



Behind every smart bank is an even smarter network

See how Aruba helps you think outside the banking center

aruba
a Hewlett Packard
Enterprise company

Table of contents

1	The retail banking revolution	3-4
2	4 factors impacting the move to modern banking	5-6
3	Your current state	7
4	Why Aruba for retail banking	8-9
5	Aruba ESP (Edge Services Platform)	10
6	Aruba SD-WAN	11
7	HPE GreenLake for Aruba	12



1

The retail banking revolution

Introduction

Gone are the days of banking from 9:00 to 4:00 inside the walls of a local banking center. Your customers now set the terms for where, when, and how they interact with your organization. They're no longer okay with rigid hours and limited locations¹ — or with one-size-fits-all offerings that don't actually fit their needs.

What they want is access and convenience — for example, to open accounts anytime and anywhere, to set up loans “after hours” via video, or to be offered financial products that are tailored to their needs and lifestyles.² And when they take the time to visit a local banking center, they expect an efficient, flexible experience, both in terms of the services they receive and the facility they are standing in.



41%

of retail banking customers
are digital only³

Intelligence and innovation help you offer more

How do you deliver what customers want without the complexity your IT teams don't need? Are you able to keep everything secure and stay within regulatory compliance?⁴ Can you create and manage intelligent, sustainable workspaces in your physical real estate?⁵

Open network solutions, powered by a secure edge-to-cloud platform with data-driven intelligence, let you capture and utilize your data to create a differentiated customer and employee experience — while capping your risk. It's time to expand your organizational mindset to embrace the possibilities that edge services, cloud networking, and artificial intelligence (AI) from Aruba can bring.





2 4 factors impacting the move to modern banking

Legacy technologies

Rapid changes can render a technology outdated within just a few years.⁶ Siloed legacy solutions become progressively more expensive to operate and less compatible with the new platforms that deliver today's competitive digital banking solutions.^{2,7}

Because enterprise security leaders naturally focus on emerging threats, they often overlook the more mundane background risks of obsolescence. Cyberattackers are always scanning for unpatched, end-of-life, and legacy system vulnerabilities, whether the weaknesses are two or 20 years old.⁸

“There are several things I would like to see done differently within the banking system. No. 1 is something that concerns me on a long-standing basis, which is legacy systems.

It becomes very complicated when you're bogged down by legacy systems and an ongoing contract that you have ... to manage all that in a safe and sound manner and not have any issues.”⁹

— Jelena McWilliams, FDIC chairman





Security

Another way legacy technologies hurt banks is through lost business after a breach — 87% of consumers say they will switch to a competitor if they don't trust a company to handle their data responsibly.¹⁰ And that's concerning, because 74% of banks and insurers report a rise in cyberattacks since the start of the pandemic.¹¹ Between increased operational risks and potential damage to your bank's reputation and brand, keeping outdated systems in place will actually cost you more than the investment in network modernization.

Data

What does your bank have that no other bank does? Your data. However, this data often remains in silos, sprawled across multi-generational solutions. To gain visibility and control, IT teams are deploying AI, big data analytics, and edge-to-cloud computing for monitoring everything from system performance to campus energy consumption to human behavior.

With better insights come personalized experiences in the banking center, improved product and service offerings, and easier diagnosis and resolution of issues — all of which help you stay ahead of your most nimble competitors.²

Organizational silos

Pushing for digital transformation can seem like a big risk if your particular line of the business doesn't feel broken. Factor in competing priorities and processes from other departments, and it's tempting to sit in your own lane and just keep trudging on. But inaction often poses a greater risk — at some point your bank will reach a critical mass of accumulated inefficiency that will impact the company-wide bottom line.

\$4.24 million

is the average cost of a data breach, a 10% increase since 2020 and the highest in 17 years¹²

81%

of consumers say easy access and flexible banking are driving their move toward new financial providers in lieu of traditional banks¹³

46%

of bank executives say they are unsure how to implement open banking, orchestrate ecosystems, and become more data-driven¹³



3 Your current state

Stuck in the middle

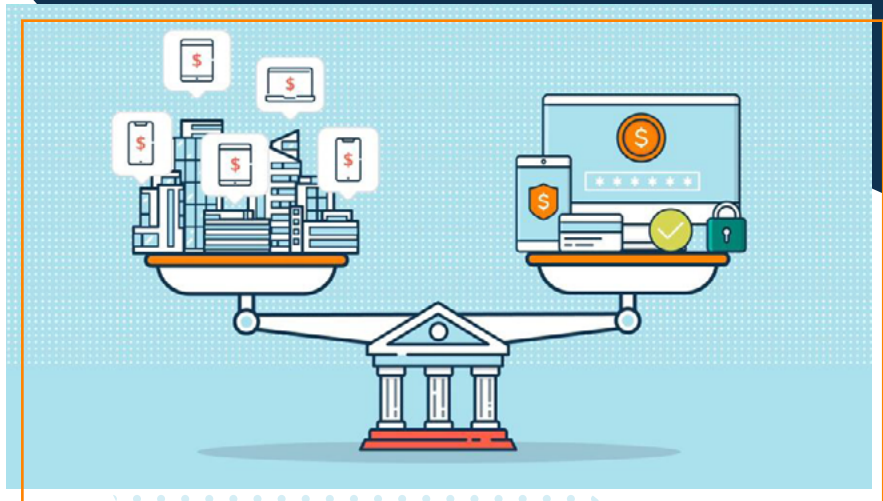
There's what your customers want, what your IT vendor is able to provide, and then there's you — likely caught in the middle and unsure of how to move forward.

Financial services customers want the utmost convenience of mobility and accessibility, but without security risks. Even if you partner with a reputable IT provider, you may not find the right combination of innovation and security that you're looking for.

Plus, vendor-imposed limitations — like surprise fees, proprietary technology restrictions, and seemingly endless complexity — keep many retail banks as stuck in the past as they are in unsatisfying contracts.

Whether you're starting over or building slowly from the tech stack you already have, you'll get a better return on investment when you work with an established, knowledgeable partner who has robust support and extensive experience in banking systems.

**Balance competing needs with
Aruba ESP for financial services**





4 Why Aruba for retail banking

The expertise to deliver digital services

Can your current vendor deliver on the digital transformation that provides the high-touch banking experience your customers expect? Aruba, a Hewlett Packard Enterprise company, not only can — we have for years.

Aruba is a different kind of vendor, one that's innovation-minded and listens to customers' needs. We were the first in the industry to launch a true AI-powered network platform, Aruba ESP (Edge Services Platform).

Our industry-leading suite of wired, wireless, and WAN infrastructure, paired with our comprehensive edge-to-cloud operations solution, helps retail banks securely onboard and operate disparate infrastructure and endpoints — whether in banking centers, at campus sites, or in remote work environments.

And our cost model won't catch you off guard with unexpected add-on fees for increased capabilities or capacity. With our basic and advanced licensing models, what you see is what you get. There are no hidden monthly capacity constraints or any additional agent subscriptions or associated fees.

With Aruba products and services, your IT teams can embrace innovation and roll out new capabilities faster, without breaking the budget.

5 things Aruba helps banking IT do better

1. Accelerate the adoption of edge-to-cloud services across every part of your business.
2. Extend the life of your existing network through interoperability via open solutions and Aruba partnerships for increased return on investments.
3. Deliver seamless mobile and in-banking-center user experiences for customers and staff.
4. Adhere to a green environmental footprint and reduce electricity usage as much as 70%¹⁴ when you remotely set policies for, monitor, and control energy consumption.¹⁵
5. Stay compliant with industry standards and regulations by ensuring the same security controls are applied across all your banking environments.



Benefits of Aruba for financial services



Unified Infrastructure

- Gain full-stack visibility, control, and insights for your applications and entire network.
- Move from siloed management to unified management of your WLAN, LAN, and SD-WAN.



Edge-to-cloud foundation

- Secure your edge transformation with Aruba Zero Trust Security and secure access service edge (SASE).
- Address the demands of an ever-changing decentralized network.



Open standards

- Enjoy the freedom of infrastructure interoperability.
- Introduce new tiers of security incrementally, as needed.



Nimble, affordable delivery

- Experience agile and responsive development, without onerous licensing costs.
- Get industry-leading 24/7 customer support at all levels.



Better business value

- Reduce cost and complexity in network infrastructure and management.
- Deploy next-generation application- and data-centric networking technology.
- Take advantage of flexible, as-a-service delivery and financing options.



5 Aruba ESP

Turn raw data into results with an AI-powered, cloud-native platform

As the industry's first AI-powered edge-to-cloud platform, Aruba ESP connects, protects, and analyzes the edge — on flexible financial and consumption-based models.

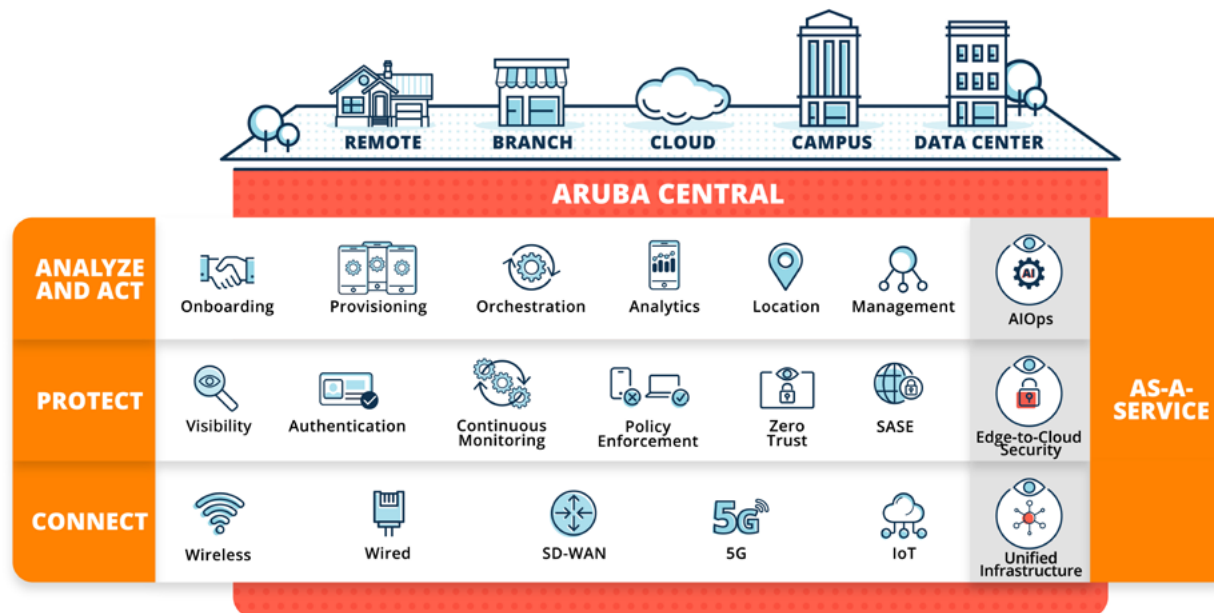
The three pillars of Aruba ESP:

Unified Infrastructure: Simplify operations by eliminating silos and domain-specific tools. Manage diverse locations and multiple infrastructure types from a single, cloud-native pane of glass.

Edge-to-cloud security: Apply universally consistent security controls across all your environments with comprehensive visibility, least-privilege access, micro-segmentation and control, and continuous monitoring and enforcement.

Artificial intelligence for IT operations (AIOps):

React to and resolve issues up to 90% faster,¹⁶ predicting and preempting issues before they impact the business. Continuously optimize network performance based on always-on site comparisons.





6

Aruba SD-WAN

Build a better, more secure connected banking center

A lot of sites at the edge means a lot of data moving across your WAN, whether it's from voice, video, or cloud-based business applications. Can your traditional network handle the bandwidth and security demands?

Zero Trust Network Access (ZTNA) with Aruba ClearPass enables a true zero-trust approach of granting least-privilege identity access for every device and user on the network. Shifting to a modern Aruba SD-WAN securely connects all edge identities and locations to the cloud, allowing for a best-in-class SASE architecture. It also simplifies your operations by automating multi-cloud connectivity and consolidating SD-WAN, security, routing, WAN optimization, and application visibility into a single solution.

And as your business needs change, so does your SD-WAN. The adaptive, self-learning platform automatically adjusts to changing network conditions, aligning resources to achieve optimal application performance at all times.

St. Louis-based First Bank deployed the Aruba EdgeConnect SD-WAN edge platform across its 105 banking centers. The bank gained 35% higher application performance and boosted available bandwidth nearly 67x, while saving \$1 million annually.¹⁷

Read the First Bank story —>





7

HPE GreenLake for Aruba

Accelerate innovation and business outcomes by consuming edge connectivity as a service

Want the agility and flexibility of as-a-service, but need the performance of on-premises? With HPE GreenLake for Aruba, you'll compete better against digital-native fintechs and big techs by leveraging the superior innovation, deeper insights, and greater financial flexibility of [Aruba Network as-a-Service](#). HPE GreenLake for Aruba can also offload time-consuming, routine management tasks so your IT team can focus on more strategic initiatives.

In addition, HPE GreenLake for Aruba is a comprehensive, subscription-based NaaS offering that allows you to consume Aruba ESP in a cloud-like manner, through a single monthly subscription payment.



"I feel that there is a true sense of partnership and commitment to ensure [we were] successful in the rollout and support of the Aruba service."
— HPE GreenLake for Aruba financial services customer



a Hewlett Packard
Enterprise company

Innovation is the new customer currency

Smarter digital banking begins with Aruba

Give your customers and employees the responsive, convenient, next-gen banking experience they expect. Aruba delivers secure, adaptive network solutions that help you reduce costs and complexity — so you can focus on the innovation that engages customers and grows your business.

Learn more about Aruba intelligent networking for financial services at:

www.arubanetworks.com/solutions/financial-services/



Appendix

- 1 KPMG, "A catalyst for change for bank branches," April 22, 2020, <https://home.kpmg/xx/en/blogs/home/posts/2020/04/a-catalyst-for-change-for-bank-branches.html>
- 2 International Banker, "Retail Banking: Using Data to Take Back Control," May 12, 2021, <https://internationalbanker.com/banking/retail-banking-using-data-to-take-back-control/>
- 3 J.D. Power and Associates, J.D. Power U.S. Retail Banking Satisfaction StudySM, 2021, <https://www.jdpower.com/business/press-releases/2021-us-retail-banking-satisfaction-study>
- 4 KPMG, "Key cyber risks for banks during COVID-19," accessed December 9, 2021, <https://home.kpmg/xx/en/home/insights/2020/05/key-cyber-risks-for-banks-during-covid-19.html>
- 5 Aruba Networks, "Digital Transformation in Retail Banking," 2020, https://www.arubanetworks.com/assets/wp/WP_Digital-Transformation-In-Retail-Banking.pdf
- 6 Be Informed, "Legacy Technology: 5 Most Asked Questions," March 18, 2020, <https://www.beinformed.com/blog/legacy-technology-5-most-asked-questions/>
- 7 Brainspire, "What Is a Legacy System & How Can I See if My Business Is Using One?" April 5, 2018, <https://www.brainspire.com/blog/what-is-a-legacy-system-how-can-i-see-if-my-business-is-using-one>
- 8 ComputerWeekly.com, "Legacy vulnerabilities may be biggest enterprise cyber risk," May 25, 2021, <https://www.computerweekly.com/news/252501287/Legacy-vulnerabilities-may-be-biggest-enterprise-cyber-risk>
- 9 American Banker, "FDIC chief cites legacy systems as 'No. 1' concern for banks," April 14, 2021, <https://www.americanbanker.com/news/fdic-chief-cites-legacy-systems-as-number-one-concern-for-banks>
- 10 Forbes, "Mind The Trust Gap: How Companies Can Retain Customers After A Security Breach," December 8, 2017, <https://www.forbes.com/sites/forbestechcouncil/2017/12/08/mind-the-trust-gap-how-companies-can-retain-customers-after-a-security-breach/?sh=1fa919c06c95>
- 11 BAE Systems Applied Intelligence, "The COVID Crime Index: What was the true cost to financial services and consumers?" accessed December 9, 2021, <https://www.baesystems.com/en-financialservices/insights/the-covid-crime-index>
- 12 IBM and the Ponemon Institute, "Cost of a Data Breach Report 2021," 2021, <https://www.ibm.com/security/data-breach>
- 13 Capgemini/Efma, "World Retail Banking Report 2021," 2021, <https://worldretailbankingreport.com/>
- 14 CSPI Tech Solutions, "Aruba Green AP Mode," 2018, https://www.cspitechsolutions.com/wp-content/uploads/2020/05/IB_GreenAP-cspi.pdf
- 15 Aruba and EnergyLynk, "Monitor, Manage, and Reduce Energy Consumption with your Aruba Wi-Fi Network," 2018, https://www.arubanetworks.com/assets/psd/PSO_AccelTex_Wireless_Light_Load_Controller_Overview.pdf
- 16 Aruba, "Solution Overview: Aruba AIOps – AI-powered automation for simplified network operations," August 28, 2021, https://www.arubanetworks.com/assets/so/SO_AIOps.pdf
- 17 Aruba Networks, "First Bank gains 35% higher application performance and saves \$1 million annually with the Aruba EdgeConnect SD-WAN edge platform," accessed December 10, 2021, <https://www.arubanetworks.com/resources/case-studies/first-bank/>