



Metro Bank Customer Case Study

Metro Bank, the UK's first high street bank to launch in over 100 years, is hailed as one of the most dynamic and revolutionary new entrants to the banking industry.

Metro Bank is based on a unique retail banking model focused upon delivering unparalleled levels of service and convenience. Open seven days a week, 361 days a year with online and telephone banking available 24/7, customers can open new accounts in store and walk out with a bank card.

The Challenge

As a new entrant to the banking sector, Metro Bank needed a highly innovative and resilient ICT platform to support its unique customer service differentiators. Prior to the bank's commercial launch, its ICT infrastructure also needed to meet regulatory guidelines required to comply with its banking licence terms.

As a start-up, Metro Bank also recognised the cost and resource merits of outsourcing the build and management of its ICT infrastructure. Having designed a customer focussed banking proposition, Metro Bank's challenge was to find a services provider with the technical expertise *and* industry knowledge to build a secure and compliant architecture able to support its vision.

The Solution

Working closely with consultants Deloitte, Metro Bank issued a tender for an ICT service provider to design, build and manage the requisite platform, and subsequently contracted niu Solutions in January 2010.

niu was chosen for its broad range of services and solutions, collaborative approach, knowledge of leading edge proven technologies to create innovative solutions and its years of experience consulting and guiding businesses through the complexities of statutory legislation.

"Outsourcing provided us with a faster method of achieving compliance, but any move to outsource IT is a careful decision and requires a diligent process. It's important to partner with a provider that has a proven track record in the market and one with which you believe the cultures of the two companies will complement each other," says Craig Donaldson, CEO of Metro Bank.

Metro Bank's ICT platform, managed by niu Solutions, is a combination of on-site and hosted voice, data, virtual desktop infrastructure, mobility, network connectivity, user helpdesk, and data centres.

Hosted from niu's ISO 27001 and ISO 9001 registered data centres, the entire architecture features comprehensive security controls in support of Metro Bank's technological regulatory requirements and industry best practice.

Indeed, niu's strategy for compliance is not just about technology but its impact on people, processes and premises, and the best use of technology to address this, providing Metro Bank with a technologically compliant and audit-ready ICT environment.

The introduction of new regulation can sometimes be regarded as a barrier to innovation or efficiency. However, in this scenario, niu is able to deliver Metro Bank's vision of 'on the spot' bank cards through having a single platform that weaves together frontline banking applications, financial services suppliers, and regulatory requirements.

Metro Bank has further capitalised on niu's experience and expertise, where niu's responsibilities extend to partnering with the bank's IT team to assist in the technology compliance lifecycle. Here, niu provides ongoing assessment and reporting of the bank's compliance levels, flagging any new security threats or amendments in regulations, and applying infrastructure changes required to remain compliant.



The Benefits

Bespoke built with innovation, agility and efficiency at the core, Metro Bank's infrastructure is hosted in dual data centres and provides a highly available, secure, compliant and virtualised environment that integrates frontline banking applications and third party suppliers.

Moreover, as a managed service, Metro Bank benefits from a commercially attractive entry point to being compliant and secure, without the burden of capital costs and the complexity of building and maintaining its compliance position wholly in-house.

Donaldson comments; "Legislative changes demand ongoing reviews of business processes, and often new applications to cater for requirements. niu continuously monitors our compliance and security controls, ensuring we proactively meet changing regulatory requirements."

Metro Bank has used compliance to drive organisation efficiency and expedite business processes thus achieving competitive advantage and its goal of revolutionising the banking industry. Through a strategic partnership between the two organisations, niu has removed the complexity of compliance, enabling Metro Bank to embrace it and use it to deliver further operational gains.

Looking to the future

Within the first month of launching, Metro Bank had exceeded its annual account opening target at its Holborn store, demonstrating that its customer ethos is attracting consumers influenced by service and convenience and a culture of 'now-ism'.

With an ambitious growth strategy of opening a further seven stores in 2011 and 200+ stores over ten years, Metro Bank has an infrastructure that will enable them to deliver their vision, address compliance and expand their customer centric offering.

Donaldson concludes: "The benefits of outsourcing our ICT function to niu have been felt by everyone throughout the organisation and we feel confident about continuing with our expansion plans knowing we are in safe hands."