

Introduction

Our customers are telling us that digital transformation is essential to stay ahead of the pack, reduce costs and maintain viability. To live up to customer expectations and respond to new competition, leaders in the financial sector will need to develop innovative approaches that go beyond traditional engagement models. These avenues should have a new digital focus and an emphasis on customer centricity and customer intimacy.

Digital transformation isn't limited to digitalising the front-end, or just the primary ways that customers interact, like your website and your app. To fully transform, you'll also need to replace legacy infrastructure and integrate the middle and back offices into a three-layer architecture of layers for:

- presentation
- · client and orchestration
- product and transaction.

This will provide a seamless, engaging customer experience while also separating products from the client data.

It's also critical you can operate in a rapidly evolving competitive landscape. The most prolific tech companies are now selectively choosing their points of entry into the sector's value chain and leveraging their data sets and brand strength to maximum effect.

At present, they're primarily using technology and data to target payments services, but it's anticipated that they'll gradually move into other areas of financial services. So, to stay ahead of the chasing pack, it's more important than ever to get your digital transformation right.

I hope you find this paper a useful read in planning your digital future. Do get in touch if you'd like to discuss anything further. ①



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This whitepaper will examine:

- what's happening in the financial services market
- our point of view on the landscape
- the key roadblocks to digital transformation in financial services
- our innovative technology driving transformation in financial services
- how digitalisation addresses sustainability
- how to implement effective digital transformation
- our blueprint for digital transformation
- why BT for financial services?
- case studies of financial services transformation.

What's happening in your market

The concept of 'digital transformation' in financial services has been around for a while, but the pace of take-up is now rapidly increasing. It's still very much a work in progress for the industry, but three key market developments are increasing the urgency to go digital.

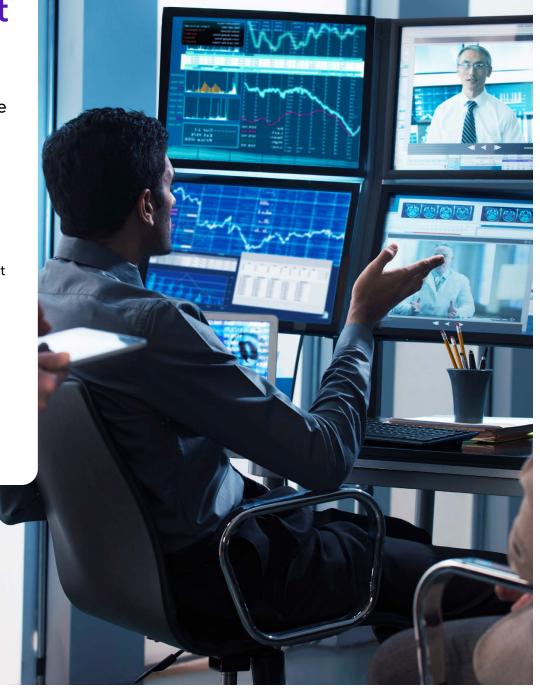
Transformation driver #1 – the imperative to balance the risk and reward of the cloud

Better, more joined up cloud experiences are essential to developing and optimising employee and customer experiences. New. cloud-based services supported by a simplified cloud infrastructure are critical to allowing firms to flex quickly towards changing trends and rapidly deliver new products and services. Cloud computing is fundamental to handling customer data and identifying the insights that will shape customised services at speed. But it's equally imperative that these cloud services must be secure and able to support data sovereignty, business continuity, auditing and risk management requirements.

The need to collaborate with a wider ecosystem of cloud-based partners is growing, so firms can access the support that will give them the

flexible network architecture that's fundamental to successful digital transformation.

Carrier Neutral Facilities (CNFs) are emerging as a mechanism to support this connection to the ecosystem. CNFs are multi-region cloud and internet convergence points that connect everything together. They guarantee highly secure, high-bandwidth and low-latency connections to single hyper-scaler providers, between multi-clouds and to new modernised on-premise private clouds.



What's happening in your market

Transformation driver #2 – the need for robust cybersecurity

A move to the cloud to boost agility and support the rapid adoption of new business models is leaving security struggling to keep up: 79% of business leaders say new business models introduce technology vulnerabilities faster than they can secure against them.

Security in finance is an imperative - not least because of the strong regulatory environment protecting consumer data and the need to maintain customer confidence and the answer is implementing a Zero Trust approach across your infrastructure. In a Zero Trust environment you assume that all application access is potentially malicious or undesirable. Instead of trying to police all the borders and paths across your network, you push controls much closer to the asset. assuming you'll always be operating in a compromised arena. With Zero Trust, you check the identity and integrity of devices regardless of their location, combining the results with strong user authentication.

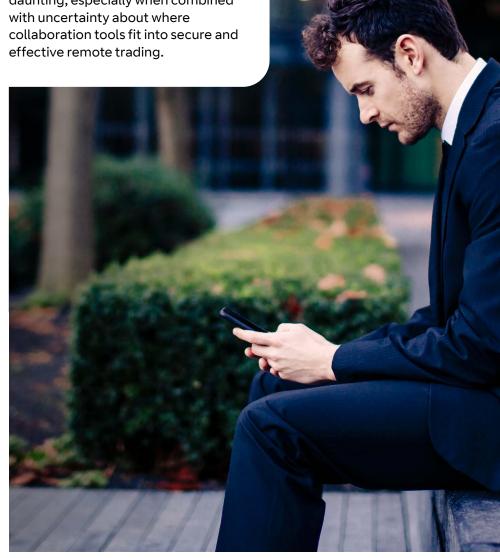
Transformation driver #3 – supporting a massive operational shift in trading

The pandemic underlined how important it is that traders can work from anywhere. As they reshape how they work for the longer term, trading firms are looking for ways to support hybrid working so that their personnel can have the same full toolset available to them, no matter where they are. This could reduce the hours traders work, improving their work-life balance and general wellbeing.

Embracing new digital tools and third-party applications that improve productivity, resilience, and compliance, and offer potential to reduce costs is essential to the ability to work anywhere.

When it comes to remote trading, firms are concerned about unauthorised access to their systems via home-based devices which aren't in their 'line of sight' and the impact this will have on compliance.

Finding ways to give remote workers the infrastructure, the bandwidth, the network, and the security that they get in the office can be daunting, especially when combined with uncertainty about where collaboration tools fit into secure and effective remote trading.



Our point of view

In a high-stakes industry where trust is the most valuable currency, financial services organisations have historically taken a cautious approach to digital technology. Concerned about reputation, security, and regulatory compliance, many made only partial, slower paced moves towards transforming their infrastructure. And today, more than 90% of the UK's financial firms still rely on legacy technology. ©

Then the pandemic upended global business, significantly changing the pace of digitalisation for many. The cloud's potential shot up the boardroom agenda, particularly sparking take up of cloud-based applications that are accessible from anywhere to support hybrid and remote working. At the same time, customers are looking to engage with organisations in digital, convenient ways.

But how deep does the commitment to comprehensive transformation go? Many financial services organisations are attempting to deliver the digital journey that the modern customer is looking for by deploying separate solutions that don't always work synergistically, often driving for a digital 'look and feel' without significant change at an infrastructure level.

This approach isn't going to work. To digitalise successfully, organisations need to incorporate these separate solutions into a strategy that takes

a comprehensive overview and identifies the correct changes to make at key points across their infrastructure. Without this approach, new solutions can quickly become legacy technology, creating technical debt and barriers to transformations that may follow. Leading financial services organisations aren't just reacting to events; they're taking charge of their future by carefully planning and adopting key changes across their estate.

The right digital transformation strategy takes into account the big themes in the financial environment too. From a rising tide of environmental, social, and governance issues, to tightening regulation and an influx of digital-first FinTechs – leading financial services organisations are using digitalisation as a tool to solve challenges and create a competitive advantage. It's allowed them to be more innovative when building their omnichannel apps and services (and thereby close legacy physical environments), it's

improved customer journeys across their portfolio so they can cross-sell products more easily, and it's lowered their back-office unit costs.

Success involves building in the capabilities that will deliver the agility and efficiency promised by transformation. It's about prioritising security, visibility and control across an organisation's infrastructure and out into the cloud, using a Zero Trust approach and advanced cyber threat detection solutions to defend new ways of operating. Crucial, too, will be exploring everything that innovative technologies like 5G, Artificial Intelligence (AI) and Virtual Reality (VR) can bring to the experience of employees and customers.



The key roadblocks to digital transformation in financial services

In our experience of working with financial services organisations to achieve digital transformation, we've found that the same issues, concerns and attitudes emerge. Recognising what's holding your organisation back allows you to address the roadblocks in your digital transformation strategy.

1. Tackling expanding cybersecurity risk

Digitalisation opens up many possibilities, but it involves changing tried-and-tested ways of operating, which can introduce new risks. There's board-level concern around new ways of working, especially in regard to maintaining cybersecurity in the cloud. Many organisations point to the fact that 74% of banks and insurers experienced a rise in cybercrime since the beginning of the pandemic to explain their reluctance to push forward with digital transformation.

4. Fears about trading away from the trading floor

When it comes to remote trading, firms are concerned about unauthorised access to their systems via home-based laptops or PCs used by traders not in 'line of sight' and the impact this will have on compliance. The prospect of finding ways to give remote workers the infrastructure, the bandwidth, the network and the security that they get in the office while still ensuring they comply with regulations is daunting. How can traders at home access private wires or direct lines that connect firms to counterparties? Added to this, there's uncertainty about where collaboration tools such as Zoom and Microsoft Teams fit into secure and effective remote trading.

2. Staying compliant in a complex regulatory environment

Going digital is only possible if it complies with all financial regulation and, with big penalties for non-compliance, financial services organisations are wary of making significant changes to their infrastructure. Beyond the monetary cost, they're also acutely aware of how non-compliance could impact their brand integrity, trading value and customer trust levels. This cautious view is reinforced by increased regulatory scrutiny of cloud computing giants, prompting a 'wait-and-see' attitude. @

5. Understanding rapidly evolving employee and customer expectations

The pandemic focused attention on digital possibilities for better ways of working, interaction and service, but no settled modes of operation have yet emerged. Many organisations feel that, until that happens, any digital transformation strategy is just guesswork, so hesitate to get started.

3. Finding the budget to move from legacy systems to digital initiatives

Although financial services organisations recognise they need emerging technologies to stay competitive, they find digitalisation hard to fund because maintaining their legacy systems absorbs the majority of their IT budget. In 2021, maintaining legacy systems accounted for 78% of the average bank's IT budget, diverting resources away from digital initiatives. Finding ways to tip this funding balance towards digitalisation is a challenge too far for many.

Our innovations to drive your digital transformation

The financial services sector is ideally positioned to take advantage of a wide range of technologies as part of a transition to a digital-first future, but five stand out as key to a digitalised industry:

1. Fabric port

An effective digital future will depend on being able to knit together all the different aspects of your cloud-based environment and network into an easy-to-use and easy-to-manage whole that, critically, is compliant with all relevant regulation. To respond to the changing network usage in financial services, we're maximising our connectivity options from the customer edge to cloud and SaaS providers to simplify and speed up how customers consume these services.

Our new approach, called a fabric port, is emerging to act as an 'app' for configuring, deploying, modifying and monitoring the end-to-end network and cloud connectivity solutions. Fabric port is an evolution of SDCI (Software Defined Cloud Interconnects) and CNFs, bringing local access networks and marketplaces to complete the value ecosystem.

A fabric port acts as a greatly simplified and service-agnostic physical connection to a provider's wider network; it's a door to a wide range of fully automated services, including internet, MPLS and virtual private networks. You simply choose from a provisioning menu and add network function virtualisation in just a few clicks.

Importantly, our CNF and innovation platform fabric port with hybrid / multi-cloud connectivity options allows the architecture to flex to changing compliance requirements swiftly.

2. Persona-based monitoring

Financial services organisations need better and more joined-up experiences in the cloud to allow them to develop and optimise their customer experiences.

As infrastructure becomes layers of abstraction and software-defined components spread across multiple entities, the user's experience is becoming key. Noise levels are increasing as more elements in the network stream telemetry and security to operational teams.

The key innovation is to be able to use AI and machine learning to pull the real incidents and impacts from the pool of data.

In the modern, data-driven world it's important to look at personas in line with the full stack of visibility. We're evolving an enabler to our service improvements monitoring to focus on the user / customer or applications experience on the infrastructure. This reduces the time taken to recover from faults and speeds up the provision of statebased compliance reporting.



Our innovations to drive your digital transformation

3. Zero Trust and security

Digitalisation will increase the cyber threat surface, and the end-to-end architecture needs to accommodate security services that anticipate rather than react to threats. A Zero Trust approach protects new distributed app architectures, increased use of public cloud and greater interconnection with third-party systems.

It's important that security controls are embedded across the network. from the customer edge to the cloud, and the performance of the network is measured not just on latency. bandwidth and availability but also through performance measures for vulnerability, application security, managed cloud security and endpoint protection. Reimagined security response policies will assume breaches are likely to come via the cloud, leveraging greater levels of Al and automated threat response capabilities via cyber defence platforms such as Eagle-i. This uses an Al layer to provide real-time detection of issues and intelligent automated responses, so you can significantly speed up your reactions to security issues and outpace your cyber threats.

4.5G networks

5G offers a step change in bandwidth, offering up to a 100-fold increase on 4G, bringing lower latency and increased reliability. Widely recognised opportunities generated by 5G focus on deploying it as a cloud-native distributed core network that supports compute, network function virtualisation and content distribution at the network edge.

Combined with Zero Trust, 5G offers the ability to have infrastructure-less branches driven by mobile networks. It will be deployed as a fully programmable framework both in the core and in radio resource management, essentially as a cloud-centric infrastructure.

We anticipate benefits from 5G in the financial sector will mainly come from enriching customer channels to mobile devices, and allowing a greater range of real-time, latency-sensitive transactions and complex queries to cloud-hosted banking applications. The additional performance of 5G networks will allow advanced security and verification controls to run over the network from cloud environments, rather that residing on less performant and secure user devices.





5. Al and machine learning in the contact centre

Increasingly, AI and machine learning are stepping in to improve contact centre efficiency and improve the experience of both customers and agents. AI can deflect calls from agents by offering other options such as messaging with self-service virtual agents (chatbots), reserving live agent interactions for more complex queries. Al can also bring together knowledge to predict customer needs more accurately – and then support agents with suggested answers to give a richer response. Adding a machine-learning-driven guidance solution to the contact centre can cut agent training times and costs, because agents can focus on learning one system that predicts and provides what they'll need. Al-powered voice technology is improving security and speeding up the identification process. Plus, organisations are also using AI to deflect customers from calling the contact centre by sending out proactive messages that predict issues, offering advice and suggested next steps at points of potential contact.

Addressing sustainability through digital financial services

Sustainability is now an important issue on the agenda of every financial services organisation, driven by pressure from all angles. Ambitious government commitments mean around 90% of the world is now covered by net zero targets, while customers have already made their expectations clear - 28% of UK consumers have shunned a business they have sustainability concerns about. ©

As the sustainability commitment spreads, investors are moving away from organisations perceived to be part of the climate change problem, rather than part of the solution. Increasingly, consumers will ask questions about how green investment and lending policies are.

Digital technology offers opportunities across the board to become more sustainable - from using technologies like 5G (that's up to 90% more energy efficient than 4G), fibre networks, and the cloud to reduce the carbon footprint of data traffic, to optimising supply chains to make them traceable, ethical and sustainable.

Here are three key ways that technology can promote sustainability within the industry:

1. Reducing travel emissions

Reducing employee travel to central offices and co-located meetings makes a huge dent in an organisation's carbon emissions. And a shift in business model to a more agile, cloud-based, remote working infrastructure is a prime opportunity to cut travel.

2. Building smarter

When people do need to get together, intelligent buildings, equipped with digital technology, mean premises can be more environmentally friendly. Intelligent buildings bring digital technology into a building by design. There's almost no aspect of a building that can't be optimised – walls, water pipes, machinery, refrigeration units, ceilings, doors, windows, desks, appliances, air ducts. With so many ways to make meaningful changes, sustainability returns can follow quickly.

3. Manage data storage better

When it comes to energy consumption, data centres have a reputation for being energy hungry. So, do organisations need to rethink their approach to data? Certainly, organisations often save everything and don't question what's worth saving. Greater selectivity will cut carbon emissions. By adopting private cloud platforms delivered on OPEX models of operation in power-efficient data centres, organisations can increase overall efficiency and cut energy use.

of ICT's total carbon emissions are generated by data centres, but this will fall to

20%

in 2030 due to a shift to renewable energy. ©

Make sustainability part of everything you do

The potential to deliver financial services more sustainably is increasing as innovation and digitalisation grows within the sector. The critical point is to stop thinking of sustainability as a separate topic. Instead, leading organisations are seeing sustainability as a thread that runs through all aspects of operation.

Digital transformation can support sustainability by:

- reducing travel by offering customers real-time video consultations when it suits them
- introducing IoT motionsensor lighting and heating to only use energy when essential
- using AI-driven models in data centres to deliver energy efficient computer power.

How to implement effective digital transformation

While digital transformation looks different for different financial services organisations, success is built on choosing infrastructure that offers the right security, service and management. The best way to achieve this is using a clear and complete roadmap supported by organisation-wide buy-in.

1. Think big to plan comprehensively

Digitalisation should be aspirational as well as solutions driven. It's likely that the goal of any financial services organisation is to move from a siloed, inconsistent customer experience to providing seamless, transparent, simple and outstanding customer journeys. And yet, we often see a lot of fragmentation in digital transformation in the industry that only address parts of that goal. Move beyond obvious. smaller challenges or shortterm objectives and work out how you can achieve the bigger picture.

2. Baseline before you begin Your journey to unlocking all the benefits of digital transformation as an agile, connected organisation must start with a thorough understanding of where you are right now.

With a clear idea of the capabilities you have, you can map them to your goals and objectives at both a broad strategy and business unit level – a key part of building a roadmap to your future mode of operation.

3. Build security into every aspect of digitalisation

Security is foundational for every digital evolution and it's most effective if it's planned into your transformation from the very beginning. Collaboration tools, secure connectivity for trading anywhere, cloud-based mission-critical applications - all of these drive more efficient business practice and better customer service. but they can also widen an organisation's attack surface. Building in security by design gives you the freedom and peace of mind to explore the full potential of digitalisation.

4. Choose a strategic approach that tackles key concerns

Digital transformation in financial services can be seen as a high-stakes activity because the need for it to be secure, compliant and seamless is so fundamental.

By choosing an agile approach to transformation that tests a digitalisation step and learns from it before moving on to the next stage, you can address concerns as they arise.

5. Remember the importance of people in transformation

It's also vital to take your people on your digital journey with you. Countless organisations have found their digital projects dead in the water thanks to a lack of user adoption. Workplace culture is a huge factor in digitalisation success, so digital upskilling needs to be a priority.

Prepare and partner for the future

Seeing your digital transformation as an always-live operation will keep you prepared for the future. Look for a partner who will work with you to plan your journey, investing time into helping you workshop a strategy that gets into the detail of your planned transformation across future networks, cloud, service transformation, security, unified comms and the contact centre.

A blueprint for digital financial services

It's critical that infrastructure networks can support seamless and flexible connectivity to the at-scale and on-demand hosting, processing and data analytics services provided in the cloud. Our customers are also increasingly using more than one cloud service provider (especially cloud hyperscalers) to manage their large data workloads, and are operating in multi-cloud and hybrid cloud environments. And, while networks connecting to multiple cloud solutions can address the question of agility, they can create issues around securing data, maintaining visibility and control, meeting regulatory and compliance requirements, and ensuring the right levels of performance.

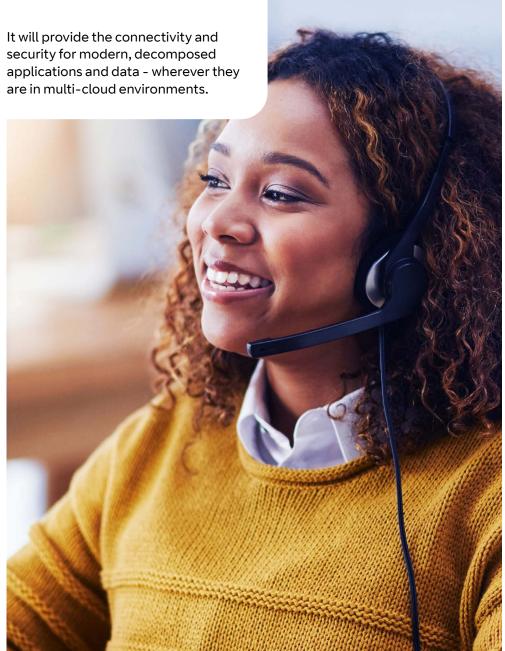
The role networks play in improving application performance is focused on reducing latency, improving access speeds, and enhancing real-time analytics capability and end-user experience. These are increasingly critical factors where application usage and workflows are moving outside traditional network boundaries. They're becoming more unpredictable, and increasingly encrypted from the edge of the network where offloading computing from the cloud is an option gaining more market traction. This increasing

number of user endpoints, multicloud hosted applications and edge computing adds complexity to our customers' networks, making it essential that the networks are architected at the same time as embedding evolved security policies.

So it's clear to us that the future network needs to be driven by the digital experience you're seeking to provide to your customers, and we're constantly exploring collaboration opportunities to ensure our investments in future networks align perfectly with your business transformation objectives.

We've worked closely with our customers to create a cohesive approach to digital transformation that incorporates key areas of innovation, from 5G, to software-defined networks, to advanced internet-based cloud connectivity and new security models.

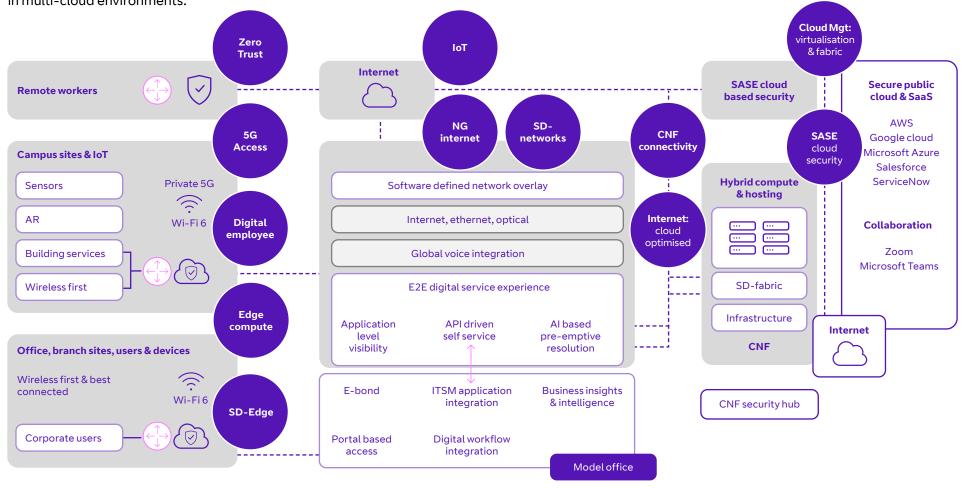
In our digital blueprint for financial services, these core areas inter-work with advances in the digital service models we now provide based on advanced AI, predictive analytics and increasingly API-driven automation. Fundamentally, the future network will be software-defined, virtualised and will have the capability to secure data flows in real time.



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Why BT for digital financial services?

We are at the heart of the banking and financial services community

For over 50 years we have been an active member of the industry. We led the city through its first 'big bang' of digital transformation from voice trading to electronic trading and we're ready to lead financial services through this next step in digital transformation. We're a driving force within the financial services sector, working closely with the Financial Conduct Authority and financial regulators to shape policy and make sure our solutions always deliver risk and compliance outcomes that are fair, explainable and auditable.

We offer specific solutions for financial services

By listening closely to financial services organisations and working alongside them as their operational landscape evolves, we create the bespoke solutions they need. Through Radianz, we seamlessly and securely connect brokers, exchanges, market data sources, analytics, clearing firms and other financial services providers in over 40 countries. Our trading solution supports over 79,000 trading turrets on trading floors across the world.

Cardway, our card transaction system, carries over 20 million payments daily. And our cloud for financial services proposition enables financial services organisations to access the benefits of the cloud while managing the risks. @

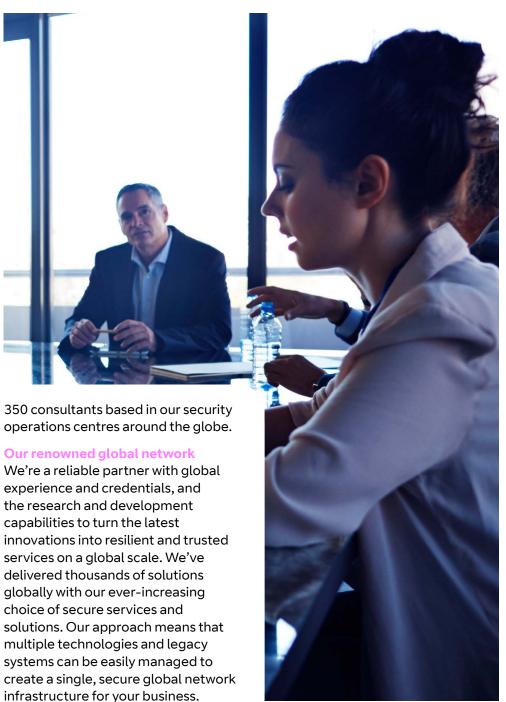
We offer a smart transformation process tailored to financial services

We understand that any digital transformation programme in financial services must be tried and tested, reliable, scalable, and secure. Our bespoke smart transformation process delivers insight into how industry changes map onto an organisation's business outcomes. It thoroughly analyses existing infrastructure and potential transformation solutions, including benefits. It generates an ecosystem roadmap and business case that shows where investment can best achieve savings and accelerate transformation.

We're security specialists

Our experience and expertise in protecting governments, nation states, critical national infrastructure and large global corporations from over 6,500 cyberattacks each day gives us a ringside seat on the complex security threat landscape. We use this unique position to support organisations to detect and respond to threats in a Zero Trust world with real time visibility and monitoring, drawing on the expertise of our 3,000 security experts and

We're a reliable partner with global experience and credentials, and the research and development capabilities to turn the latest innovations into resilient and trusted services on a global scale. We've delivered thousands of solutions globally with our ever-increasing choice of secure services and solutions. Our approach means that multiple technologies and legacy systems can be easily managed to



The breadth and depth of our portfolio

Through our broad portfolio of solutions, we can easily integrate with the collaboration applications, data and third-party cloud providers you need globally. Then our end-to-end management of your entire solution simplifies operations for you – and improves user experience for your team and your customers. Our portfolio combines our deep expertise and extensive capabilities in cloud, networking and security services.

Our extensive and experienced partner ecosystem

We offer an ecosystem of partnerships to transform the way you run your operations. Our links with leading public cloud providers delivers flexible connectivity into hyperscalers and regional data centres. And, through leading industry partnerships, we blend the latest specialist technologies into what we offer.

Our investment in R&D and innovation

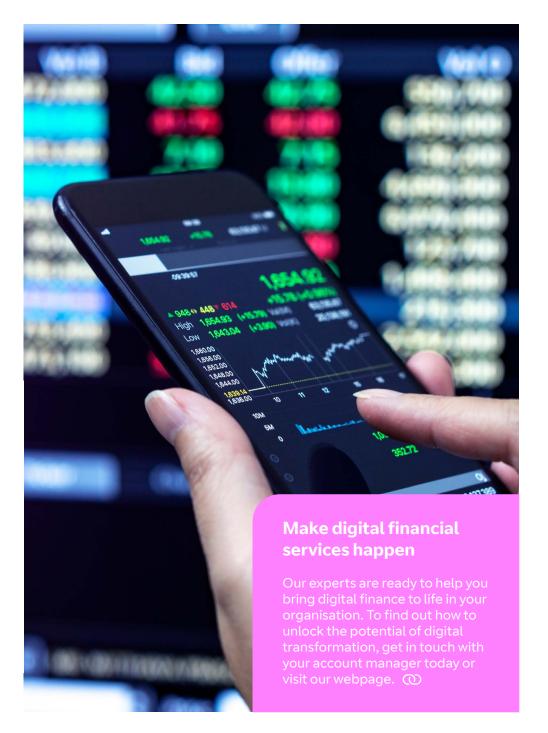
A commitment to innovation is part of our DNA. We've invested £2.5bn in research and development over the last five years, making us the third largest investor in R&D in the UK. Our 13,000 scientists and technologists worldwide have filed over 10,000 patents since 1990 to push forward the boundaries of what we can help our customers achieve.

We take an open approach to innovation, working in close collaboration with our customers and strategic partners or specialist innovators such as universities, government organisations, standards bodies and technology companies. Our innovation scouting teams are always scanning the horizon for ideas and expertise generated by third-party organisations that we can incorporate into our search for the next technological breakthrough.

Our own BT Labs at Adastral Park is a globally recognised centre for telecoms research and a key source of UK Intellectual Property, and our 4,000 scientists, IT experts, engineers and collaboration partners based there continue to push the boundaries of innovation.

Our long-standing commitment to sustainability

We've been on a climate action journey for over 25 years, since setting our first carbon reduction target in 1992. Since 2016/17 we've reduced the carbon emissions intensity of our operations by 57% and have reduced carbon emissions by 19% in our supply chain over the same timeframe. We've pledged to be a net zero and circular business by 2030, and 2040 for our supply chain and customers.



Digital financial services in action

Flexible trading support for a 'work anywhere' market

The challenge

A leading provider of market infrastructure wanted to move its global broker teams to applications hosted on a secure software-based platform at the same time as identifying cost savings across the organisation. Fast, stable and very high-quality audio was critical to the business.

The solution

We supported the global migration of its brokers to BT Trading, a unified comms and collaboration platform engineered specifically for the high-performance real-time trading, regulatory and security needs of the global capital markets. Our software-based application provides greater business flexibility and resilience, supporting trading in the office or remotely, with all regulatory and security obligations met.

The result

The organisation can now easily expand its operations, embrace new technologies and meet all compliance obligations for service availability and call recording. Reducing real estate needed for technology infrastructure and disaster recovery sites has cut operational expenditure.

A dynamic network for the future

The challenge

One of Europe's biggest banks wanted to introduce innovative new digital services and ways of working, and wanted a network that could deliver increased bandwidth, securely, efficiently and at low cost.

The solution

In order to help the bank foster innovation and support its digital transformation, we delivered a cloud-based network featuring a managed SD-WAN solution that could provide the same high standards of service and control in all countries.

The result

The bank now has the platform it needs to grow and expand worldwide, in a consistent and predictable environment, with no compromise on security. It enjoys higher bandwidth, greater connectivity and flexibility at lower costs.

Future-proofed network and trading

The challenge

Before the closure of the PSTN network, a leading financial community of firms and industry professionals wanted to move its voice network and trading platform to a secure global cloud solution.

The solution

The community was onboarded to the new cloud-based solution in just 24 hours, and users can connect via a desktop or Android app, or via an internet VoIP device. The solution is supported by our Private Compute hyperconverged platform with a dedicated Infrastructure as a Service (laaS), procured, delivered and managed by us in a UK data centre.

The result

The community has transferred smoothly to the new platform and, because it's built on standard building blocks, it can scale up easily whenever required with extra instant capacity. The group has all the flexibility it needs, backed by robust security.



Offices worldwide

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February 2022