Secure app and data delivery for a mobile financial services workforce

Secure, anywhere, any device productivity to transform the customer experience.

Mobility can enable greater productivity for financial services organizations and open new channels to customers within the branch and beyond—but it also brings complications for IT. Employees need to access traditional, custom, mobile and Web apps on any device, from laptops and terminals to tablets and smartphones. Citrix Workplace Suite™ empowers financial institutions to mobilize a global workforce and enable user-friendly, secure bring-your-own-device (BYOD) initiatives.
While traditional and web apps have long been in widespread use in financial services, the industry is rapidly being redefined by Web and mobile apps accessed on diverse devices across different networks. With these new types of apps, employees can extend the boundaries of the traditional office by becoming mobile or virtual channels for more responsive customer service. Mobile employees can drive value anywhere they work—even on their own personal devices. But how can we deliver applications of all types to mobile employees on all their devices without compromising their user experiences?

As people roam across locations and devices, can we help ensure the right level of secure access for enterprise and customer apps and data?

Citrix Workspace Suite™ delivers new levels of enterprise mobility and productivity for financial services organizations. The suite streamlines the secure delivery of traditional, custom, mobile and Web applications and data to any device, over any network, at any time. This allows employees to have a great user experience working securely from a location of their choice, using their preferred device.

**Delivering the applications and data people need, the way they need them**

Mobility is transforming financial services. To keep pace with customer expectations, organizations must deliver an outstanding experience through new channels such as mobile apps and online self-service, while helping existing channels such as call centers and branch locations to become more productive. No longer is financial services IT limited to enterprise applications running on-premises and deployed on desktop computers; today's workforce depends on more types of apps, devices and networks than ever before.

**Traditional and custom enterprise applications** still play a vital role in most financial services organizations. Developed specifically to drive value in financial services use cases, these apps either support very narrow functions, or provide a broad set of functionality with a robust user interface. Either way, they typically support interactions with large data sets that often include highly-sensitive customer information. While some applications, such as the Microsoft Office Suite, run natively on a laptop or desktop, other enterprise applications require an available network connection between the client and a back-end database.

**Web apps** are becoming increasingly popular for hosting services that are available 24 x 7 on any device. These apps run in a Web browser or are created in a browser-supported programming language, and they rely on popular web browsers to render the application.
There are two primary benefits to Web apps: a) the ability to update and maintain these apps without distributing and installing software to all the devices in the environment, and b) the inherent support for any device or operating system. Like traditional and custom enterprise applications, these applications require an available network connection between the browser and application that is hosted by the provider. Applications that fall into this category include online loan and account applications and Web-enabled customer contact center apps.

Enterprise mobile apps are applications designed to run on mobile devices such as tablets and smartphones. These applications are distinctly different from traditional apps: they often exist in multiple versions. In this scenario, each is built for a different mobile platform such as Apple iOS or Google Android. Sometimes these apps are even specific to a device manufacturer’s specifications. Smaller than enterprise applications, they offer more narrowly defined functionality and manipulate a limited set of data. They are optimized for a small screen, with quick access to the most popular functions. Touch-screen controls take the place of track pad or two-button mouse inputs. Usually lightweight in design, an enterprise mobile app either pulls a small data set across the mobile network to the mobile device or sends commands over the mobile network to a backend database. Depending upon on how they handle data, mobile apps for online banking and other services may also be applicable to some offline tasks.

Enterprise mobile apps can take three forms:

- **Mobilized traditional and custom applications** – versions of enterprise applications adapted by IT for use on mobile devices
- **Native mobile apps** – apps built by third party vendors explicitly and exclusively for use on mobile platforms
- **Web apps** – apps that are inherently mobile as they are built to run with any browser on any handheld device

Most of the apps—traditional or Web—can also be delivered by a third-party provider via the cloud, adding another layer of complexity to IT security and management.

To enable full financial services mobility, IT needs to be able to mobilize enterprise apps securely and efficiently—as well as to secure native mobile and Web apps for use within the enterprise.

**Key challenges to mobilizing applications and data to your workforce**

Your organization has invested vast resources procuring and developing the above applications to support every aspect of your business; now you need a simple, efficient way to mobilize them. That means addressing challenges in several areas.

- **Development and compatibility** – To achieve full productivity on tablets and smartphones, the apps should provide users with a native mobile-like experience for every application they access, including touch-screen inputs and an interface optimized for smaller displays. Mobilizing the huge number of traditional and custom applications in your environment
would be challenging enough if you only had to do it for one platform—but as BYOD becomes the norm, you need to help ensure compatibility with an ever increasing variety of device types and mobile operating systems. You also need to ensure that the custom applications you develop in the future will be fully mobile, accessible and optimized for any-device productivity.

• **Management and delivery** – Mobility should enable seamless, convenient access across devices and locations—rather than confuse people with multiple methods for accessing the latest applications. In order to make the full range of business applications available on any device, IT needs a single unified app store and a centralized approach for applying upgrades, changes and patches quickly and efficiently.

• **Security** – While some types of information must remain secure in the datacenter to meet compliance or risk management mandates, other types—such as Microsoft Exchange account data used to access email through a local client—can be allowed to reside on mobile devices for offline use—provided it can be stored securely. Not only should your mobile security strategy provide the flexibility to handle different types of mobile data differently, it should also give users a safe, easy and secure way to share sensitive documents without resorting to third-party and unsecured solutions. You also need a way to protect Web properties from malicious attacks.

• **Availability and performance** – Traditional and custom applications were designed to run best in a traditional enterprise environment rather than on mobile devices where packets may have to travel over mobile networks and connections of varying quality to reach the data center. Poor application performance on mobile devices can quickly disillusion users about the effectiveness of your mobility strategy. Stable network connectivity is essential to ensure security and productivity for people accessing apps remotely or from a branch office.

• **User Experience** – Most legacy solutions have taken an incremental approach to mobility instead of being designed with mobility as a priority. This results in clunky user interfaces and unintegrated apps that frustrate users and pose barriers to full productivity. Intrusive security protocols further degrade the user experience and make employees more likely to look for ways to circumvent these measures.

**Securely mobilizing enterprise applications and data with Citrix Workspace Suite**

As mobility and BYOD bring new requirements for financial services IT, Citrix Workspace Suite helps enterprises transform their application environments once more to let people securely access the applications they need on any type of device—including their own personal tablets and smartphones.

**Manage, secure and deploy all types of apps** – Citrix Workspace Suite makes it simple to provide access to traditional, custom, mobile and Web applications on any device. Traditional and customized apps can be mobilized easily with a mobile SDK that lets you tweak their interfaces so they act like native mobile apps on smartphones and tablets without having to touch back-end code. By using a single, centrally managed application to support users on any type of device—desktop, laptop, thin client, tablet or smartphone—you can dramatically reduce development cycles while simultaneously making new applications available in every usage.
scenario. Citrix Workspace Suite also provides capabilities to manage, secure and deploy the native mobile and Web apps that are transforming customer interactions from home to sidewalk to branch office.

**Simplify application management and delivery on any device** – For your workforce, Citrix Workspace Suite makes accessing traditional and custom applications on mobile devices as easy as it would be on a traditional computer. A universal client provides self-service access to critical business applications on any kind of device. Secure device push and wipe processes streamline management of native mobile apps. IT can push a set of enterprise mobile apps to a virtual desktop and fully equip a new BYO device. Contrast this to traditional new employee on-boarding, which requires navigation to an internal app delivery site to download each app one-by-one. When an employee leaves the company, IT can remotely wipe all enterprise content from the employee’s device without touching any personal apps or data that it contains. Centralized management means IT can push out app upgrades and changes quickly and easily instead of having to physically touch and access every device.

**Secure sensitive data while allowing user flexibility** – Instead of transferring traditional and custom app data to the device, Citrix Workspace Suite provides remote access to centrally managed content. Although devices—and the people who use them—are mobile, the data itself stays secure and protected within the datacenter. For native mobile and web apps, the solution enhances security by letting you apply policies for passwords, PINs, camera disablement and dozens of other measures without disrupting the apps’ native code. For native mobile apps, a micro-VPN connects the mobile app to the back-end database for secure data access. For Web apps, single sign-on capabilities connect people to their apps instantly for a simplified user experience. For any data transferred to the mobile device as permitted by policy, the solution allows full encryption at rest and in motion. Comprehensive mobile device management (MDM) features let you enforce password protection, restrict corporate network access from jail-broken devices and lock or wipe data selectively on lost or stolen devices.

**Enable secure file sharing** – Employees can share files and data easily with co-workers, partners and clients without increasing risk or resorting to non-secure or third-party services. Citrix Workspace Suite provides multi-level data protection through two-factor and two-step authentication, granular authorization and encryption for data at rest and in motion. The solution offers flexible data storage—on-premises, in a secure cloud environment or a combination—to meet data sovereignty, compliance, performance and cost requirements. Comprehensive activity logs ensure full auditability and facilitate regulatory compliance.

**Ensure availability and performance of network and apps** – Citrix Workspace Suite maintains high application availability and responsiveness by load-balancing server workloads across multiple resources and distributing traffic across multiple sites. Optimizations such as compression, SSL/TLS offload, caching and network analytics maintain a high-quality experience wherever users work. Software-defined Wide Area Network (SD-WAN) capabilities increase network flexibility and resiliency while controlling costs. App centralization, coupled with automatic failover capabilities, helps maintain business continuity and productivity by ensuring that employees can access business apps regardless of interruptions in a given datacenter.
White Paper

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Deliver a great user experience – A clean, intuitive interface provides convenient access to the critical apps a mobile user needs. Seamlessly integrated mobile productivity apps provide secure and managed email and Web browsing. Security is unobtrusive and transparent to the user, ensuring data protection without impeding productivity or leading users to seek workarounds.

Citrix Workspace Suite provides a single, integrated solution to mobilize your workforce, enable BYOD and provide a more mobile and modern customer experience. With the Citrix digital workspace approach, a single, unified solution supports your entire enterprise mobility strategy. Unified control across all types of apps—web, desktop, mobile and SaaS—as well as secure file sharing simplifies compliance and risk management.

Conclusion
Citrix provides a complete digital workspace solution for the financial services industry that delivers secure access to apps, data and services from any device via any network while centralizing apps and data for simplified IT management. Empowering top talent to work how, when, and where they choose helps organizations improve recruitment, retention, productivity and satisfaction, ultimately driving business value through better customer service and faster workflow. With a strategic and secure digital workspace, financial institutions can respond faster to compliance mandates, cybersecurity threats, and consumer and employee demands.

Learn more about Citrix Workspace Suite at citrix.com/workspacesuite.