

## Westpac New Zealand Ltd.

*Putting unprecedented banking power in customers' hands transforms mobile banking*

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Auckland, New Zealand  
[www.westpac.co.nz](http://www.westpac.co.nz)

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### Solution Components

- IBM® Watson Explorer™
  - IBM WebSphere® DataPower®
  - IBM MobileFirst™ Platform Foundation
  - IBM System x3650 M4
  - IBM Global Business Services® — Business Consulting Services
  - IBM Global Business Services — Application Innovation Services
  - IBM Global Business Services — Application Management Services
  - IBM Global Technology Services® — Strategic Outsourcing
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Based in Auckland, Westpac New Zealand Ltd. is a wholly owned subsidiary of Westpac Banking Corp., headquartered in Sydney, Australia. Westpac New Zealand is the second-largest bank in the country, with more than 1.5 million customers. In 2011, the bank commemorated 150 years of continuous service to New Zealand communities.

### The Opportunity

Customers want a consistent banking experience regardless of how they access their accounts, but most mobile banking apps offer limited features and require multiple logins to access different accounts. Westpac New Zealand Ltd. wanted to overcome these hurdles and offer its mobile banking customers unprecedented account access and functionality.

### What Makes It Smarter

The new Westpac One mobile banking platform helps users perform almost any banking transaction and access multiple accounts with its novel, single-view timeline feature. A cloud-based analytics solution powers fast, data-driven insights for customers and the bank without putting a heavy load on the bank's other systems. Further, by putting its new, device-agnostic application development platform in the cloud, the bank can quickly and economically deploy new customer-focused features.

### Real Business Results

The solution reduces monthly operating costs by 60 percent, from NZD1 million to NZD400,000, by consolidating customer data in and processing queries through the analytics platform. The consolidated customer view also makes it possible for customers to receive decisions on mortgage, credit card or other loan applications within 60 seconds. A state-of-the-art mobile application deployment platform lets the bank create an application and deploy it across all online and mobile platforms and operating systems, reducing development costs and time to market for new apps and features. These customer-focused features are helping increase online and mobile banking use month over month, making the bank's digital usage one of the highest globally.



## For More Information

Please contact your IBM representative or IBM Business Partner.  
Visit us at [ibm.com/watson](http://ibm.com/watson).

To learn more about Westpac New Zealand Ltd., visit [www.westpac.co.nz](http://www.westpac.co.nz).

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*“New Zealanders want to bank anywhere, anytime, from any device, and Westpac One puts full Internet banking into our customers’ pockets.”*

— Simon Pomeroy, chief transformation officer

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