

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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Michael Rajnik



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Project Design for Geomatics Engineers and Surveyors, Second Edition Clement Ogaja, Nashon Adero, Derrick Koome, 2023-03-23 Project Design for Geomatics Engineers and Surveyors Second Edition continues to focus on the key components and aspects of project design for geomatics and land surveying projects with the goal of helping readers navigate the priority issues when planning new projects The second edition includes new materials on surveying and UAV and it is thoroughly updated to keep current with the recent technology and terminology The two new chapters capture new developments in the rapidly emerging use of remote sensing and GIS in aerial surveys mapping and imaging for small to medium scale projects as well as modern practices and experiences in engineering surveying 1 Provides a simple guide for geomatics engineering projects using recent and advanced technologies 2 Includes new content on spatial data collection using GIS drones and 3D digital modeling 3 Covers professional standards professional and ethical responsibilities and policy social and environmental issues related 4 Discusses project planning including scheduling and budgeting 5 Features practical examples with solutions and explains new methods for planning implementing and monitoring engineering and mining surveying projects Undergraduate and graduate students professors practicing professionals and surveyors will find this new edition useful as well as geospatial geomatics engineers civil engineers mining engineers GIS professionals planners land developers and project managers

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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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Ranjot Singh Chahal, 2024-11-21 Unlock the full potential of your professional communication with *How to Speak Business English with Confidence Second Edition Unlocking Advanced Communication Skills for Success* by Ranjot Singh Chahal This updated edition is the ultimate guide for professionals looking to elevate their business English to new heights Whether you are just starting your career or aiming to refine your communication skills this comprehensive book covers everything you need to succeed in today's global business environment In this second edition Chahal expands on the foundational principles introduced in the first edition diving deeper into advanced techniques for writing speaking and networking with confidence From mastering persuasive communication in sales and marketing to excelling in virtual meetings and cross cultural communication this guide offers practical tools and strategies for overcoming common communication challenges With clear explanations actionable tips and real world examples this book will help you navigate complex business situations handle difficult conversations and enhance your presentations and negotiations Ranjot Singh Chahal's expert advice will empower you to speak and write with clarity confidence and professionalism ensuring you stand out in any business setting Perfect for anyone looking to boost their business English proficiency this updated edition is your key to success in today's fast paced business world

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Consulting with Nonprofits Carol A. Lukas, 1998 At last A comprehensive guide to the art craft and business of consulting with nonprofits and community groups Nonprofit consulting requires specialized skills and

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