

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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Donald Towey



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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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