

Slay the Email Monster and Build a Collaborative Work Environment

March 2016 | David Saylor | President & Founder of Genesys Technology Group, LLC

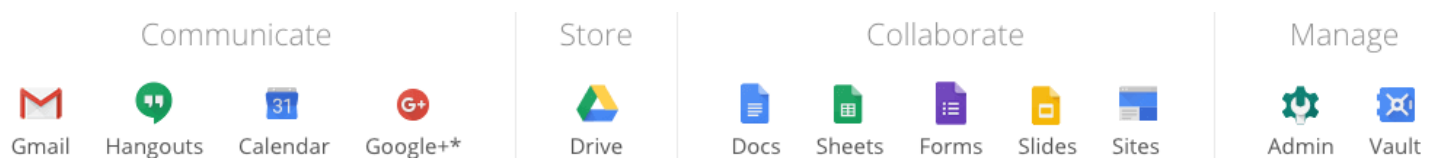
I want this article to start bankers thinking about how they use technology in their bank to be more efficient. Cloud-based collaborative systems have been widely available to organizations for years but in a highly regulated industry like banking it is hard to get outside of the box. The net effect is an antiquated work environment where you are a slave to email. Email has taken over our professional lives and completely infiltrated our personal lives as well. I mean, we carry it in our pocket and everyone knows it. As a business professional, email has become our daily task list and can completely destroy productivity. From an organizational perspective it is mission-critical, costly, a drain on corporate resources and one of the highest risk-rated systems you deploy. Most banks simply accept the evils of email as a cost of doing business or an annoying side effect to a highly regulated industry. However, we are seeing a shift. A select few who are sick of being boxed in by fear and have taken the time to step through the regulatory hoops of embracing a new way of doing things. They have embraced collaboration to break free from the choke hold that Microsoft Exchange and Office had on their institutions and a surprising side-effect is they have tamed the email monster. How have they done this? [Google Apps for Work](#) AND it works for banks.



That's been the underlying obstacle for so many years..."Sure, cloud-based collaboration is a no-brainer but how can a banker get this past the examiners? How can this be deployed in a bank?" The challenge that I have in writing about this is keeping it brief enough to get you thinking, but detailed enough to communicate the benefits. It has truly been a challenge to try to organize my thoughts and effectively communicate how this system works. It is a departure from everything we know about email, storage of information and collaborating as a team. Nevertheless, I am so passionate about this and I am going to give it a shot. When you recognize as an organization that you can stop dealing with the planned obsolescence of servers and software all while slaying the email monster, the decision to change the fundamentals of the way you work starts to get easier. Let's face it, we are all sick of paying for new versions of software and buying new hardware all because that is the way we have always done it. NO MORE...if you are willing to think outside the box and look past the short-term obstacles that accompany change.

Breaking Down Google Apps for Work (GFW)

At Genesys, we have used GFW since our inception in 2007. We were looking for a hosted email solution that allowed us to use our own private domain. I stumbled on GFW and I have never looked back. Sure, GFW gave me a reliable, flexible, easy to use and easy to manage hosted email solution but that is only a small piece of this feature rich system. The power of GFW is unleashed within your organization when you embrace the storage and collaborative elements included with your hosted email. GFW is broken down into four fundamental tool boxes: Communicate, Store, Collaborate and Manage. The image below provides a breakdown of the services provided under each tool box.



If you are already thinking ahead of me, you can see that your bank can eliminate your Exchange Server and Network File Server with a move to GFW. You can also throw out the costly software maintenance and upgrades to MS Server and MS Office. The hard dollar value quickly presents itself but you get a cloud-based collaborative suite of services that is unmatched in the world of Exchange and Office.

Cloud-Based Seamless Integration and the Power of Collaboration

Let's leave email behind for just a second. Google Drive acts like your network drives. Each employee has their own drive and gets 30GB of storage (more available if necessary). Google Drive manages and syncs documents, sheets, images, presentations and PDFs (any file really) across your organization. Each user has the ability to share folders and files as they see fit. Similarly, as an organization, you can share everyone on a folder or just a group of people. Google Drive is the brains behind where the collaboration begins. Here we go.

Your team will create documents, spreadsheets and presentations in the cloud (Google Drive). GFW offers fully functional word processing, spreadsheet and presentation software that are not resident on your file server or any single PC in your bank (you can download into a MS Office format if you like). Furthermore, if you create a document and share it with a co-worker you both can be sitting at your respective desks and edit the document at the same time and see the changes take place right in front you. This applies to docs, sheets, forms and slides. Changes happen in real-time and you see their cursor moving on your screen as they type. So, if the board presentation is tomorrow and a key team member is at home with a sick child, he can log into Drive (with multi-factor advanced authentication) and pull up the presentation. He creates the slides he needs to while you watch and/or work on your slides at the same time. Again, it is all done in real time and changes are auto-saved.

You have probably started connecting the dots. If the document is stored in the cloud, it auto-saves and you never lose your work. Who here has gone into a flop sweat panic attack when the power goes out or your system locks up and you realize you did not save your work? A cloud based document does not have multiple versions of the same document floating back and forth via email. No more revising the wrong document and having to sift through a long list of emails to track down the right one. Sharing and collaborating on budgets, expenses, policies, workflows, audits, exams and presentations becomes a streamlined efficient process. Storage requirements become slimmer and you spend more time simply getting things done.

To sweeten the situation, GFW provides your team with powerful Forms and Sites capabilities. Google Forms is seamlessly integrated with Google Sheets and you can create surveys and data collection forms that automatically collect and organize the responses in a Google Sheet. Simply create the form and designate the recipients (for example, all RDC users). The person receiving the form can fill it out on the HTML template right in their email client. Their input is dumped directly into a corresponding Google Sheet that is automatically created and tied to your Google Form. Customer satisfaction surveys or surveys to cross-sell additional services has never been easier. Invites and RSVP's for a community events become a breeze to manage.

Another feature that can be overlooked in your first assessment of GFW is Google Sites. Sites provides your bank with easy to design websites that can be used for blogs, corporate intranets, departmental communication or personal interest pages within the bank. One of our customers has an executive who built a site to update the bank employees on the latest news in the presidential election. It details the key platforms for each candidate and posts the latest news and updates to the intranet site. Another bank has an executive who is a "deep thinker" and blogs about what is on his mind as it relates to current events. Department heads can create a site that aggregates reports, policies and message board to discuss departmental issues. Google Sites is a powerful, easy to use, collaboration tool and the list of internal uses are endless.

Google Apps for Work Benefits

1. Eliminate hardware and software of hosting your own email.
2. Eliminate costly Office licensing.
3. Unlimited storage available.
4. Cost effective especially for the features you gain
5. System reliability and uptime.
6. Intuitive user interface makes adopting and utilization a breeze.
7. Hosted email with unlimited mobile user options.
8. Use windows authentication for internal access.
9. Real-time collaboration on documents, spreadsheets, presentations, forms and surveys.
10. Flexible and easy to use intranet sites - the possibilities are endless.
11. Powerful and flexible administrative portal that puts you in control.
12. Enhanced security, multi-factor authentication and mobile security plug-ins that mitigate key risk components.

Email and Calendar

Once you understand the collaborative benefit you will probably want to refocus on the communication piece. Let's get back to the nuts and bolts of communication. If you use gmail you know that it is easy to use and never goes down (well not never...but close). So let's just make the assumption that GFW provides a very robust email and contact management system that is mobile ready. Oh, I don't want to forget to mention that a nice perk of GFW is that you are not charged per mobile device registered to the system. As a highly regulated entity you may be shaking your head and thinking - no way is a regulator going to let me give remote access to our banks email from any desktop. From a risk assessment perspective, here are the key holes that need to be plugged.

1. Bolt on security appliance that adds multi-factor authentication to remote log-in access. Let's face it - remote log in from any PC anywhere is scary. Tie it down and make it unavailable or add an appliance that covers the bases. (secureauth.com)
2. Encrypted email service - ZixCorp is seamless but costly. There are a number of other alternatives that will get you through any audit or exam. ([ZixCorp](#) | [Protected Trust](#))
3. Mobile encryption and security appliance that authenticates users and provides enhanced security measures for IT admins. ([Meraki](#))

Once you recognize that you can plug the security gaps in email you start to recognize that this concept may have some legs. So, what about managing everyone's calendar? GFW's Calendar is an amazingly easy tool to use and manage. I personally keep my Google Calendar up all day long in a browser window and it easily syncs to my iPhone. Scheduling appointments and sending invites is intuitive and lightning fast. It is also easy to share and manage access rights to the calendars you create both individually and organizationally.

Instant Messaging

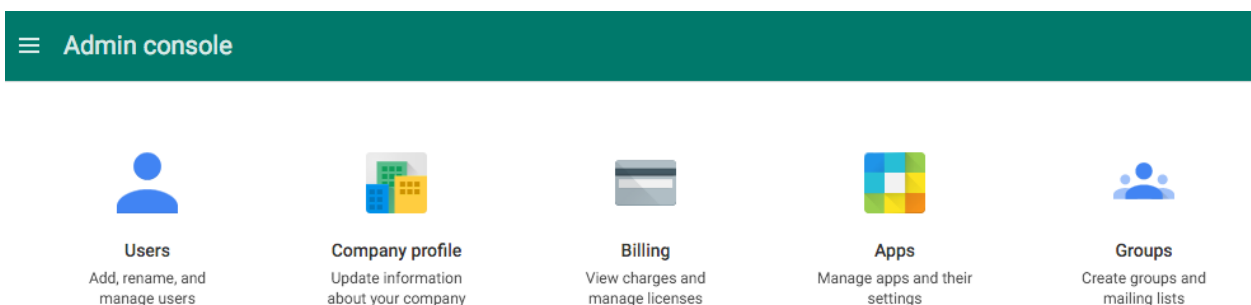
Internal email is a drain on resources. If you would simply embrace an instant messenger internally, you could eliminate a huge chunk of the emails you sift through each day. That is where Google Hangouts comes into the picture. Hangouts is an Instant Messenger that you get natively with GFW. You can create a hangout for a project (team-based communication for designated team members only), to have a conversation with an individual or broadcast messages to your department or bank-wide. If you create a document in Google Docs you can instant message the link to the doc in Google Drive to a co-worker and eliminate one email right there. Even if you do not think about switching to GFW you should consider an internal messaging system for your bank and there are systems that integrate nicely with Outlook.

Google+

Google+ is Google's way of jumping on the social media wagon and I personally do not use it except that Genesys does have a Google+ page. However, from a Search Engine Optimization (SEO) perspective it makes sense for you to have a Google+ page. Your bank web site will rank higher and get better recognition from Google searches when you have taken the time to build out a Google+ site for your bank. Not to mention there are some hard core users of Google+ out there that you may just attract as a client.

Management and Administering GFW

So far we have talked about the Communicate, Store and Collaborate features of GFW, but I have saved the best for last. GFW has a very robust back end for the hardest to please IT admins. The Admin Console in GFW is broken down into the following buckets:





Support
Talk with our support team



Device management
Settings and security for devices



Reports
Track usage of services



Security
Manage security features

From a management perspective the Admin Console just makes sense and the supporting documentation, online help system and knowledge base is second to none. I have never had to place a call to Google. Internally, users never need to know what their login credentials are if you have it configured to sign on with their network credential. That is one less user ID and password to reset for someone. Managing users and their access privileges to all of the GFW functionality is flexible and easy to get a handle on. As an admin on GFW, you have full control of distribution lists and group communication with the “Groups” functionality. You can also see all devices registered to the system and wipe any of the devices remotely. To put the icing on the cake, as an admin, you can have an App on your phone that allows you to do most mission-critical tasks. Which includes managing users, groups, access audit logs and contact support from the convenience of your phone. Finally, on the Admin side of GFW you have access to a wide range of reports and statistics related to all aspects of your GFW usage and traffic. Audit trails on admin activity to user logins is so easy to get to and review on a daily basis. You have so much flexibility on the alerts you can receive that I cannot list them all. If you want to be notified of something there is a way to get it done. GFW’s back end management console has grown by leaps and bounds over the years and if you need it, it is likely there.

Getting From Here to There

You may be asking yourself, “How do I even get started?”. I am going to keep this simple and outline a plan to get you moving in the right direction. If you would like more assistance, we are certainly here to help and would welcome a brainstorming session on where you are today and how you can get to a collaborative work environment in your bank tomorrow.

1. Risk Assess Your Current Environment: Take a hard look at how you communicate today and get an idea of your annual spend on deploying and supporting your current infrastructure. What happens if the system goes down and what happens in a true disaster situation? How mission-critical is it for your employees to be able to communicate effectively in a disaster? Starting with these questions you may find there are more holes than you realized.
2. Get a Third Party to Conduct a Risk Assessment for Where You Want to Be: This is not a plug for our services, because we don’t offer this service. However, we know people who do and they will run Google Apps for Work through the grinder for you.
3. Plug the Gaps: Based on the Risk Assessment for the new environment (GFW) find the right third-party solutions to plug some of the holes the Regulators are going to have with a cloud-based system like GFW. It is not impossible and the banks we know who use GFW have been through several exams and passed with flying colors. GFW is actually more secure in a lot of ways than the traditional way and much more efficient from a disaster recovery perspective.
4. Build Out a Cost of Ownership: Line up side by side the way you do it today and the way you are looking to do it tomorrow. Take the time to consider the efficiencies afforded your team and the speed at which you will service your customers. It is staggering.
5. Make the Decision...Or Not: Simply put, this is not for everyone and it may be too big of a mountain to climb for your organization. At the very least, plug the gaps from your risk assessment of your current environment - which

Key Considerations:

1. Culture shift in your bank
2. Risk assess your current environment - what happens in the event of a disaster?
3. Consider a third-party to conduct a risk assessment on Google for Work.
4. Identify key gaps related to information security:
 1. Remote access to email and storage
 2. Mobile Authentication
 3. Remote wipe of mobile devices
 4. Email Encryption
5. Controlled roll out - take it seriously and train your employees.
6. May want to consider a third party to sell you the Google licensing and help you implement everything you need.

may mean considering hosted email or managed services to take some of the burden off your IT staff so they can focus on making things more efficient internally at your bank. Bottom line, this is a culture shift. Eliminating the traditional way you do word processing and spreadsheets is going to be painful. Remember, do not focus on the short-term obstacles.

6. Communicate the Value and the Plan to Your Organization: This is honestly the scariest part. Change is rarely received well so getting everyone on board is essential to success.
7. Roll Out: Take roll out very seriously and take the time to train users. Activate user accounts one by one as training is completed and slowly roll this out to the organization. If you flip the switch from day one with everyone, you will create a hornets nest and a bad experience that will cripple your primary initiatives and objectives for the foreseeable future.

Putting it All Together

I recognize that this animal may be too big to skin for some community banks out there. I am on a mission to slay the email monster in our organization and Google Apps for Work is a big part of that initiative. I had dreamed for years that we would run into some banks that have the same vision that I do. I finally ran into some who did their homework and found a way to make it work and they are passionate about what it affords their bank and how it compliments their corporate culture. The driving force behind this article was to...

1. Inspire a culture that significantly limits internal email communication through real-time collaboration systems.
2. Inspire us to think about the importance of efficient internal communication as it relates to customer satisfaction and employee morale.
3. Recognize that these tools can be used by banks if you do your homework first.

Your speed of doing business as a bank is going to be benchmarked against the fintech startups that do not have all the baggage you carry around. Your ability to drop the old ways of doing things, adapt and embrace technology will set you apart from your competition and cultivate a culture of creativity and forward thinking. We are in the fastest changing technological revolution since the beginning of time. I leave you with the prophetic words of Ben Franklin...*"When you're finished changing, you're finished."*

We welcome your feedback in [THE BEACON](#) and would love to see you post your thoughts on email and collaborative systems. If your bank currently uses collaborative systems or if you driving change in your organization [Post](#) your thoughts and insights today.

Finally, at Genesys, we live, eat and breath banking technology and welcome the opportunity to manage putting all of the pieces of this puzzle together with you. Let us know if we can [help](#). See you next month in Tech Revelations.

Be An Agent of Change...

Adapt or die. Creating a culture that embraces change is one of the most difficult initiatives a community bank can undertake. Here are some words of wisdom to inspire becoming an agent of change in your organization...

"He who rejects change is the architect of decay." - Harold Wilson

"In times of rapid change, experience could be your worst enemy." - J. Paul Getty

*"When it becomes more difficult to suffer than to change...you will change."
- Robert Anthony*

"The path of least resistance is the path of the loser." - HG Wells

*"The first step toward change is awareness. The second step is acceptance."
- Nathaniel Branden*

"Change before you have to." - Jack Welch

*"I cannot say whether things will get better if we change; what I can say is they must change if they are to get better."
-George C. Lichtenberg*

"Change is such hard work." - Billy Crystal

*"If you want to change the culture, you will have to start by changing the organization."
- Mary Douglas*

"Change does not roll in on the wheels of inevitability, but comes through continuous struggle." - Martin Luther King, Jr.

"The world is changing very fast. Big will not beat small anymore. It will be the fast beating the slow." Rupert Murdoch