changing Compliance and Customer Demands with CenturyLink

Click the titles [in green](#) to download more information.

## Ensure Continuous Operations

With consistent network availability, you can simplify compliance management and provide quality customer service, both at the branch and online.

- Fast reroute and route diversity
- Redundant and multiple access methods
- World-class hosting/data centers
- Network redundancy & protection
- 24/7, end-to-end performance reporting
- Network monitoring services
- Professionally staffed network operations centers
- Consulting and implementation support

## Avoid Obsolete Technology Investments

You can develop a network and IT infrastructure that will not be outmoded by each new regulation, customer banking trend, or front or back office process improvement.

- Financing and leasing options that include upgrades
- Multiplatform network edge
- Extensive cloud services and bundles
- Lifecycle management services

## IT Infrastructure and Applications

You can depend on scalable solutions that can help your bank or credit institution respond quickly and become more agile.

- [Cloud Application Services](#)
- [Cloud Infrastructure Services/IaaS](#)
- [Managed Hosting and Colocation Services](#)
- [Dedicated Hosting Services](#)
- [Storage and Backup Services](#)

## Managed Services

You can depend on expert support to help you create and manage more flexible IT solutions for your retail delivery channels, business processes, and payment systems.

- [Managed Applications](#)
- [Managed Hosting Services](#)
- [Managed Security Service](#)

## Voice & Data Networking

You can support flexible, compliant operations with efficient internal communications.

- [E-Line](#)
- [SIP Trunking](#)
- [Hosted VoIP](#)
- [Unified Communications](#)
- [Integrated Access](#)
- [Metro Ethernet & Optical Wavelength Services](#)

## Contact Center Solutions

You can serve your customer with efficient, self-serve contact center solutions without compromising service.

- [Call Routing: Intelligent Pre-Route](#)
- [Hosted IVR](#)
- [On Demand IVR](#)
- [EZ Route](#)

Visit [centurylink.com/banking](http://centurylink.com/banking) today.

