



## ANZ BANK TAKES MOBILE BANKING TO NEW LEVELS WITH VMWARE AIRWATCH



### INDUSTRY BANKING

### LOCATION MELBOURNE, AUSTRALIA

### KEY CHALLENGES

- ANZ wanted to fully participate in the digital banking revolution and take banking mobile
- Needed to make tools and apps available on mobile devices

### SOLUTION

ANZ Bank chose VMware AirWatch to manage 18,000 devices across 34 countries. The bank has developed more than 20 custom mobile apps using the AirWatch Software Development Kit.

### BUSINESS BENEFITS

- Bankers can meet customers anywhere, from their businesses to the internet
- Branches are being redesigned so bankers can use mobile devices in the building to communicate better with customers

ANZ Bank is committed to extending customer service beyond the desks, landline phones and even the physical walls of traditional banking. Mobile banking is an important part of this commitment. ANZ's bankers travel to meet their customers wherever they are—on the Internet, on their smartphones, at their homes and businesses or at digital-enabled spaces within a bank building. VMware® helps ANZ Bank manage 18,000 devices across 34 countries using VMware AirWatch® and VMware App Volumes™ to streamline applications delivered to virtual desktops. ANZ has also used the AirWatch® Software Development Kit™ to develop more than 20 mobile apps. Together, these VMware solutions help ANZ fulfill their goal to deliver excellent mobile banking experiences to their customers.

ANZ Bank traces its origins to the Bank of Australia, which opened its first office in Sydney in 1835. The bank established a Melbourne office in 1838, where ANZ's world headquarters is located today. With assets of AU\$772.1 billion and 50,000 employees, ANZ Bank is one of the five largest listed companies in Australia and the number one bank in New Zealand. The bank operates in more than 34 markets across Australia, New Zealand, the Asia Pacific region, Europe, America and the Middle East.

### The Challenge

After 180 years of delivering financial products and services, ANZ Bank is part of a sea change in the modern banking business. "Our research shows that customer expectations are changing," said Gordon Rennie, Innovation Director, Wealth Australia. "More and more, they expect to be able to complete complex transactions with financial professionals using digital solutions. They also expect to be able to exert more and more influence and control over their interactions with the bank."

Bank employees also expect mobility to be a part of their work lives. This is especially true of recent graduates who have grown up with computers and smartphones, and may have access to better and more technology at home than they do at work. "I'd say that we are now living through a most unprecedented time of change. I think it's as big as the industrial revolution two hundred years ago in terms of what is expected of our staff and how they deliver those services to customers," said Claire Rogers, Head of Digital Banking at ANZ Bank.

“We’re in the business of delivering great customer experience. There’s two ways to do that. One through our people and the other through technology—but the intersection of those two is really where the gold is. That’s where the transformation is happening, and we’re seeing enormous benefits.”

CLAIRE ROGERS  
HEAD OF DIGITAL BANKING  
ANZ BANK

---

## The Solution

“We have a real focus on actually going out and spending time with our customers and taking our digital banking experience to them. We use AirWatch to facilitate that, and ramp up our use of mobility as a really critical business tool,” said ANZ’s Anthony Watson, Head of Technology Service Management. ANZ chose AirWatch to securely manage the bank’s fleet of more than 18,000 mobile devices that are used in 34 countries. ANZ uses AirWatch to manage bankers’ company-issued mobile devices, and to manage digital tools such as Apple® iPad® kiosks in bank branches.

Using the AirWatch Software Development Kit, ANZ Bank is developing its own mobile apps for customers and employees. These apps include tools for financial products such as mortgages, wealth management and insurance, as well as a custom HR tool for employees. Said Watson, “We’ve been able to roll out applications much more quickly and scale up quite quickly as well. The AirWatch Software Development Kit allows us to secure our customer data as well as company data on the device itself, so we’ve invested heavily in rolling out applications from a small base of only a couple to over 20 today,” with many more under development.

To simplify and speed updates for applications running on their Citrix® XenDesktop® environment, ANZ Bank uses VMware App Volumes. App Volumes allows ANZ to make fast updates to applications with no down time, satisfying strict regulatory requirements and making it more efficient to on-board new staff. This improved IT responsiveness helps create business agility that lowers the cost of delivering new applications. By using App Volumes’ one-to-many provisioning capabilities and dynamic scaling, ANZ was also able to reduce storage and operational costs in their Citrix environment.

ANZ bankers use AirWatch-managed iPads to meet their customers in convenient locations inside or outside the bank. ANZ also takes advantage of the security and ease of use of AirWatch to help them serve customers better. “The complexity of financial advice meant that to use our iPads effectively we had to build integrated, bank-wide systems that connected to core bank platforms, and then connected to specialist solutions around insurance and investment,” said Rennie. “Developing and deploying solutions like that was relatively new for ANZ. AirWatch was a critical component in the infrastructure that allowed us to connect multiple systems and deploy them via the iPad.”

ANZ Bank is developing “digital branches,” bank buildings that have a more open plan and are equipped with kiosks and iPads to make the bank’s offerings more accessible to customers. Bank customers don’t sit at a desk facing a banker, they sit side by side with a laptop or a tablet so both the banker and the customer can see the screen. “The advantage with mobility is that the banker and the customer can move to the appropriate space in the branch. The appropriate space might be where we have a demo available of our latest capability, or it might be a desk where we can sit side by side,” said Steve Odgers, Head of Distribution Transformation for ANZ in Australia. “Without the barriers that we’ve had in the past, across a desk or sometimes behind glass, to a situation where you’re side by side helping a customer, understanding their needs, is a much more engaging experience for our customers.”

In their branches, ANZ Bank uses iPads in kiosk mode for something they call the Discovery Table. Here, bankers help customers learn about applications such as the ANZ website, Apple Pay® and the bank’s Grow app for personal finance. ANZ

Bank deploys the VMware AirWatch® Browser™ with Guided Access in kiosk mode to the iPads to keep customers in the bank's apps and prevent them from browsing to other sites. The Discovery Table "makes it so much easier to take a little walk down to the front and play with the applications," said Lana Alexander, Branch Manager for ANZ's Carlton branch, the first of ANZ's digital branches. "We show customers how it's to be used and make it a bit of fun as well. I think it makes banking a bit more personal for the customer, and they get to understand our technology a lot better as well because someone's there to show them how to use it."

Instead of waiting in line at the bank to see a financial specialist, ANZ customers can now make digital appointments. Upon arriving at the bank, customers sign in on an AirWatch-managed iPad and let the bank know what kind of transaction or information they need. The bankers know exactly who is waiting and what they need, and can come to the customer and introduce themselves. If the wait will be long, a customer is free to leave, and someone from the bank calls them when it's time for their appointment. "It's more personalized, and we can also do future appointment bookings," said Alexander. "It's more structured and professional in terms of how we're communicating with our customers, and the customer can communicate with us as well."

### Business Results & Benefits

ANZ was one of the first banks in the world to explore how digital banking and enterprise mobility could change their customers' experience and their employees' work lives, said Rogers. "A lot of organizations have focused on enterprise mobility as a device management tool, making sure that everyone's device is registered and all that good stuff. Where we've really taken great strides is in creating the internal app store, and putting experiences in that our bankers can use." In addition to apps that bankers use to show financial products to customers, commercial bankers have toolsets that enable them to connect with their overseas ANZ colleagues as more clients in Australia and New Zealand do business in other countries in the region. "Our front-line bankers in the commercial space have reported increased productivity, being able to see more customers as a result of that productivity and better sharing of information with their customers after appointments."

When working with a mobile ANZ banker, customers can see, edit and personalize their financial recommendations, and even use a secure signature tool on the iPad to seal the deal. Rennie observed that "By integrating our iPad engagement tools with back-end systems, we can remove a huge amount of manual process and deliver straight-through solutions that customers can agree to and implement in the same appointment." According to Rennie, bank testing shows that customers are more inclined to trust financial recommendations that are presented digitally, where they can customize and edit their options. "Insurance, for example, is a complex area. We're seeing customers much less likely to leave an appointment under-insured. Being able to see and personalize recommendations means you're far more likely to be engaged with your recommendations, far more likely to understand how they meet your needs and far more likely to implement them at the end of the meeting."

## Looking Ahead

ANZ Bank plans to continue its digital mobile drive, creating more apps and rolling out more mobile devices. Said Odgers, “We don’t go looking for use cases for mobility. We look at customer pain points and difficulties that our bankers have in serving our customers, and quite often the common element is mobility, but it isn’t actually a problem we’re trying to solve. It’s a customer problem or a banker problem—and mobility is often part of the solution.” Through customer and employee research, ANZ will continue to work on understanding and implementing better ways to go mobile.

ANZ is also focused on simple digital mobile experiences for employees. The recently launched Me at ANZ is a mobile HR app for employees. The first phase focuses on commonly used pay and vacation transactions, but the bank plans to grow the platform over time so that it functions as an always-on portal for employee information. ANZ is developing a Bring Your Own Device program to make the mobile deployment process as easy as possible for their staff. “BYOD will be an absolute game changer,” said Nicole O’Hagan, Senior Manager, Digital Enterprise Mobility. “It’s going to allow all of our staff to access the mobility solutions that we have today. Our staff are going to be able to work from anywhere at any time, and they’ll be able to do that on their own devices, from a tablet to a phone.”

Although the banking business is going mobile and online, said Rogers, “Eighty percent of our customer conversations happen face-to-face. We still want a great, self-directed, sales experience but there’s an enormous opportunity by providing the right tools and the right technology to our front-line teams to enable them to create really great experiences for our customers.”