

To: Ms. Gail Kelly, CEO and Managing Director, Westpac Bank
Mr. Peter Clare, Group Executive, Products and Operations

From: _____, Principal, Asia-Pacific & Australia, Verint Systems

Date: March 26, 2009

Re: Operations Transformation at Westpac

We are very pleased with the opportunity to deepen our partnership with Westpac and believe our proposal provides the most comprehensive approach for Westpac to execute its strategy successfully. This initiative is critical for Westpac to differentiate its service delivery model in the midst of an industry shift towards growing customer share. Westpac lags behind its key competitors and the risk of further customer attrition will result in a systemic deterioration of profitability.

Westpac and Verint have formed a shared perspective on the importance of operational improvements to the bank's overall transformation. Our diagnostic work earlier this year suggests that a successful transformation program can free up at least 2,000 personnel for frontline sales roles over the next 12-24 months. Assuming current levels of Westpac sales productivity, migration of 2,000 personnel to the frontline could add \$156 million in annual revenues.

As important, a successful redesign of existing operating processes will allow the bank to substantially improve turnaround times for customers and free up time consuming tasks carried out by frontline staff. We therefore view operations transformation not simply as gaining efficiencies in back office processes, but as a strategic catalyst to lower cost, reduce frontline work, improve customer service, and increase the bank's capabilities as it offers more complex products and services to market. As such, operations transformation is an integral part of Westpac's customer centric strategy that must be executed in full alignment with the bank's new strategic direction.

This proposal outlines an operations centralization program that seeks to quickly add to the bank's bottom line performance and is organized as follows:

- Executive Summary
- Expected Benefits to Westpac
- Project Focus
- Key Success Factors
- Proposed Approach and Deliverables

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Guillaume Favre



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International Tax Havens Guide Barry Spitz, 2002 This comprehensive guide reveals precisely how each tax haven works for individuals corporations trusts and any other entity that wants to reduce today's crushing tax burden You will not find a more complete information service of international offshore financial centers Learn all of the world's best techniques to LAWFULLY slashing taxes There are more than 40 country analyses Each analysis includes Geographic and demographic data Political and economic stability Legal system and form of government Tax treaties and double taxation Disclosure information Social Security tax import duties capital gains tax Types of corporations includes a checklist Banking Also includes a companion CD ROM containing a wide array of client letters proposals checklists and much more *Storytelling for Grantseekers* Cheryl A. Clarke, 2009-01-12 Grantwriters often have little or no training in the practical task of grantseeking Many feel intimidated by the act of writing and some don't enjoy writing In *Storytelling for Grantseekers* Second Edition Cheryl Clarke presents an organic approach to grantseeking one that views the process through the lens of the pleasures and rewards of crafting a good story Grantseekers who approach the process as one in which they are connecting with an audience grantmakers and writing a narrative complete with settings characters antagonists and

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Table of Contents Sample Letter Of Proposal To Client

1. Understanding the eBook Sample Letter Of Proposal To Client
 - The Rise of Digital Reading Sample Letter Of Proposal To Client
 - Advantages of eBooks Over Traditional Books
2. Identifying Sample Letter Of Proposal To Client
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Sample Letter Of Proposal To Client
 - User-Friendly Interface
4. Exploring eBook Recommendations from Sample Letter Of Proposal To Client
 - Personalized Recommendations
 - Sample Letter Of Proposal To Client User Reviews and Ratings
 - Sample Letter Of Proposal To Client and Bestseller Lists

5. Accessing Sample Letter Of Proposal To Client Free and Paid eBooks
 - Sample Letter Of Proposal To Client Public Domain eBooks
 - Sample Letter Of Proposal To Client eBook Subscription Services
 - Sample Letter Of Proposal To Client Budget-Friendly Options
6. Navigating Sample Letter Of Proposal To Client eBook Formats
 - ePub, PDF, MOBI, and More
 - Sample Letter Of Proposal To Client Compatibility with Devices
 - Sample Letter Of Proposal To Client Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Sample Letter Of Proposal To Client
 - Highlighting and Note-Taking Sample Letter Of Proposal To Client
 - Interactive Elements Sample Letter Of Proposal To Client
8. Staying Engaged with Sample Letter Of Proposal To Client
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Sample Letter Of Proposal To Client
9. Balancing eBooks and Physical Books Sample Letter Of Proposal To Client
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Sample Letter Of Proposal To Client
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Sample Letter Of Proposal To Client
 - Setting Reading Goals Sample Letter Of Proposal To Client
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Sample Letter Of Proposal To Client
 - Fact-Checking eBook Content of Sample Letter Of Proposal To Client
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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