

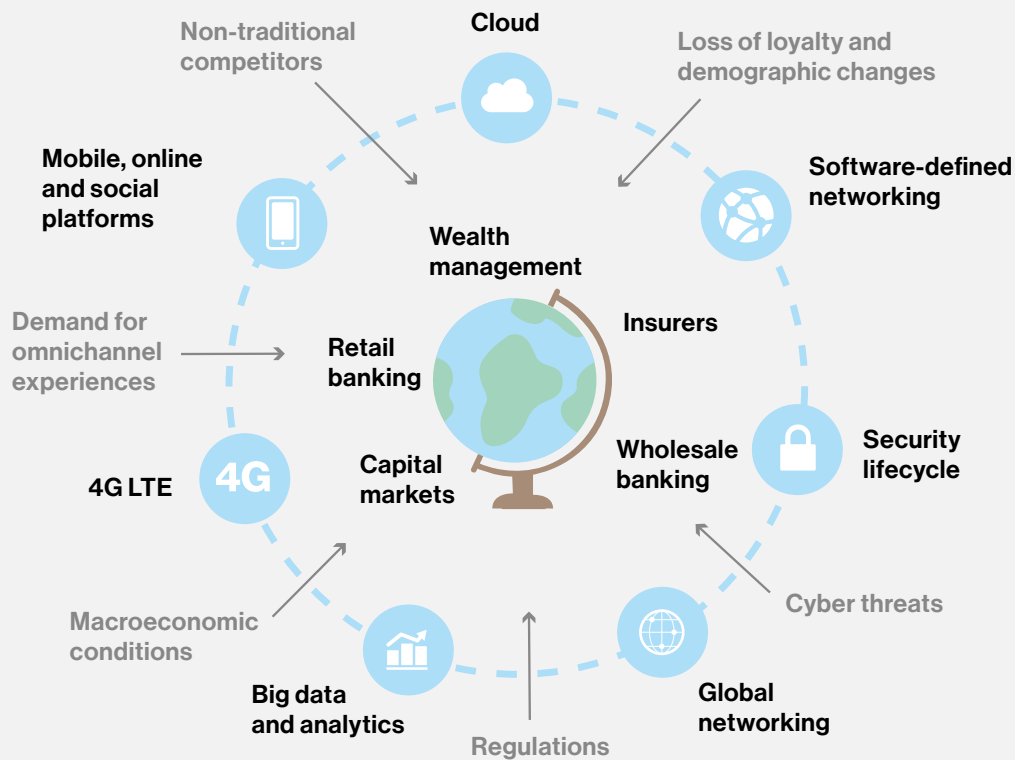
Mobile-first financial services.

Help your customers bank
anywhere with an integrated
mobile channel.

verizon[✓]



The finance industry ecosystem



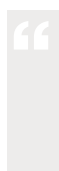
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Help your customers bank anywhere.

Deliver a mobile experience that puts you ahead of the competitors.

Digital has transformed how customers engage with businesses. They are now comfortable with buying or renting goods or services online. And they expect to be able to do it whenever is most convenient. They expect to be able to do so wherever they like as well. That goes for financial services as much as any industry. The days of visiting the branch for day-to-day banking are long gone.



Customers are just as likely to check their account balance in the middle of nowhere as they are in the center of town.

That's why mobile services are so crucial to the strategy of today's financial services firms. Customers place a high importance on their ability to bank on the go, so the mobile experience you deliver is an opportunity to differentiate from the competition.

How can we help?

As the largest network operator in the US, Verizon knows a thing or two about mobile. And we use this know-how to help financial services firms through every stage of their mobile strategy. We believe that a successful mobile strategy is built around five key areas:

Software development

You need to invest in getting the right software development capabilities if you want to deliver new content types, bespoke applications and engaging experiences tailored to each reading device.

Content management

It's unrealistic to rely on developers to customize each message to all the different device types – especially if you want to move quickly. You need a robust content management system that allows your editorial team to rapidly create and deliver content across multiple formats.

Data analytics

When you throw in information like location data, it's easy to see why mobile provides even greater analytics potential than the internet. With mobile analytics, you can adopt techniques like content targeting to personalize the user experience and maximize sales opportunities.

Security

Financial services businesses know all about the importance of data security. But mobile brings its own challenges. Custom apps stored on easily stolen devices, which are often used on unprotected networks, mean that one of the highest priorities is putting in place effective security measures to keep your customers' data safe.

Scalable infrastructure

Users now expect their mobile applications to deliver rich content that's tailored to their device. To achieve this, you need a scalable hosting infrastructure and a content distribution network that provides the utmost reliability.

Five key drivers for a mobile-first bank.

Forward-thinking CIOs in financial services are putting mobile at the core of their business for five main reasons:

- To deliver a joined-up customer experience.
- To get a better understanding of what marketing methods work.
- To engage their customers more regularly.
- To deliver a safe and secure mobile service.
- To deliver rich content with rock-solid reliability.

Make mobile just another channel that works for your business.

To deliver a joined-up customer experience, you need to integrate the technology that drives it.

Customers expect you to deliver a seamless experience – no matter what channel they use. That means you can't just bolt mobile on top of what you're already doing.

To get the full benefit – a unified, consistent experience for your customers and the ability to react quickly – mobile needs to be an integrated part of your business. If an event registers on your mobile app, it should tie in with your back-end systems and be reflected elsewhere.

But with the multitude of systems and infrastructure driving your business, that's often easier said than done.

How can we help?

We have built a partnership with Urban Airship to provide smartphone push notifications for mobile apps developed across the Verizon network.

Urban Airship's range of products help you get control of your mobile architecture – apps, wallets and user-level data – to deliver experiences that get noticed and drive action across mobile and other customer touchpoints.



From browsing through the loan section on your website to uninstalling your app, customers are repeatedly telling you what they're interested in and what they care about, like or dislike.

Our solutions

Urban Airship Connect

Urban Airship Connect serves as the link that integrates your mobile channel with your internal business systems. It helps you identify, interpret and act upon customer behaviors, so you can tailor your mobile experience and deliver a truly personal service. With only a few clicks, you can stream your customers' latest signals – interests, preferences and intentions – to any system in your organization.

Urban Airship Connect brings three key advantages for enterprises:

- User-centric insights – connect every mobile event to the customer and then use that intelligence to personalize every experience.
- Omnichannel connectors – easily connect to over 50 business systems with pre-built connectors that make omnichannel simple.
- Near-real-time delivery – stream any user signal to a business system the instant it happens, so you can deliver true in-the-moment marketing.

Case study:

Unlocking the power of mobile data.

Our partnership with one of the world's largest mutual funds helped it to improve its customer experience and target new markets by offering more personalized mobile services.

Customer challenge

The client aimed to improve engagement with existing customers. At the same time, it wanted to open up new markets by effectively targeting younger investors who were not part of the client's traditional customer base. That meant developing more services that could be accessed from the full range of mobile devices, such as mobile trading applications for smartphones and tablets. And it also meant marketing to prospective customers in ways that they would see as relevant and timely.

How Verizon helped

We upgraded the client's IT infrastructure at its contact center to support its new high-performing mobile trading services at a lower cost. This included providing an Ethernet local area network (LAN) connection, a private IP solution, a managed wide area network (WAN) and machine-to-machine (M2M) connections for backup. We also provided the client with mobility services that included the ability to archive text messages.



Verizon's solutions allowed the client to attract a younger generation of clientele by launching an advanced investor center and deploying targeted personalized services.

Business outcomes

As a result of partnering with Verizon, the client has launched a fully-digital investor center, which allows customers to open and access their trading accounts using a mobile app via a range of devices. By analyzing customer data more effectively, the client has also been able to personalize its services and optimize its marketing efforts, expanding its customer base by appealing to a younger generation.

Company profile

The client is one of the world's largest mutual fund and discount brokerage firms, with over \$1 trillion in assets under management.

Propel your mobile campaigns with customer insight.

Get accurate, instant and detailed intelligence on your mobile activity to see what works, why and how.

With a multitude of channels and new technologies, financial services marketers have never had more tools at their disposal to reach customers. The difficulty is making sense of what works, with who and why.

A/B and multivariate testing may deliver the answers, but generating the data and keeping track of it against key performance indicators is a complex, time-consuming process.

But if you can successfully establish where customers are falling out of the sales funnel – and more importantly, why – you will be able to deliver a better service for your clients, while boosting retention and ROI.

How can we help?

From in-app preferences that allow users to dictate what they see, when and how, to simple location data, mobile apps give enterprises access to a whole host of new analytic variables.

Thanks to our partnership with Urban Airship, we help organizations track, make sense of and then act upon this insight to deliver the service that customers are requesting.

“ Branch managers may not know customers on an individual basis anymore, but mobility gives you the chance to deliver that level of personal service again.

Our solutions

Urban Airship Insight

Urban Airship Insight allows you to uncover new intelligence on your mobile app and its users. It reveals if your audience is growing, stalling or shrinking, and why. And Urban Airship Insight enables you to put this knowledge to use with instant exports that feed your next engagement campaign on mobile and other customer channels.

Urban Airship Insight provides:

- Dashboards so you can track the performance of your campaigns in one place.
- Benchmarking to see how your mobile campaigns compare with your peers.
- Funnel reporting to help you identify where potential customers are being lost.
- Recency, frequency and lifetime value metrics to find the customer segments most likely to buy from you.
- Person-level data to help you build a truly personal relationship with your customers.

Case study:

Helping a banking leader capitalize on its data.

Urban Airship helped a client roll out a new affiliate service that provided tailored offers to customers and a new revenue stream for the bank.

Customer challenge

Our client had accumulated an enormous amount of insight data on its credit cardholders – including shopping patterns, disposable income, preferred retailers, frequency of purchases.

On paper, monetizing this data – within the realms of UK data privacy laws – was an attractive business proposition. It was an opportunity to improve the customer experience by providing additional benefits to cardholders. And it was a new revenue stream for the bank.

In practice, the client struggled to find the right technology that provided the link between analyzing raw customer data and creating targeted, bespoke client offers with carefully selected merchant partners.

How Verizon helped

Verizon Urban Airship deployed its Insight and Connect solutions as part of the client's new merchant and customer platform. This included a consumer ecommerce application, a management portal for merchants and other administrative tools that manage various parts of the system.



The Urban Airship solution allowed the bank to identify the right merchants, merchants to deliver tailored offers, and customers to access the service.

Business outcomes

Our client was able to create an additional revenue stream by providing its partners with access to carefully-selected clients. These segments were selected according to their inclination to purchase the relevant goods and services. At the same time, the bank was able to increase the loyalty and spending levels of its credit cardholders by allowing them to take advantage of offers that had been created specifically for them.

Company profile

The London-based client is one of the largest banks in the United Kingdom, but has operations in more than 50 countries around the world. It provides retail, wholesale and investment banking to around 50 million customers.

Make mobile engagement easy, effective and enduring.

Get the most from your mobile apps by attracting new customers and retaining existing users.

There's plenty of help at hand to guide you through the process of creating a mobile app – from idea conception to launch. But what about continuing to extract maximum value from that app?

One of the main tasks is to get repeated use of your application. It's a common occurrence for users to download an app, use it a few times, and then forget about it. All the development costs are wasted – unless you can persuade users to come back.

Your app also needs to be flexible to incorporate new approaches and trends. If push notifications become the accepted way of keeping users updated – and your app relies on in-app messaging – you risk frustrating users.

Similarly, if all your competitors are using geofencing to deliver customized messages to customers as they enter a branch, your app won't be delivering all the value it can.

How can we help?

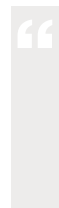
Through our partnership with Urban Airship, we can provide you with access to the most powerful real-time engagement engine in mobile. Urban Airship is used in more than 30,000 apps to create long-lasting and effective connections with users.

Our solutions

Urban Airship Engage

With a range of easy-to-use tools, Urban Airship Engage allows you to build customized mobile messaging without a development team. You can choose from different message configurations, develop campaigns and test messages all within a single platform.

Use a push notification to remind users to come back to your app. Deliver in-app messaging to guide users to a new product or service. And create a message center to give your audience a single location to engage with you.



You can concentrate on building compelling mobile campaigns without getting bogged down in the technology.

Urban Airship Wallet

Mobile wallets are more than just a method of payment. Our Wallet solution offers a simple yet powerful platform to create digital programs and campaigns that include loyalty cards, coupons, promotions, event ticketing, gift cards, membership cards, boarding passes and more.

You can use drag-and-drop functionality to build customized passes (with company logos, images, colors and text) that will automatically work across Apple Wallet and Android Pay.

Case study:

Raising money with crowdfunding.

Urban Airship Engage helped a crowdfunding specialist grow the number of users and drive engagement.

Customer challenge

The client wanted to boost engagement with its mobile app. And it also wanted to help its users raise more money by increasing engagement with other members of their groups and the general public.

How Verizon helped

Urban Airship Engage allowed the client to compare a number of messaging techniques with traditional approaches, such as email. After trying several different methods to communicate with users, the client had the most success with push notifications – employing them to encourage users to visit the app more often.



It's been a huge contributor to our success — we didn't have to create our own solution and spend six months worth of research and development into building. To have Urban Airship easily integrate with our API quickly made a huge difference.

Business outcomes

The client's mobile engagement strategy is now largely centered around relevant push notifications. The click-through rate for push notifications is more than five times greater than the click-through rate for emails. Push notifications also lead to higher conversion on users' campaigns.

Company profile

The client's app is designed to make it easy for anyone to collect, fundraise or pool money with friends, family or strangers. Its service is different from any other on the market and has helped over half a million groups fund projects all over the world.

Protect your data, brand and business from mobile security threats.

You're entrusted with your customers' data and money. Without the right mobile security measures, both are at risk.

Smartphones are a prime target for thieves because of their small size and high value. But it's not just their resale value on the black market that the criminals are interested in. As mobility becomes more central to our day-to-day lives, the data smartphones contain is as valuable as the hardware itself. And it can be stolen without your phone ever leaving your pocket.

This threat is a core consideration when developing any mobile app. Protecting your customers data means building in security from the start. If your app is compromised, you risk a damaged brand, costly fines and loss of trust on a massive scale.

How can we help?

We have a unique combination of security expertise and network knowledge making us one of only a few providers that can help businesses to secure their data, identities and their customers' confidence.

Our solutions

Security Development Lifecycle

Putting security at the core of the app development process helps enterprises discover vulnerabilities early in the development lifecycle, before mistakes become costly.

Security Development Lifecycle is a leading software security assurance process that does just that. It incorporates training, design, implementation, verification, release and response capabilities to help enterprises strengthen application security while controlling development costs.

As an SDL Pro Network member, Verizon offers consulting expertise to help enterprises develop secure, robust applications, with the help of leading vendors where necessary.

Application Vulnerability Scanning

Get one step ahead of the attackers by uncovering application vulnerabilities before they're exploited. Application Vulnerability Scanning helps you pinpoint weaknesses and strengthen the security of your web applications so you can be confident that your apps are safe and secure.



Cybercriminals aren't always after the money. Sometimes they just want to cause the victim organization as much damage as possible.

DDoS Shield

Distributed denial of service (DDoS) attacks flood your servers with traffic to bring a halt to your operations. If you don't act fast, you risk being incapacitated.

DDoS Shield is a cloud-based protection platform that identifies DDoS events, scales to handle even the largest of attacks and reroutes the malicious traffic to keep your services online.

Case study:

Helping a leading bank manage the cyber threat.

Our penetration and vulnerability testing helped a European bank safeguard its retail and internet banking channels.

Customer challenge

The client has operations and associated IT systems distributed across a number of locations and markets. It was facing a rising number of internal and external cybersecurity threats, while also having to contend with increasing regulatory and compliance requirements – particularly in regard to data privacy and protection.

In response, the client was conducting an annual compliance check, which was supplemented with testing for scenario-based attacks.

How Verizon helped

We worked with the client to introduce menu-based penetration and vulnerability testing for its retail and internet-only banking markets. This comprised 250 tests per year, including up to ten tests annually per entity, per market.



The client was facing a real challenge: a complex infrastructure, a growing number of threats and increasingly stringent compliance requirements.

Business outcomes

With the Verizon solution, the client now has a bank-wide and long-term, consistent approach to vulnerability, including threat and scenario management across IT infrastructure, applications and client interfaces.

Company profile

A European bank focused on corporate finance, and retail, private, internet and commercial banking. It serves nearly 50 million customers in more than 40 countries and employs over 75,000 people worldwide.

Deliver a mobile service that's rich, reliable and relevant.

A drab experience with poor stability is not good enough. People expect more.

It wasn't long ago that we used to be impressed with watching a video on our cellphones. Now we get annoyed if a video doesn't play instantly and smoothly. Users expect more and more from their mobile experience. Apps need to deliver a rich experience with a slick UI that's tailored to the plethora of device types.

And above all, that experience must be rock-solid in terms of reliability – especially for the financial services industry. Will customers trust an app to make a vital transaction if it's constantly crashing or hanging?

Content delivery networks (CDNs) allow you to deliver this stable experience by caching content on servers that are geographically spread across a region. If a user requests a piece of content, the CDN identifies and selects the server that can deliver it fastest.

How can we help?

Our CDN is world-class, and consistently outperforms legacy CDNs in both speed and reliability. Third-party independent performance tests show that we have faster DNS, faster HTTPS, higher cache-hit ratio, faster time to render and faster page-load times.

And when it comes to the content itself, through our AOL subsidiary, we can provide you with professional-standard source material to make your application stand out from the crowd. All this means we can help you transform your content into rich, meaningful experiences on any screen, anywhere.

Our solutions

Verizon Digital Media Services CDN

Not all CDNs are the same. In fact, every CDN is built very differently, offering various services and levels of performance. Legacy CDNs will just select the nearest point of presence (PoP) to the user to deliver the content, and won't account for outages or disruptions to the network along the way.

One of the key benefits of Verizon Digital Media Services' CDN is our dedicated focus on performance. Everything we do is built for performance.

We use Super PoPs that are data centers specifically chosen for their location. This allows them to serve one or many geographic regions, while also being connected to our peering and routing partners. This setup provides the fastest speeds and redundancy in a location.

And our CDN uses software-defined networking to route traffic around any outages so that your content is delivered quickly and reliably.

AOL content

With top publishing brands such as the Huffington Post, MSN, engadget and TechCrunch, AOL provides a range of content that can help you drive user engagement with your applications and increase brand affinity. Our commercial editorial and product teams are tuned to your brand values, and optimize content based on your campaign objectives.

Case study:

Improving the mobile app experience for a leading US bank.

Push notifications help the bank's clients keep track of their transactions.

Customer challenge

Our client specializes in providing services to high-tech industries. That means it needs a mobile experience that's fit for an innovative and tech-savvy audience. At the same time, the bank's clients are typically start-ups, so they expect their commercial bank to provide a similar service to that which they receive from their consumer bank.

How Verizon helped

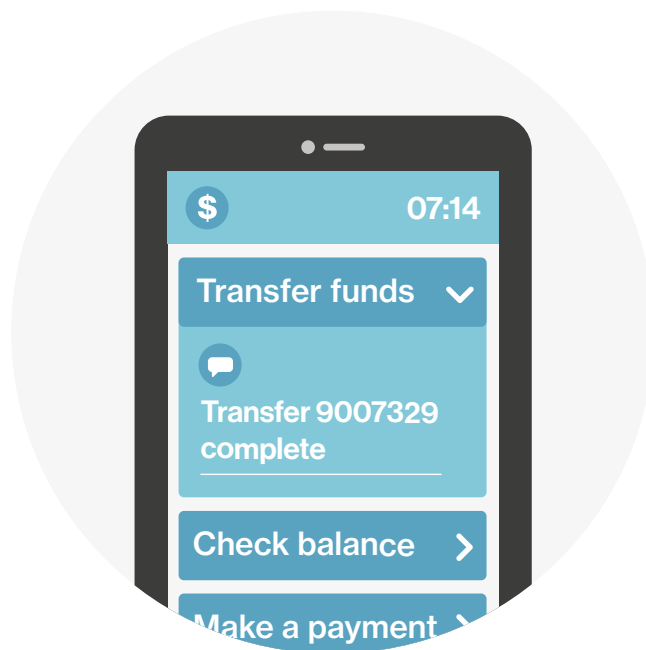
The bank enhanced its mobile app with Urban Airship's mobile engagement suite. This allows the bank to send push notifications to update users on the status of their transactions, including wire approvals.

Business outcomes

Following the introduction of Urban Airship's mobile engagement suite, the bank now sends around 25,000 push notifications a month. These notifications help to ensure that the right wire goes to the right person at a customers' organization. And they have also helped to boost customer engagement, with the amount of time that clients spend using the app increasing. After adopting push notifications, the bank's users are now in the app for more than a minute and a half per session.

Company profile

The client is a leading US commercial bank that has become a specialist in funding high-tech start-ups. It has helped a string of customers grow from newly-founded to household names.



Why Verizon?

Ranked 15th in the Fortune 500 with \$131.6 billion in annual revenue, we serve 96% of the Fortune 1000.

We cater to large businesses and government agencies, delivering complete communication, IT, cloud, security and network solutions around the world. We have reached our premier status by combining expertise, global reach and solutions with the right technologies to deliver what customers need. We're continually being recognized as a leader by numerous analysts and reports, including Gartner, IDC and Forrester.

Expertise

Powered by investments in networking, cloud, mobility, IoT and security, our technology solutions comfortably meet the digital challenges shaping business today. They help our customers drive results, reach more customers and increase revenue.

Our private IP service securely connects more than 150 countries, 2,700 cities and 300,000 customer sites. We have more than 50 data centers in 20 countries. And we're the leading global provider of WAN and fixed telephony services.

Drive

We believe that businesses and individuals empowered by technology can change the world. We create solutions with that belief in mind. We perpetually challenge ourselves to enable, advance and pave the way for new possibilities across a variety of industries. And we believe that, through the unique combination of our abilities, expertise and assets, there's no industry we can't help transform and no possibility we can't help realize – for our customers and our world.

Security

Our Managed Security Services (MSS) platform processed over 61 billion security events in 2015. We operate nine security operations centers on four continents. And we were positioned as a leader in the 2015 Gartner Magic Quadrant for Managed Security Service, Worldwide.

We put our unique security insight to work every day in the solutions we provide. Our products and services can help you guard against any data security threats you face.

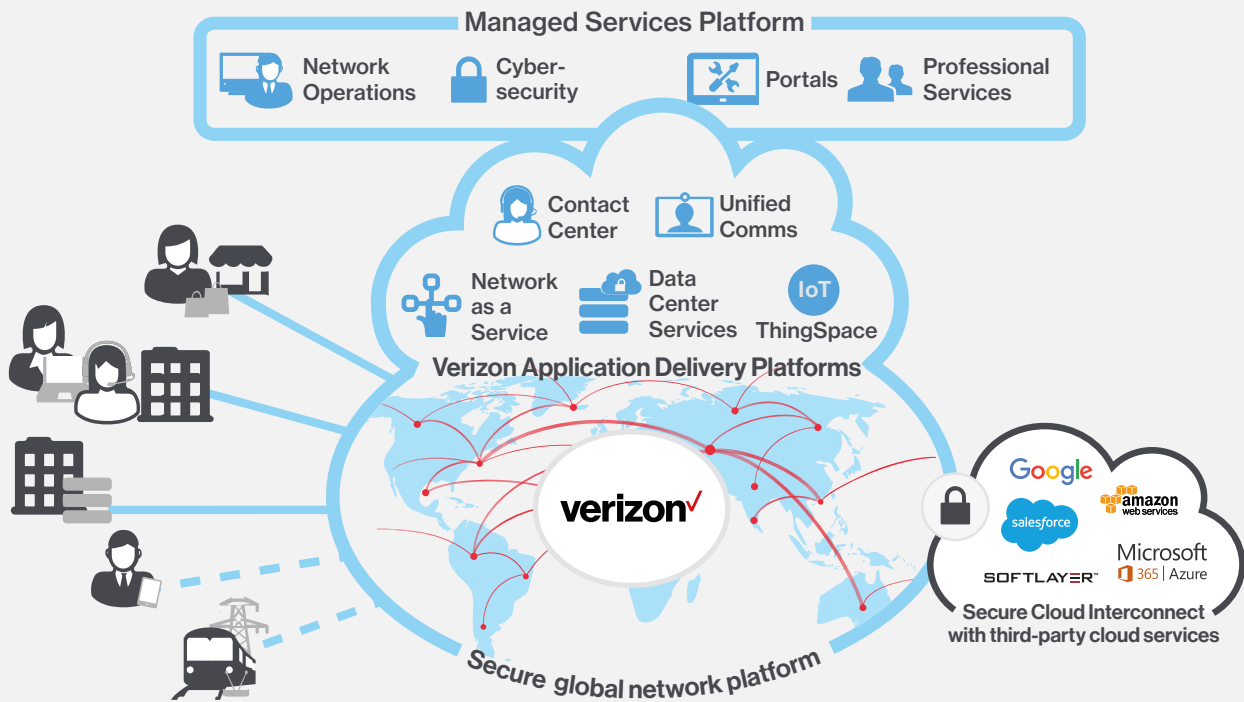
Experience

Verizon Communications Inc, headquartered in New York, is a global leader in delivering broadband and other wireless and wireline communications services to mass market business, government and wholesale customers. In today's rapidly transforming environment, we design, build and operate the networks, information systems and mobile technologies that help businesses and governments around the globe expand reach, increase agility and maintain longevity.

Trust

85% of the world's largest financial institutions trust us to enable their digital banking transformation, enhance their customer experience and make a sustainable shift to mobile. With this proven track record, we understand financial markets and how to address the key challenges that they present. That's why banks can rely on our services and solutions to optimize their IT infrastructure, strengthen data security and strip out unnecessary costs and complexity.

Our integrated portfolio delivers the connected world.



Connecting people, places and things. Simply. Reliably.

VerizonEnterprise.com

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