

# Riverbed for Banking

A simple, smart, and open suite that optimizes the digital experience of banking employees and customers.

The banking industry is undergoing a transformation driven by changing consumer expectations, work-from-home, and new born-in-the-cloud banks offering online-only services. This shift means banks need to redefine their technology, workforce, and branches to meet the constantly evolving customer demands.

Rising expectations for continuous accessibility have led to an industry-wide omni-channel “always-on” relationship with customers, and a move towards Open Banking.

At the same time, ever more stringent regulations require banks to have even tighter control of their finances, security, and data to protect customer trust.

Sustainability has also become a focal point, with banks committing to net-zero operations and supporting customers in their sustainability goals, reflecting a broader industry commitment to environmental responsibility.

## Solving Key Challenges for Banks

Addressing these challenges requires bank staff to have the right IT systems in place for them to do their jobs effectively. This involves modernizing existing core banking applications, adding artificial intelligence and automation, transforming the branch network, and adding governance and control, all whilst using less resources (both economic and environmental).

The banks that make the biggest investment in the user experience of these IT systems see a disproportionate increase in profits.

**“By delivering a best-in-class EX, banks can increase by four times their profit per employee than those that don’t”**

The Future of Banking: The employee experience imperative  
Deloitte

# Transform Branch and Core Banking Applications

The online and mobile technology that makes consumer banking so much more convenient simultaneously threatens the very existence of traditional bank branches.

Banks are modernizing by taking away barriers between bank tellers and customers and introducing automation and self-service kiosks to reinvigorate their branches to make them more relevant for the future.

This reliance on technology requires the teller systems and kiosks to operate as smoothly and reliably as possible, using automated remediation to resolve problems before they impact customer service.

“Riverbed has enabled us to have complete visibility across our entire network, allowing us to see from a 40,000 foot view what is happening across our whole.”

CIO at a large South African bank

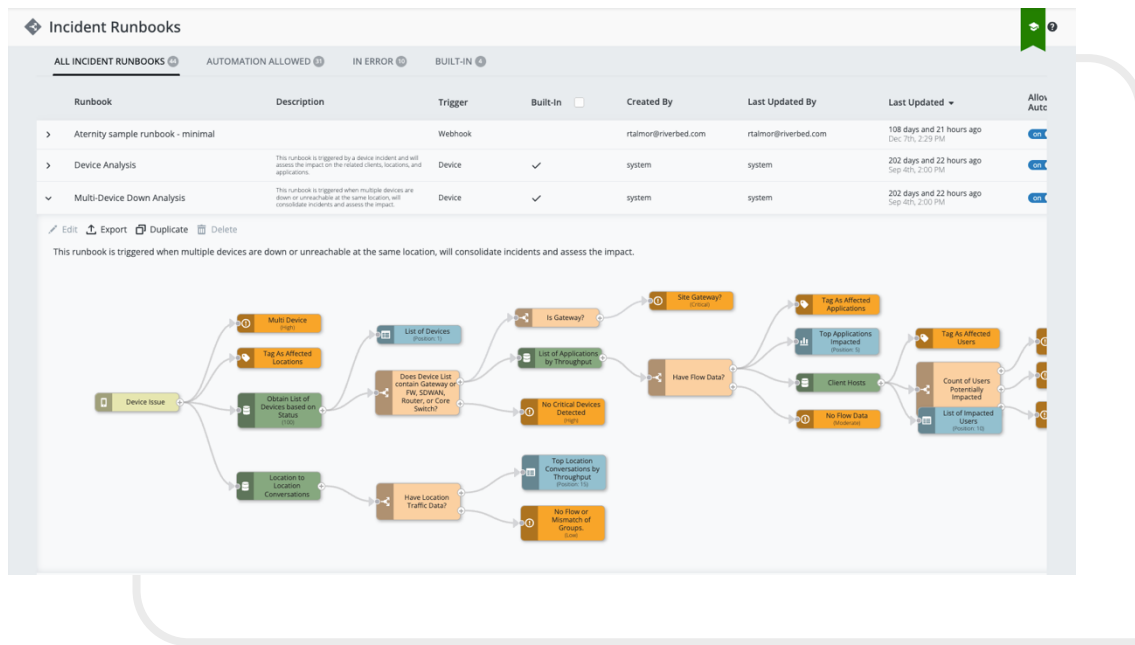


Figure 1: Riverbed provides automation of incident runbooks to ensure that core banking services and branch networks are working.

## Ensuring a Consistent Omni-Channel Experience

As customers become increasingly comfortable with cloud consumer technology, they expect to be able to interact with banks in a similar way. This could involve multiple different technologies and systems as they maybe start a loan application online, continue it over the phone with the contact center, update it on the mobile app, and conclude it at the bank branch. Their expectation will be that they get the same seamless frictionless experience throughout.

Consumer demand and, in Europe, Payment Services Directive (PSD2) regulations are also forcing banks to “open up” even further, enabling customers to easily share data with third parties.

Riverbed monitors the digital experience at all times, on every application on every device within every channel to ensure it meets the level of service necessary to drive business, rather than hinder it.

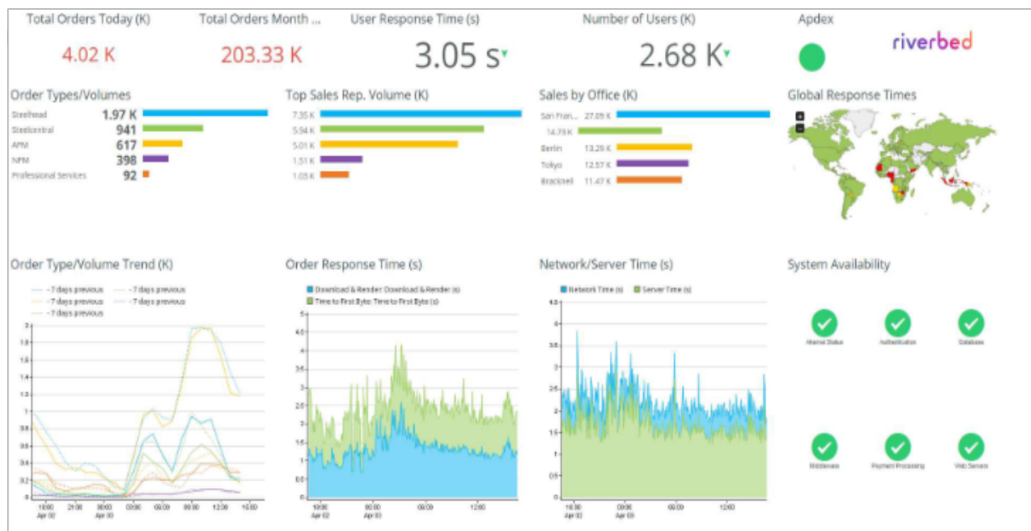


Figure 2: Ensure every transaction executed on core banking applications meets SLA targets established by the bank.

## Assure Security, Regulatory Compliance and Sustainability

Increasing use of cloud, SaaS, and Shadow IT together with the permanent shift to hybrid work have expanded the range of security and compliance threats.

Use Riverbed to capture and store every packet and flow for threat-hunting investigations into suspicious network behavior.

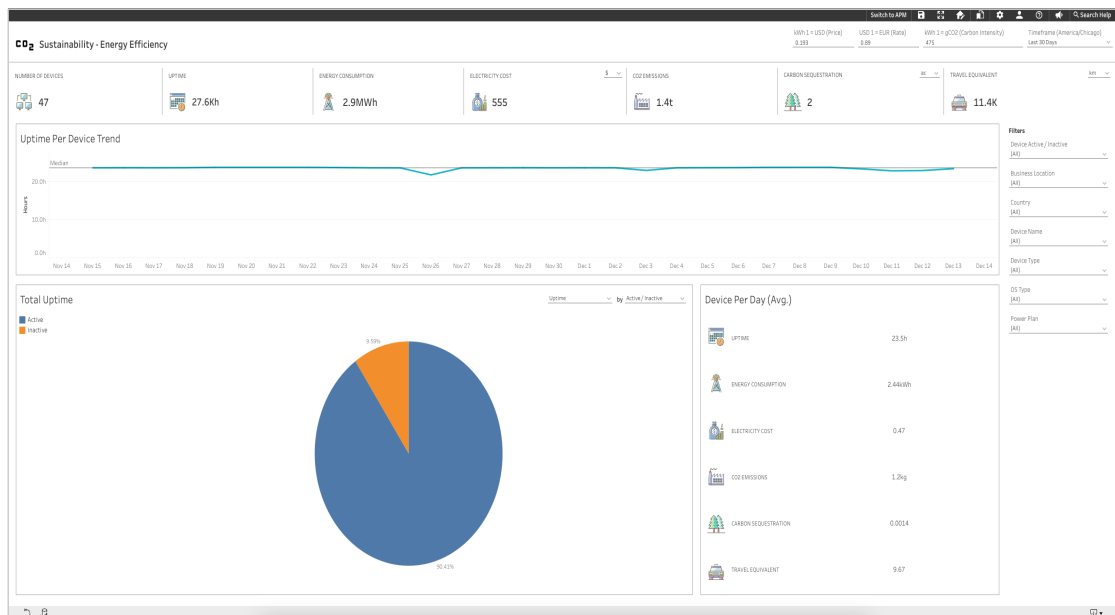
Many banks are also focusing on reducing their environmental impact.

With its ability to collect full-fidelity telemetry across the network, infrastructure, applications and end users, Riverbed can uniquely help banks drive a variety of sustainable initiatives that rely on data-driven decisions and accuracy.

Out-of-the-box dashboards provide actionable insights into energy consumption and carbon emissions at both the individual and bank level. From changing power plan settings to informing users about avoidable energy consumption, Riverbed drives change to reduce both costs and carbon.

“Banks with good performance on material ESG issues outperform banks with bad performance on the same issues by more than 2%.”

European Investment Bank (EIB), the Global Alliance for Banking on Values (GABV), Deloitte and KKS



**Figure 3:** Out-of-the-box dashboards provide actionable insights into energy consumption and carbon emissions at both the individual and bank level

## Learn more

Riverbed provides unified observability that extracts the value of data by providing actionable insights and intelligent automation across complex hybrid cloud infrastructures. By capturing full-fidelity user experience, application, and network performance data, Riverbed can contextually correlate data streams and alerts to provide healthcare providers with the actionable insights they need to successfully manage their digital transformation while minimizing risk.

To support the core infrastructure that powers business critical applications, Riverbed accelerates applications and services across the digital enterprise. With [Riverbed Acceleration](#), banks can optimize their delivery of any application, over any network, to users, anywhere.

To learn more about how Riverbed provides unified observability and accelerates performance for banking visit : [riverbed.com/solutions/financial-services](https://riverbed.com/solutions/financial-services)



### Riverbed — Empower the Experience

Riverbed is the only company with the collective richness of telemetry from network to app to end user that illuminates and then accelerates every interaction so that users get the flawless digital experience they expect across the entire digital ecosystem. Riverbed offers two industry-leading solution areas – Alluvio by Riverbed, an innovative and differentiated Unified Observability portfolio that unifies data, insights, and actions across IT, so customers can deliver seamless digital experiences; and Riverbed Acceleration, providing fast, agile, secure acceleration of any app over any network to users, whether mobile, remote, or on-prem. Together with our thousands of partners, and market-leading customers across the world, we empower every click, every digital experience. Learn more at [riverbed.com/unified-observability](https://riverbed.com/unified-observability).