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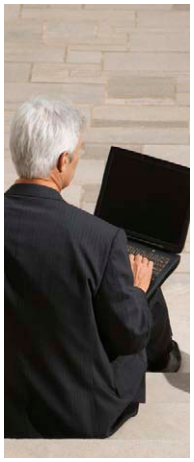
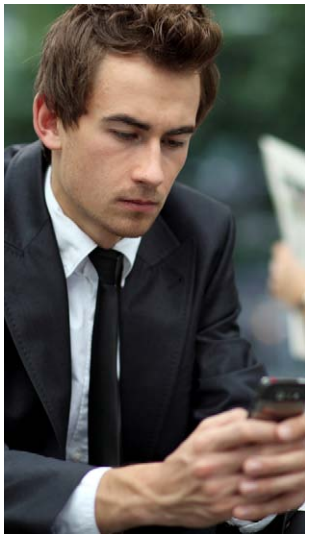


4 Key User Virtualization Benefits for Financial Services

Managing users independently of device or platform is the key to data protection, availability, productivity and IT efficiency

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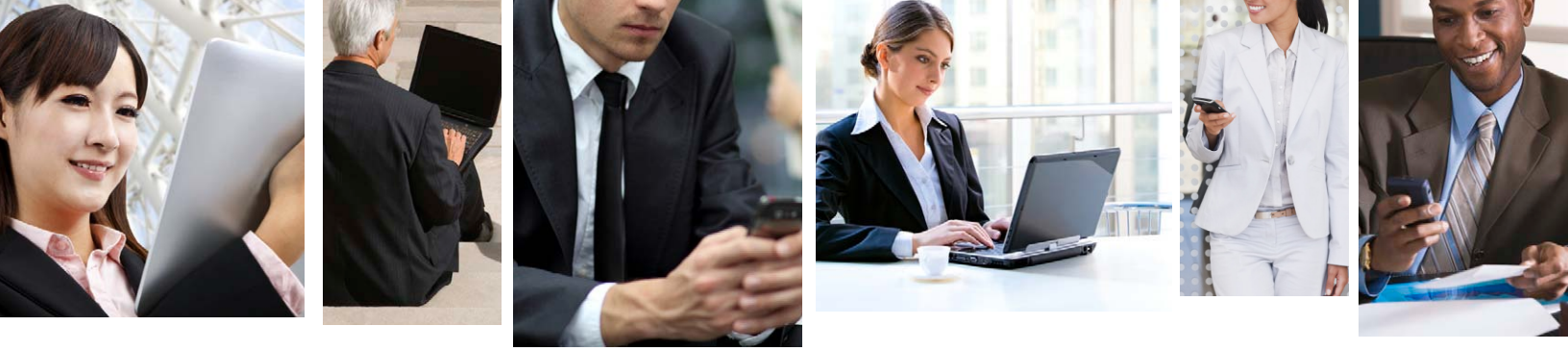

4 Key User Virtualization Benefits for Financial Services

By Peggy Bresnick Kendler

IT departments at financial institutions face extraordinary pressures today. Working with constrained budgets and limited staffing resources, IT departments must comply with strict regulatory requirements, cope with a range of security threats and manage growth from both mergers and acquisitions and from organic expansion.

In addition, financial firms' employees and partners — brokers, bankers and agents — have become demanding technology users. To do their jobs well, they need instant access to information, whenever and wherever they want it.

The Q2 2011 U.S. Workforce Technology and Engagement Online Survey conducted by Forrester Research reveals that half of the nearly 5,000 U.S. information workers surveyed split their time between office, home and other remote locations. Those who work in financial services are increasingly mobile, and many work remotely.

Meanwhile, the number of user devices of all types is growing exponentially, and will soon reach 1.5 billion user devices. On average, employees use three devices, 14 business applications, 22 personal or mobile applications and three computing platforms. And two-thirds of all workers now use mobile and wireless computing.

Handling the technology needs of this diverse workforce and providing support for the latest devices presents significant challenges for IT departments. Financial services firms must provide the same working experience over multiple devices to appease knowledge-based workers. But because information used in the financial services business is time-sensitive and often subject to rules and regulations, it must be presented in a consistent, controlled and governed manner. As soon as a worker uses a device, it becomes unique and personalized; an average corporation now has more than a million user configurations to manage and this is growing everyday.

Further complicating the picture are the unique challenges financial services companies face as they strive to provide optimal customer experiences amid constantly tightening regulatory mandates. These challenges fall into three broad categories:

- **Business challenges,** such as the need for infrastructure cost control and agility
- **Technology concerns,** including optimization and security
- **People-driven issues**, including the increasing demand for IT departments to support all the various devices their workforce and customers want to use

The challenge is clear: Escalating complexity from an increasingly mobile workforce that uses a variety of nontraditional computing devices, including tablets and smartphones, which complicates security, efficiency and business concerns. Fortunately, a solution is emerging.

User Virtualization Is the Answer

Whether a financial services company is using traditional desktop and laptop PCs, virtual desktop technology, or a combination of these, the most significant desktop management costs often have very little to do with the cost of the computing devices or the baseline back-end data center infrastructure. While hardware costs are easier to quantify, the most significant costs of managing a corporate desktop or device can be linked to factors such as:

- Migrating users to new machines or new operating systems
- Utilizing IT resources for user support
- Losing productivity of highly compensated brokers and agents as a result of system issues
- Ensuring the security of sensitive client data and

corporate information being accessed by users

These areas of complexity share a common thread: users. Lower IT operations costs are best achieved through standardization and centralization. Yet, the moment computing resources are made available to users, standardization gives way to personalization, and centralization gives way to the practical need for mobility. As a result, even as hardware, software and infrastructure costs gradually decrease, overall costs increase faster than IT budget.

User virtualization allows independent management of all aspects of the user on the desktop (whether physical or virtual) and on other devices by separating the user layer from devices, operating systems and applications.

A well-managed environment that deals with multiple client architectures is critical. That's why leading financial services firms' IT departments are turning to user virtualization. Providing a new way of looking at the familiar desktop, user virtualization allows independent management of all aspects of the user on the desktop (whether physical or virtual) and on other devices by separating the user layer from devices, operating systems and applications.

User virtualization gives desktop users a familiar physical PC experience, personalizing standard corporate desktops by treating user information as an entirely separate desktop layer. This layer can be accessed in any physical or virtual environment. User virtualization also abstracts user data from the desktop, manages the data independently and uses the data to personalize any standard desktop on demand. This creates a more dynamic environment in which users can roam between multiple devices and deployment models with ease, while IT teams maintain a sound management, security and governance model.

Global software provider AppSense offers a user virtualization platform that enables IT teams to:

- Decouple all aspects of the user from the underlying desktop, operating system and hardware
- Manage each user's unique digital personality through a central, policy-controlled framework
- Deploy user personalization on demand across any desktop or application delivery model.

This three-step decouple-manage-deploy process allows IT teams to seamlessly support a heterogeneous mix of desktop and application deployment methods and optimizes both user experience and infrastructure costs.

Moreover, the AppSense User Virtualization Platform controls every aspect of the desktop computing experience, providing flexibility to users and unparalleled control to the IT team. The capabilities of the user virtualization platform extend beyond personalization to:

- Dynamic user-based policy and rights management
- Application control
- Resource entitlement
- Performance optimization

Four User Virtualization Benefits

By focusing on the needs of the user directly, rather than on a desktop or device, user virtualization gives financial firms' IT departments an array of solutions to meet today's operational challenges while providing valuable opportunities to improve customer service quality and boost operational efficiencies throughout the enterprise.

User virtualization delivers the following critical benefits for IT departments in financial services companies:

1. Proactive data protection and regulatory compliance

User virtualization technology ensures quick response to security configuration changes and allows firms to rapidly address any vulnerability. These capabilities address security concerns and facilitate regulatory compliance. User rights management gives organizations the ability to grant or restrict access to information according to business rules. Even though user experiences are personalized, organizations can implement and enforce corporate policy within the desktop environment — a capability that is often missing in simple virtualized environments.

A global financial services group was initially looking for two solutions: a performance-focused product that ensures that every user can work unaffected by other workers' resource needs, and a security system to ensure that no unauthorized applications would be able to execute within the server-based computing environment and that would prevent users from downloading and executing applications from the Internet. AppSense technology combines the two solution areas into one, giving users the ability to work independently

while creating a secure computing environment.

Renowned for its innovative and customer-friendly banking, a North American community bank strives to ensure that its IT systems are secure while performing at optimum efficiency. The bank cannot afford to have users introduce anything into its IT environment that the IT department hasn't validated. AppSense technology centralizes and personalizes individual desktops, giving the bank's IT environment a great measure of security by controlling or preventing unauthorized changes.

2. More reliable availability of mission-critical banker and agent desktops and applications

User virtualization offers improved logon times and faster application launches and can lower costs by enabling rapid implementation of mission-critical applications.

A Canadian credit union ran a pilot program with AppSense, learning that the financial organization could maintain the central management of profiles without having to download cookies each time. Moving the cookie folders to the users' home drive reduced logon times from seven minutes to six seconds, a 99 percent reduction in time. They found this astounding and stopped the pilot immediately to roll it out across the board.

3. Improved staff experience and productivity in branch offices and throughout the enterprise

User virtualization provides a very personalized desktop experience, including personal preferences such as desktop appearance, while also including company-defined settings. The policy and personalization data turn a standard desktop into a personal but managed user environment that's better accepted and more easily used by employees than other managed desktop environments. User environments are constantly monitored to allow for an optimum user experience.

When users at a North American community bank ran unauthorized applications, they would alter Windows registry settings. In dealing with browser hijackings, IT had to delete and recreate user profiles and accounts, a time-consuming process that inevitably led to user dissatisfaction and call overloads at the help desk. AppSense enabled this bank's IT team to completely secure and control the bank's application environment by automatically controlling application access

THE APPSENSE USER VIRTUALIZATION PLATFORM

According to a January 2011 Technology Audit report from technology analyst and consulting firm Ovum, market penetration of virtualized desktop infrastructure (VDI) is currently at approximately 2 to 5 percent of the business desktop market — but this penetration may reach 15 to 20 percent within five years. Ovum notes that AppSense's solution enables organizations to deploy the type of desktop strategy that suits their requirements – whether physical, virtual, or a combination – rather than deploying a one-size-fits-all approach. And based on current AppSense growth, says Ovum, "the user virtualization market could very well be bigger than the VDI market."

AppSense user virtualization technology increases agility and boosts both productivity and worker experience. AppSense makes every aspect of a worker's digital identity immediately accessible, via any device, in any geographic location. Financial services firms that deploy AppSense's user virtualization technology give their knowledge workers the capability of using any device or application they want.

AppSense solutions support Bring Your Own Device (BYOD) initiatives, complement disaster recovery strategies, and deliver endpoint security and regulatory compliance. And AppSense's solutions allow IT to manage only a single instance of the user, eliminating the need to run unique configurations on every device.

AppSense offers user virtualization solutions that make physical and virtual desktop deployment possible by ensuring a seamless user experience across all delivery platforms. AppSense accelerates multiplatform desktop deployments by eliminating costly user-management tools, enabling single-image application delivery, and ensuring that users have the same experience from any desktop.

without complex scripts or high maintenance lists, eliminating browser hijacking, malware and associated support calls, resulting in high productivity.

By managing the user independently of the device or platform, large, complex IT projects can be implemented faster and at significantly lower cost.

4. Support for IT operational excellence at lower costs

Standardizing desktops reduces management costs and minimizes storage requirements by:

- enabling the use of non-persistent virtual desktop pools without sacrificing user personalization, and
- reducing the network storage requirements for native PC and terminal services environments utilizing roaming profiles by at least a third.

User virtualization also helps financial services IT departments implement industry best practices to optimize the IT infrastructure and move toward a more dynamic, core-infrastructure mode, maximizing resource utilization. The user-centric view to computing that this enables removes the burden of per-device, per-desktop management. By managing the user independently of the device or platform, large, complex IT projects can be implemented faster and easier, at significantly lower cost and with much better results.

Previously a global financial services group had implemented trading systems applications with server-based access, but it learned that performance and stability issues would likely result from such an initiative. The financial services firm needed a software solution that would help optimize its available infrastructure and limit resource requests from known hot spots when necessary. AppSense technology integrates seamlessly with the Microsoft technology that the organization uses within its operations. While the firm had originally considered the AppSense solution solely to optimize performance, it has found what it considers to be a true business enabler.

User Virtualization: Looking Toward the Future

Financial services firms are constantly innovating to meet their clients' needs and employees' demands. As IT consumerization descends on the financial industry, user virtualization technology continues to help IT departments address the new challenges this trend brings. The rapid emergence of the latest devices and cloud-based services has only heightened the need for a new way to manage the broker, banker and agent experience.

As more applications move to a cloud model, it is vital that IT departments at financial services firms maintain control over what their employees are using beyond the wall of their data center. By focusing on the user, IT can control the balance of governance versus user liberation. With user virtualization, IT can empower brokers, bankers and agents to use cloud applications that positively affect customer service on the device of their choice, while managing access to nonsanctioned cloud services.

The user virtualization platform can be used strategically to improve IT efficiencies. User virtualization enables a consistent, secure, predictable, personal working environment for all desktop users, regardless of geographic location, device or role within the organization. The platform's transformation of the desktop to a user-centric, device-independent model provides employees a fully flexible environment with which to maximize their impact on the bottom line. ◆

ABOUT APPSENSE

AppSense, the leading provider of user virtualization, enables enterprise organizations to independently manage all aspects of the user. With the advent of myriad mobile devices, Windows 7, Clouds, data privacy and ever-demanding employees, user virtualization allows you to unlock the potential of these new technologies while liberating your most valuable asset. For more information, go to www.appsense.com/finance.