

DIGITAL TRANSFORMATION FOSTERS
INNOVATION IN FINANCIAL SERVICES

TECHNOLOGY THAT DRIVES NEW CUSTOMER EXPERIENCE

BUYER'S GUIDE

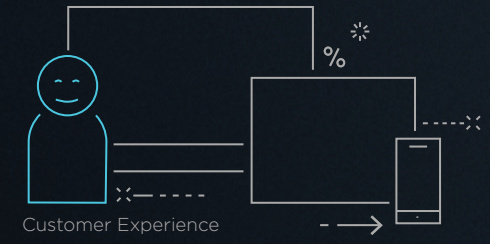


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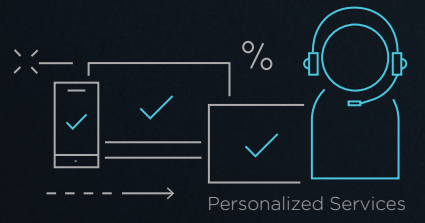
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KEY REQUIREMENTS OF THE FINANCIAL SERVICES INDUSTRY

Innovation in the financial services industry (FSI) has a clear driving force: **customer experience.**



Customers are demanding **seamless delivery** of **personalized services**, whether at a physical branch or on a laptop, tablet, or smartphone.



As financial institutions (FIs) respond to the innovation challenge by employing technologies such as Cloud, data analytics, and artificial intelligence, they are speeding up the migration from legacy infrastructure to **integrated, future-ready IT ecosystems.**

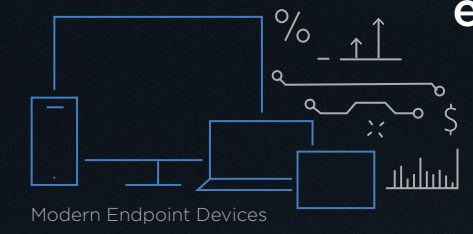


RESHAPING THE FINANCIAL SERVICES INDUSTRY

Many financial institutions struggle with **digital transformation** and the ability to match the rising expectations of **digitally savvy customers.**



Faced with evolving customer demands, disruptive new competitors, and heightened security concerns, financial institutions are turning to **emerging technologies and modern endpoint devices.**



Machines may have the capabilities to perform **30%** of the work currently done in banks in the next three years.¹



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SOME KEY DRIVERS THAT FUEL THE GROWTH OF TECHNOLOGY IN FINANCIAL SERVICES:



Customer data creates a personalized experience.

FSIs use analytics to **optimize risk management**, understand the client base, and develop customized customer applications.



Artificial intelligence automates manual tasks.

Chatbots are already handling front-end **customer service** interactions, and virtual assistants (VAs) are **scheduling appointments**.



Data security is an ongoing challenge.

The FSI bears the **highest cost** of **cybercrime**. It continually battles sophisticated cyberattacks.²

LENOVO FOCUSES ON THREE MAIN AREAS TO TRANSFORM FINANCIAL SERVICES ORGANIZATIONS AND **EQUIP THEM FOR THE NEEDS OF TOMORROW.**



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REIMAGINING THE WORKFORCE WITH NEW-AGE DEVICES

The diverse workforce in the FSIs, right from **customer-facing** staff to data analysts and financial traders, require **high-performance computing devices that complement their job roles** and enable optimum **employee productivity and improved customer service**.

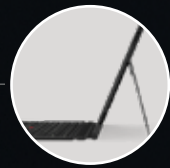
CLIENT SALES AND SERVICING

Powerful Mobile Devices for Best Customer Experience



- Deliver detailed, personalized advice to clients — **anytime** and from **anywhere**
- Provide excellent customer service with the right tools — from **mobile** to **high-performance** computing devices

Things to consider



Thin, light, ultraportable form factor, with uncompromised performance.



Long-lasting battery life for users on the go.



Secure WiFi connectivity to get online anytime and from anywhere.

[Click Here](#)

for Client Sales and Servicing Solutions

Almost 50% of financial industry decision-makers named 'improving the customer experience' and 'accelerate the shift to digital business' as top priorities for 2018.³

IN-BRANCH SERVICES

Performance and Reliability in a Convenient Form Factor



- Interact with customers **face-to-face**
- **Manage volumes** of customer data

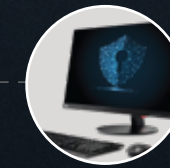
Things to consider



Powerful performance to run today's branch applications.



Ergonomic design with a space-saving footprint.



Online and offline security to protect sensitive data.

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for In-Branch Services Solutions



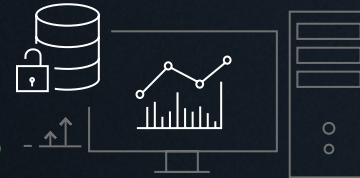
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REIMAGINING THE WORKFORCE WITH NEW-AGE DEVICES

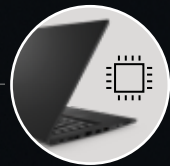
CUSTOMER ANALYTICS AND CRM

Unlock Insights with High-Performing Computing Solutions



- Analyze huge volumes of data to gain **greater customer insights**, create personalized products, and marketing campaigns
- Visualize customer data** and understand their behavior to identify and retain the most **profitable customers**

Things to consider



High-speed processors to boost data throughput.



Robust endpoint security to protect sensitive data.



Powerful graphics capabilities and multi-monitor setup for enhanced data visualization.

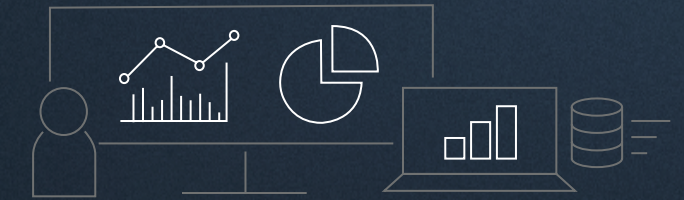
Corporate banks will invest \$2.2 billion in Big Data and Analytics in 2018 — 20% more than in 2017. ⁴

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for Customer Analytics and CRM Solutions

TRADING AND ASSET MANAGEMENT

Performance to Meet High-Speed Trading Requirements



- Handle **high-speed, high-volume** trading demands
- Run highly **specialized software**, which needs enhanced graphics and performance capabilities for uninterrupted work

Things to consider



Powerful, reliable workstations for rapid execution of trades.



Multiple, high-definition displays for tracking multiple markets and data feeds.



ISV-certified devices to ensure best performance when using specialized applications.

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for Trading and Asset Management Solutions



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ENHANCING ONLINE AND OFFLINE SECURITY

As financial institutions deploy more **mobile devices to their workforce**, the cybersecurity threat grows. User devices are viewed as weak points by cybercriminals and are frequently targets of malware and data theft.

The average cost of a data breach in 2017 was \$3.86 million. The financial industry experienced the highest rate of data breaches and the second-highest per capita breach cost (after healthcare).⁵

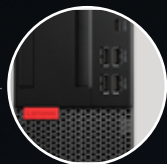
DEVICE SECURITY

Integrated Firmware and Physical Device Protection



Whether in the office or on the go, FSI users have a critical need to **protect their devices from unauthorized access**, unsafe networks, and data theft. Device-level security begins at product development, with **robust design features** to keep users safe from today's privacy threats.

Things to consider



BIOS-based Smart USB protection for restricted port access.



Hard drive encryption to prevent data theft.



Secure docking to prevent walk-up device theft.

[Click Here](#)

for Device Security Solutions

IDENTITY SECURITY

Limit Access and Secure Devices



According to Javelin Research, there were almost 17 million victims of identity fraud in 2017, and that number is increasing.⁶ The financial industry is one of the most common and lucrative targets for cybercriminals. Software-only solutions aren't enough; **integrated hardware security features** are essential to protect data and identities while **improving the user experience**.

Things to consider



Multi-factor authentication for guarding against identity theft.



Secure fingerprint scanning to further insulate biometric information from hackers.



Secure, high-quality video conferencing features.

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for Identity Security Solutions



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ENHANCING ONLINE AND OFFLINE SECURITY

ONLINE SECURITY

Log On with Confidence



When financial services users access the internet, cybercriminals use **techniques like malware** and phishing to steal data and identity, especially over **WiFi connections**.

Things to consider



Built-in WiFi security to detect malicious networks.



Robust endpoint management to keep on-the-go employees secure.



Stress-free privacy through sliding camera cover.

91% of cybercrime starts with email, and phishing attacks grew by 65% in 2017.⁷

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for Online Security Solutions

DATA SECURITY

Protect Your Digital Assets and Your Company's Reputation

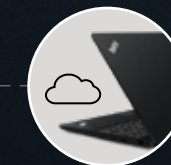


Data theft is increasing every year. And no one is more exposed than financial institutions, which are frequently targeted because of the sensitive **personal and financial customer** information they store. A single breach can undermine confidence in a financial institution's ability to **protect customers' digital assets**, with severe consequences to customer loyalty and even the bottom line.

Things to consider



True data security requires a multi-layered data protection solution.



Data should be stored in secure locations and be made inaccessible to unauthorized users.



Automated remote data backup and recovery are key to comprehensive protection.

The average cost for each lost data record in 2017 was \$148, and the likelihood of a recurring material breach over the next two years was 27.9%.⁸

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for Data Security Solutions



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ENHANCING THE CUSTOMER EXPERIENCE

Banks and other financial institutions are looking to technology in their quest to transform the customer experience. So it's no surprise that Forrester Research reports **"increasing innovation"** as the top priority of financial IT purchase influencers. In the same report, it identifies **"improving customer experience"** as the #2 priority.⁹

As financial customers become more comfortable with technology, they're embracing multiple ways of transacting with their financial institutions – whether in branches or from smartphones, PCs or tablets.

MODERNIZING HUMAN-DIGITAL INTERFACES

Going Beyond the Keyboard

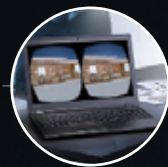


Financial institutions looking to create more immersive customer experiences and improve internal productivity are leveraging new ways to interact with **computing devices, such as voice, gestures, and biometric scanning.**

Things to consider



New interfaces like fingerprint and facial recognition for secure log-in.



VR-enabled devices that enable interactive apps.



High-quality sound and advanced HDR display capabilities.

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for Modernizing Human-Digital Interfaces Solutions

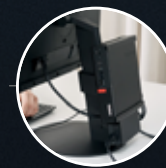
ENABLING OMNI-CHANNEL INTERACTIONS

Doing Business the Customer's Way



As banking and financial customers interact with financial providers in new ways, they expect easy, **seamless transactions** and **personalized experiences**, whether on a mobile device or at a branch. Providing a seamless omni-channel experience requires innovative, **high-performing technology** solutions to enable FIs to remain competitive.

Things to consider



Space-saving design with powerful processing capabilities.



Powerful devices with exceptional audio and video clarity.



Integrated and captivating digital displays.

[Click Here](#)

for Enabling Omni-Channel Interactions Solutions



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ENHANCING THE CUSTOMER EXPERIENCE

OPTIMIZING BACK-END OPERATIONS

Improve Availability and Manageability

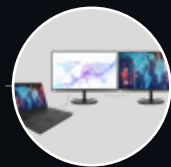


IT professionals in FSIs are always seeking ways to simplify rollout and management of **remote branch sites**, and support standardized applications to **minimize downtime**. Thin Client and virtual desktop infrastructure (VDI) solutions deliver on those requirements, while lowering the cost and complexity of devices.

Things to consider



Cost-effective Thin Client and VDI solutions for enhanced security.



Modern accessories and add-ons for effortless multitasking.



Intelligent diagnostics to maximize system uptime.

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for Optimizing Back-end Operations Solutions

AGILITY WITH MODERN IT

Innovate, Faster.



Innovation and business agility are always on the minds of financial industry executives. A recent Forrester Research survey found 47% of executives identified “accelerate our shift to digital business” as a top priority.¹⁰

Speed and innovation are at the heart of business agility. Organizations need the ability to deploy applications quickly and securely. Management of **remote infrastructure** and **mobile devices demands simplicity**, and **cost-savings** are critical for FIs to remain competitive.

Things to consider



Enhanced security with remote drive sanitizing features.



Automated management tools for remote deployment.

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for Agility with Modern IT Solutions



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LENOVO SERVICES

Lenovo's expert **consultants** and **technicians** maximize your ROI with **award-winning services** that ensure financial institutions have the **best solution** for every stage of the IT lifecycle.



Premier Support

Bypass phone menus and scripted troubleshooting to access advanced-level technicians 24x7, to quickly diagnose and solve problems. Next business day onsite labor and parts take the complexity out of supporting today's demanding financial services environment.



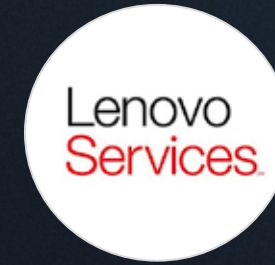
Accidental Damage Protection (ADP)

Safeguards devices from failures due to drops, minor spills, electrical surges, or other accidental damage.



Lenovo Online Data Backup (OLDB)

Ensures that financial customers' confidential information can be securely stored in the Cloud with a simple, automated backup process.



Asset Recovery Service (ARS)

ARS mitigates the environmental and data security risks associated with end-of-life disposal of IT assets and data.



ThinkBIOS Configuration Tool

Configure PCs without having to spend time writing scripts for the command line. The intuitive GUI enables IT admins to easily access any PC BIOS across the network, eliminating the need for desk-side support. By creating settings profiles, IT staff can ensure that users across the organization have the right BIOS configuration.



Keep Your Drive (KYD)

Users of Lenovo devices can keep their drive and data within their custody after it is decommissioned, so financial services organizations maintain responsibility for disposal of their own business data.



Lenovo Preload Options

Enables faster and far more efficient IT deployments in financial organizations.



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BUILDING A BUSINESS CASE FOR TECHNOLOGY TRANSFORMATION

As customers demand new and innovative services, financial institutions must respond with **new technology** that speeds up migration from **legacy infrastructure to future-ready ecosystems.**

DISRUPTION IS CREATING CHALLENGES — AND OPPORTUNITIES

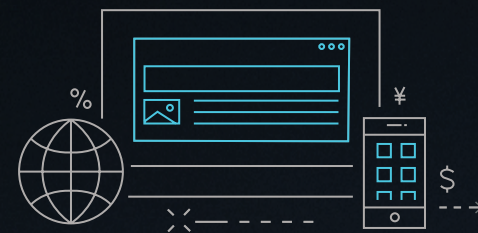


A recent study by **Accenture** found that **11%** of consumers saw no **obstacles** to switching their **banking institutions.**¹¹

Just as concerning to traditional financial institutions, **new competitors** (virtual banks and payment providers) saw a

15%  **net gain in customers.**¹¹

When asked why they switched, two of the top four answers were **“better mobile apps”** and **“better website/online channels”.**¹¹



As traditional FIs accelerate the creation of **new digital experiences** to retain existing clients and win new market share, **choosing the right technology** to support those initiatives could mean the difference between success and failure.

Current banking models are no longer sustainable, as the industry is facing structural change — stagnating ROE, technology disruption, new competition from Digital Players and FinTech.¹²

THE RIGHT TECHNOLOGY PROVIDER IS A KEY DIFFERENTIATOR

As FIs deploy **increasingly innovative digital infrastructures** and new customer-facing applications, while waging a war on cybercriminals, the **right technology** provider is a key differentiator.

Lenovo takes a smart, transformational approach to technology that is critical to financial services organizations:



Customer-facing technology that elevates collaboration and productivity to the next level.



Security that protects devices, data, and identity.



New ways of doing business that enhance the customer experience.

As a leading global manufacturer, Lenovo understands the value of speeding up the migration from legacy infrastructure to integrated, future-ready IT infrastructures.



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WHY LENOVO

Lenovo is a valued partner for banking, insurance, and other financial institutions in more than



160 COUNTRIES, TRUSTED BY OVER 54 MILLION USERS¹³ —

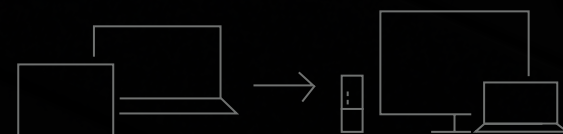
the world's only company with expertise across

PCs, LAPTOPS, TABLETS, SMARTPHONES,

and a full range of enterprise computing equipment.



From **ULTRA-MOBILE LAPTOPS AND TABLETS** to high-performance



WORKSTATIONS AND THIN CLIENTS,

Lenovo offers a complete range of innovative solutions designed, tested, and refined to meet the

PRODUCTIVITY DEMANDS OF FINANCIAL INSTITUTIONS.



More than **150,000 PARTNERS** and **RETAIL OUTLETS STOCK LENOVO PRODUCTS.**

Lenovo offers tech support from **3,000 FIELD SERVICE** locations in

160 COUNTRIES and **35 LANGUAGES.**



From MIL-SPEC testing for ThinkPads, to batteries of tests for PCs and workstations, **LENOVO PRODUCTS** live up to their **REPUTATION**

FOR RELIABILITY.



Lenovo servers, for example, achieve the highest levels of

'FIVE NINES' OR 99.999%

reliability among all server hardware platforms.¹⁴



Lenovo offers the right choice of business solutions for financial institutions to enhance the customer experience while ensuring the highest level of security.



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5 REASONS WHY LENOVO IS A DIFFERENCE MAKER



Trusted around the world



Expertise across categories



Confidence in our products



Business-boosting technology



Flexible support network

Sources:

¹ McKinsey

² News Release, Accenture and Ponemon Institute

³ Forrester Research Global Data and Analytics Survey, 2018

⁴ IDC Futurescape 2018

⁵ The Ponemon Institute

⁶ Javelin Strategy: Fraud Enters a New Era Of Complexity, 2018

⁷ FireEye Report, 2018

⁸ Ponemon Institute: Cost of a Data Breach Study, 2018

⁹ Forrester: Global Business Technographics Priorities and Journey Survey, 2018

¹⁰ ibid

^{11, 12} Accenture: North American Consumer Digital Banking Survey, 2017.

¹³ Statista

¹⁴ ITIC 2017 - 2018 Global Server Hardware, Server OS Reliability Report, Information Technology Intelligence Consulting



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