



# Selling with Banking and Insurance Growth Initiatives

Tom Turkenkopf, Global Sector Manager - FSS  
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# Agenda

## Topics to be covered are:

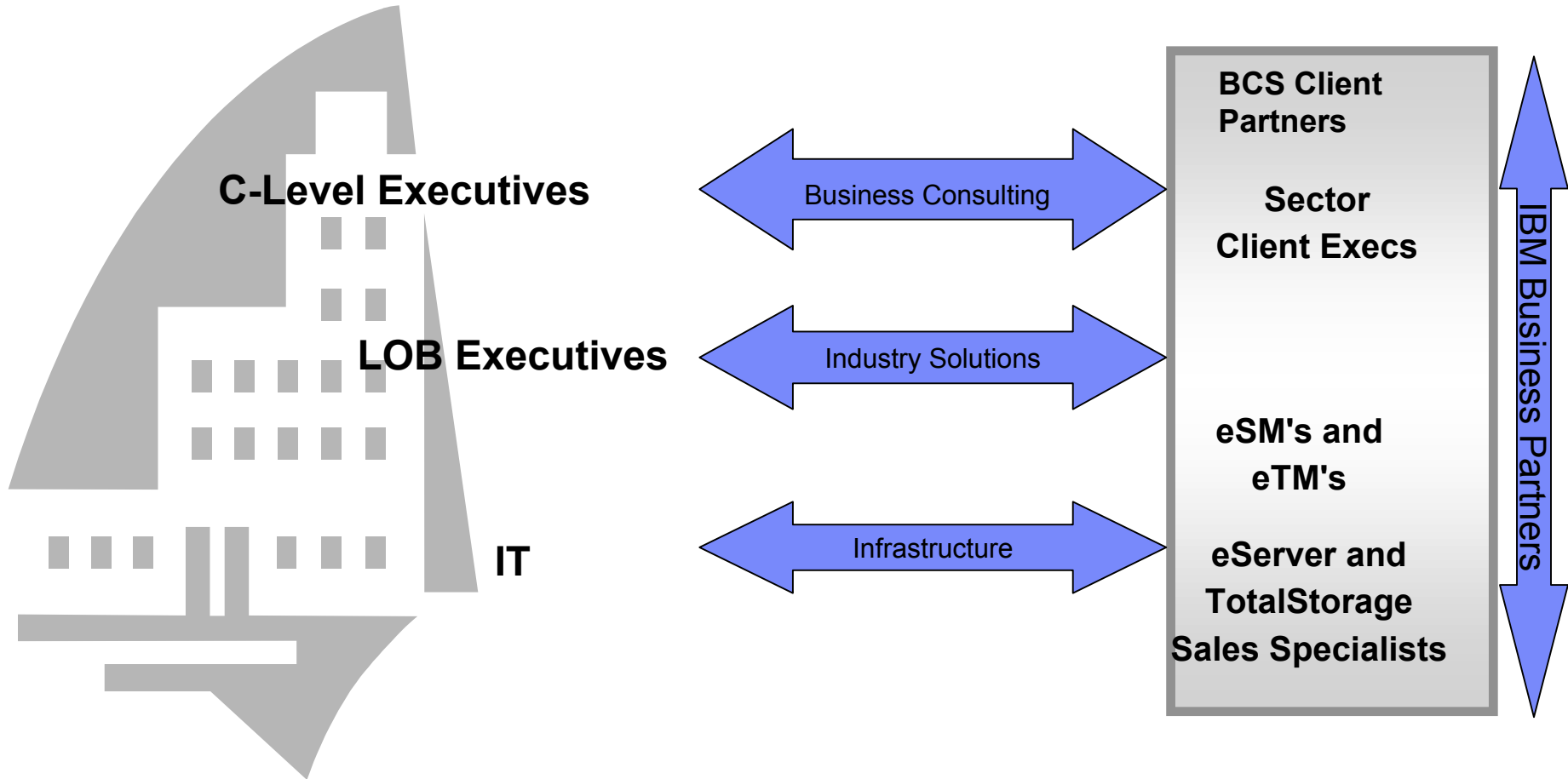
- **Learning Objectives**
- Banking and Insurance Overview
- Banking and Insurance Solutions
- Banking Flash Demo
- STG Solutions
- Proven Success
- Selling Strategy/Resources

## Learning Objectives

**At the conclusion of this material, you should be able to:**

- Identify the major revenue opportunities in Banking and Insurance
- Collaborate with FSS and BCS to increase sales
- Use IBM's strengths in the on demand operating environment to sell to these opportunities
- Describe customer references in Banking and Insurance
- Select the appropriate resources you can use to help you win

# Industry selling takes place on three levels



**Selling across all three will differentiate IBM from our competitors and possibly help you get more executive sponsorship**

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# Marketplace Opportunity - Bank I/T Spend: Drivers of Demand

BANK PERSPECTIVE			
Objectives	Banks' Strategy	Banks' Tactics	Opportunities for IBM
Efficiency	Protect/grow margins through dramatically lower stable cost structures	<ul style="list-style-type: none"> <li>Transform business processes</li> <li>Simplify/renew infrastructure</li> <li>Variabilize cost structures</li> </ul>	<ul style="list-style-type: none"> <li>Business process transformation</li> </ul> <div style="border: 1px solid black; background-color: yellow; padding: 5px; text-align: center;"> <b>Infrastructure Simplification</b> </div> upgrade
Growth	Top-line revenue growth via a differentiated value proposition	<ul style="list-style-type: none"> <li>Reinvent the front-office</li> <li>Refocus on the customer</li> <li>Develop new products/services</li> </ul>	Branch upgrade + multi- <div style="border: 1px solid black; background-color: yellow; padding: 5px; text-align: center;"> <b>Data Integration and ILM</b> </div> New product innovation
Resilience	Comply with regulations and protect earnings from Risk in any form	<ul style="list-style-type: none"> <li>Centralize risk management</li> <li>Reduce capital requirements via improved op risk controls</li> <li>Transparent financial reporting</li> </ul>	<div style="border: 1px solid black; background-color: yellow; padding: 5px; text-align: center;"> <b>Business Continuity</b> </div> Sarbanes Oxley etc.
INDUSTRY PERSPECTIVE			
Consolidation	Thrive in consolidating industry	<ul style="list-style-type: none"> <li>Clean up balance sheet</li> <li>Simplify IT environment</li> <li>Maximize business flexibility</li> </ul>	<ul style="list-style-type: none"> <li>Post-merger integration</li> <li>Infrastructure simplification</li> </ul>
China Reform	Exploit growth opportunities in China	<ul style="list-style-type: none"> <li>Prepare for IPO</li> <li>Rebuff new WTO-era competitors</li> </ul>	<ul style="list-style-type: none"> <li>IPO prep. for global competition</li> <li>Market infrastructure requirements</li> </ul>

Breakthrough Technology

# Key Insurance Trends 2004-2006

## Non-Life

- Improved equity markets strengthen investment returns and balance sheet
- Imperative to expand into emerging markets to grow and maintain share
- Rate increases unlikely to match 2002-2003 rates

## Life

- Improved equity markets improve EPS and capital
- Expense management initiatives yielding positive results
- Increased demand for equity-linked products

## IBM Implications

- Adjust sales efforts to capture increased discretionary IT spending
- Expand coverage for foreign insurers entering emerging markets
- Continue focus on replacement or modernization of core insurance systems

### Macro trends are favorable for insurers

### Lingering issues continue

### Insurers have strategic and tactical imperatives

- Mutuals continue to compete on price
- Significant unfunded asbestos liability, continuing catastrophe loss escalation over time
- Core insurance capabilities require material investment to drive future profits

- Paucity of demand for life products by younger segment
- Negative spread issues expanding beyond Japan
- Competition from substitute financial products

- Maintain focus on increasing insurer efficiency in spite of improved economy
- Extend solutions to enable insurance product development organizations
- Seek partners with strong core insurance assets to fill gaps

- Significant improvement in loss cost measures
- Drive towards multi-channel, multi-product strategy
- Increased interest in BTO and SO services

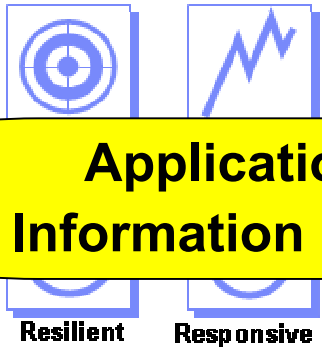
- Numerous acquisitions and divestitures to focus and enhance scale
- Expansion into health and pension markets
- BPO and SO outside of U.S. increase in order to address closed book and inefficiencies

- Gain share in SO/BTO opportunities or risk lock-out
- Allocate resources based on customer / market size and potential for growth
- Increase development of industry-specific tools and process approaches



# Architecture is the key to flexibility and responsiveness

on demand business imperatives



**Application Layer Information Framework**

*"I want on demand"*

*"We need to rationalize across our lines of business"*

*"We must get new products to market faster"*

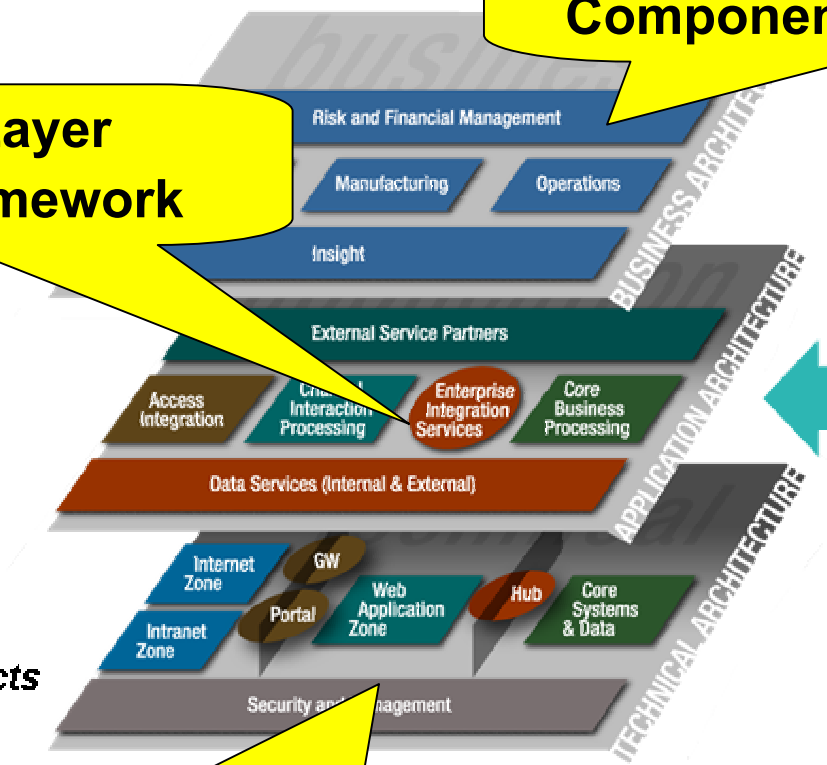
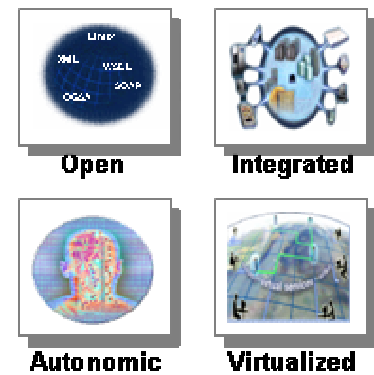
**Business Solutions Component Business Model**

*"We need to drive IT"*

*"legacy applications"*

*"I want to save on my infrastructure"*

on demand technical imperatives



**Operating Environment Five Enterprise Domains**



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# Business Solutions & Operating Environment

## IBM Infrastructure Solutions

## IBM Business Solutions

Operating Environment 8

- enterprise **user** domain  
Simplifying User Platform
- enterprise **process** domain  
Improving Process Integration
- enterprise **information** domain  
Leveraging Information Insights
- enterprise **development** domain  
Accelerating Business Driven Development
- enterprise **infrastructure management** domain  
Optimizing Infrastructure for Workloads  
Securing the Infrastructure

- 1 Banking Front Office
- 2 Core Sys & Payments
- 3 Risks & Compliance
- 4 FM Data Mgmt
- 5 Trade Process Transf.
- 6 Insurance Front Office
- 7 Insurance Back Office

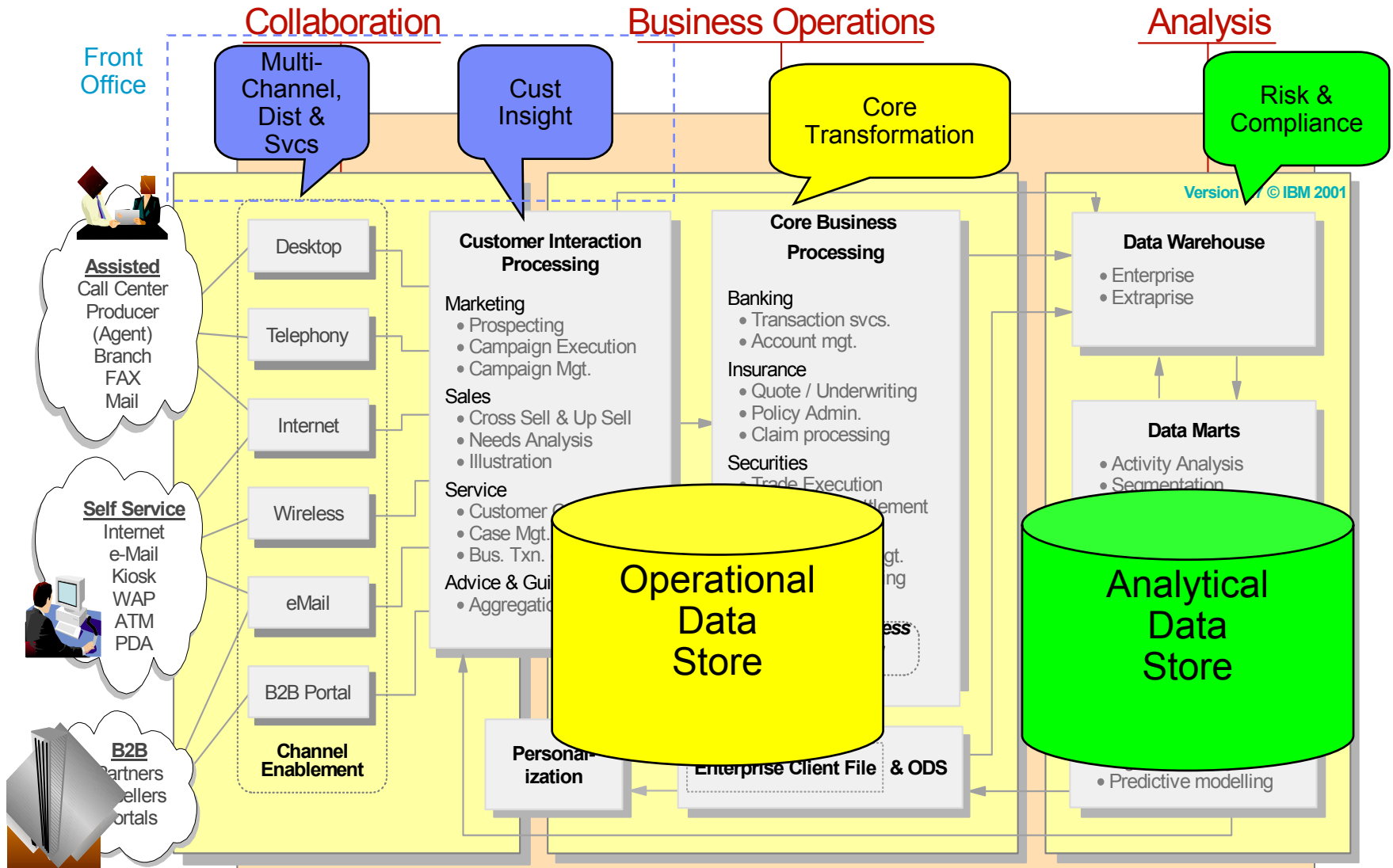
9 Managed Services

10 Banking in China

Integrated program      Aligned Programs

Agreed point products & Services —business as usual, IT focused— i.e.: upgrades

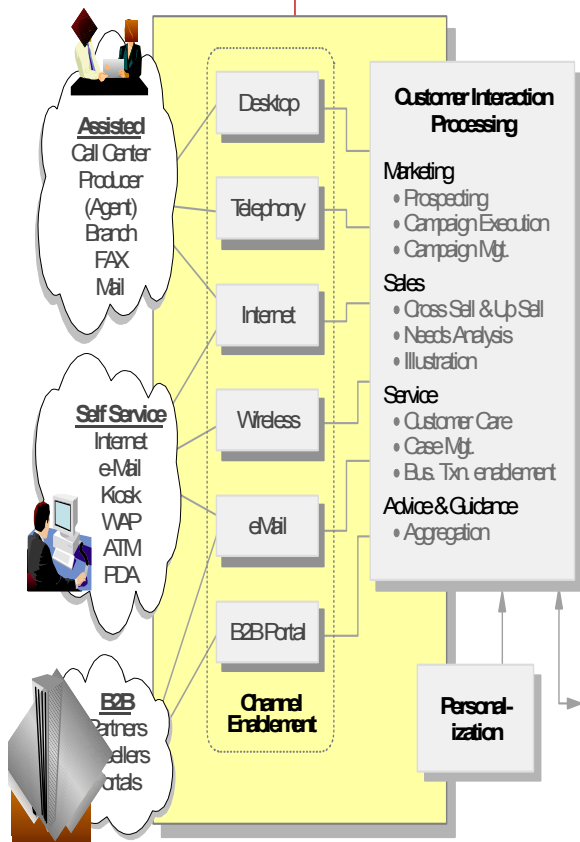
# Common FS Architecture



Supported by Data Transformation and Enterprise Application Integration

# Front Office Multi-Channel Transformation Distribution & Services

## Collaboration



### Issues

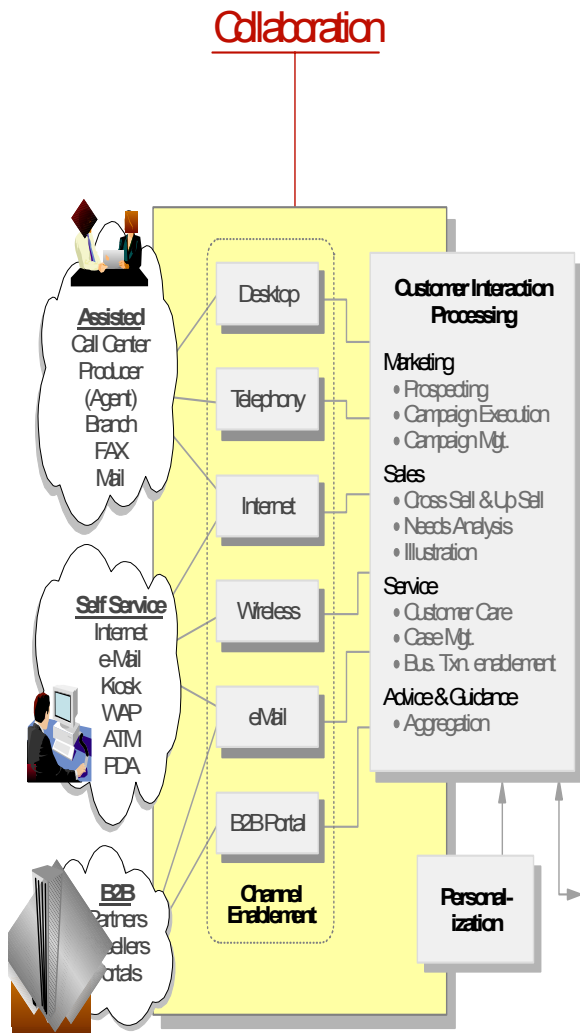
- Increased attention to Total Cost of Ownership for branch-related outlay
- Shift focus from cost center to revenue generation
- Channel integration – process and technical

### Value Proposition

- Flexible, open integrated platform
- Consistent, effective and efficient front end to Bank – unique customer experience

	Description	Examples of ISV's
<b>Banking</b>	Transforms bank's channels, such as branch and electronic channels, to improve support for staff and customers	<b>Argo Data</b> (x), <b>Avaya</b> (p, x), <b>Callidus</b> (p, x), <b>Chordiant</b> (p), <b>Eontec</b> (z, p, x), <b>Financial Fusion</b> (p, x), <b>Genesys</b> (z, i, p, x), <b>PeopleSoft</b> (z, p, x), <b>Presence Online</b> (z, i, p, x), <b>S1</b> (p, z, x), <b>Siebel</b> (z, p, x), <b>VeriSign</b> (p), <b>Wincor</b> (p)
<b>Insurance</b>	Provides insurers means to manage channel and services including agents, call centers, Internet sales	<b>Avaya</b> (p, x), <b>Callidus</b> (p), <b>Chordiant</b> (p), <b>E.phiphany</b> (p, x), <b>Genesys</b> (z, i, p, x), <b>DWL</b> (z, p, x), <b>Presence Online</b> (z, l, p, x)

# Front Office Customer Insight



## Issues

- Increased attention to Total Cost of Ownership for branch-related outlay
- Shift focus from cost center to revenue generation
- Channel integration – process and technical

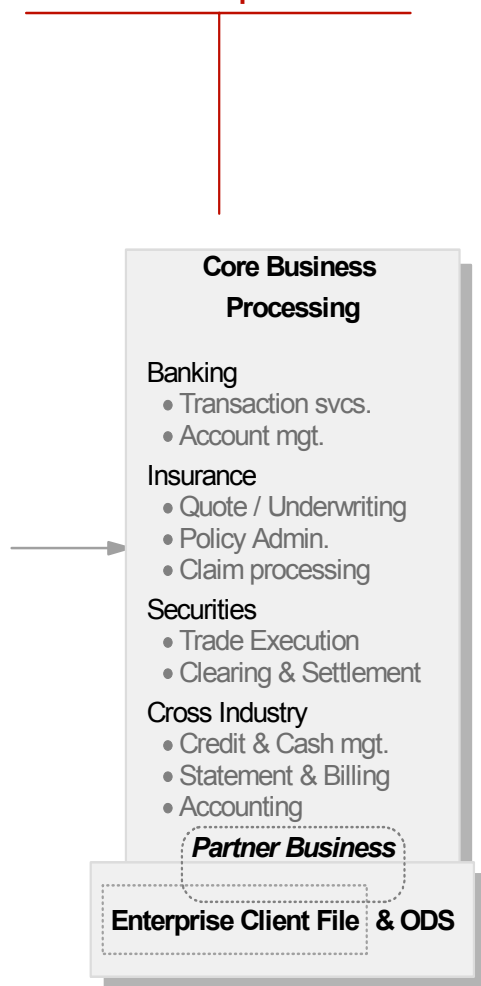
## Value Proposition

- Flexible, open integrated platform
- Consistent, effective and efficient front end to Bank – unique customer experience

	Description	Examples of ISV's
<b>Banking</b>	Enables more customer-centric organization with segmentation and analysis, targeted campaigns	<b>Ariba</b> (p, x), <b>Avaya</b> (p, x), Business Objects (p, x), <b>E.piphany</b> (p, x), <b>EXE</b> (z, i, p, x), <b>Kana</b> (p, x), <b>Marketsoft</b> (p), Microstrategy (z, i, p, x), <b>PeopleSoft</b> (z, p, x), <b>SAP</b> (z, i, p, x), <b>SAS</b> (z, p, x), <b>Siebel</b> (z, p, x)
<b>Insurance</b>	Enables insurers to establish customer-focused strategy with single customer view, segmentation and analysis	<b>Ariba</b> (p, x), <b>Avaya</b> (p, x), Business Objects (p, x), <b>Callidus</b> (p), <b>Chordiant</b> (p), <b>DWL</b> (z, p, x), <b>E.piphany</b> (p, x), <b>EXE</b> (z, i, p, x), <b>Kana</b> (p, x), Microstrategy (z, i, p, x), <b>PeopleSoft</b> (z, p, x), <b>SAP</b> (z, i, p, x), <b>SAS</b> (z, p, x), <b>Siebel</b> (z, p, x)

# Core Systems & Payments

## Business Operations



### Issues

- Old, inflexible systems – costly maintenance
- Multiple operations for multiple channels
- Slow, uncompetitive new product development

### Value Proposition

- Process Transformation (incl. change mgmt)
- Best in class ISVs on IBM open infrastructure
- Improved infrastructure resilience and scalability

	Description	Examples of ISV's
<b>Banking - Core</b>	Transforms back-office banking core processing from product-centric to integrated systems	Accenture / Alnova (z), <b>Fidelity Information Services</b> (z, i, p), Fiserv (i), <b>i-flex</b> (p, x), Kirchman (z, i), <b>Misys</b> (i, p, x), Sanchez (p, x), <b>Temenos</b> (z, i, p, x)
<b>Banking - Payments</b>	Update and manage processes and systems from payments initiation through back office to final settlement	Bottomline (p), <b>Carreker</b> (z, p, x), Certegy (z, p, x), eFunds (z), <b>Fair Isaac</b> (z, p, i), <b>Kyberpass</b> (p, x), Oasis (p), Paysys (z, p), S1 (p), <b>S2</b> (z, p), SEMA (z), <b>TSA/ACI</b> (z, p, x)
<b>Insurance</b>	Enables insurers to underwrite, administer policies and settle claims	<b>Castek</b> (z, x), J. D. Edwards (i, p, x), <b>Koukia</b> (z, p), SAP (z,i, p, x), Sherwood (i), SunGard (z,i, p, x), <b>TIA</b> (p, x), <b>The Innovation Group/TiG</b> ( z, p, x)



# Risk & Compliance

Risk Management

Compliance

Operational Risk & Resilience

## Analysis

Version 1.7 © IBM 2001

**Data Warehouse**

- Enterprise
- Extraprise

**Data Marts**

- Activity Analysis
- Segmentation
- Market Mgt.
- Profitability
- Campaign Devt
- Campaign Assessment

**Data Analysis & Reporting**

- Data Mining
- Mgt. Reporting
- Predictive modelling

### Issues

- Patriot Act, Sarbanes-Oxley, International Accounting Stds, SEC
- Operational Risk, Security requirements over dispersed apps & channels
- AML / Fraud detection – Identity Theft management
- Basel II requirements

### Value Proposition

- Enterprise-wide approach to Risk Management
- Multiple AML / Fraud detection alliances
- Maximize the ROI in the areas of risk management & business continuity
- Allow institutions to comply with regulation and increase capital productivity while improving their governance and decision processes as well as reducing their vulnerabilities.

	Description	Examples of ISV's
<b>Banking</b>	Covers regulatory compliance, anti-money laundering, operational risk measurement and management	Algorithmics (p), Acxiom (z,p,x), Centerprise (x), Fair Isaac (z, p), <b>Misys</b> (l, p, x), PeopleSoft (z, i, p, x), <b>SAP</b> (z, i, p, x), <b>SAS</b> (z, p), <b>Searchspace</b> (p), SunGard (z, i, p, x), <b>Swift</b> (p, i), Zantas (p)



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# IBM innovation and computing technologies provide choice

## Core Products

### IBM eServer

Mainframe Servers

### IBM TotalStorage

Disk Storage

Storage  
Networking

Unix Servers

Midrange Servers

Blade Servers

Tape and  
Optical Systems

Intel processor-  
based Servers

AMD processor-  
based Servers

Storage  
Software

Clusters



Operating Systems

Processors

## Core Technologies

## Core on demand Technologies



zArchitecture™



Power™  
Architecture



Virtualization Engine



Enterprise  
X-Architecture™



Grid Computing



Capacity  
on Demand

Systems  
Consolidation

Partitioning



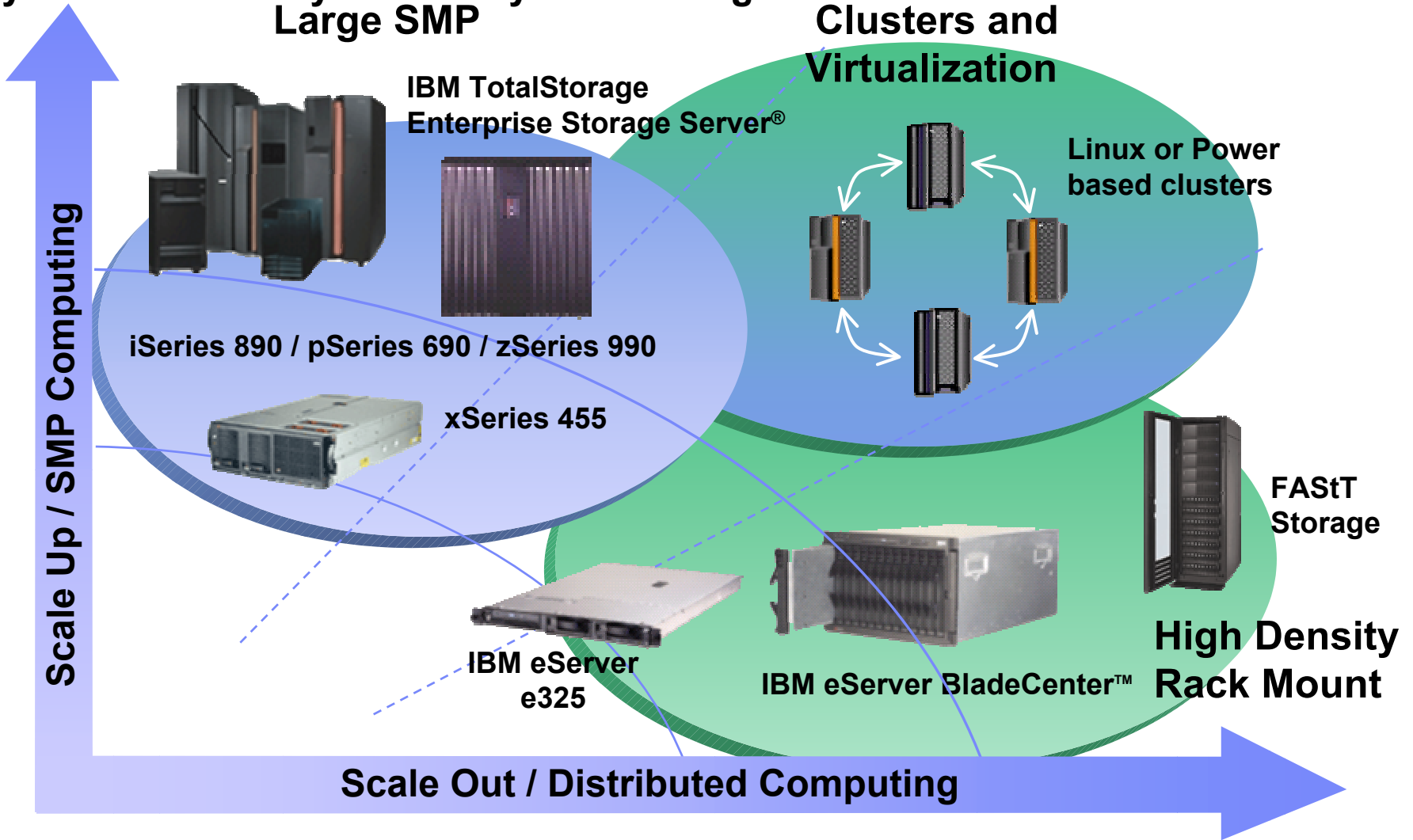
Autonomic  
Computing



Linux open  
standards

# IBM eServer and IBM TotalStorage:

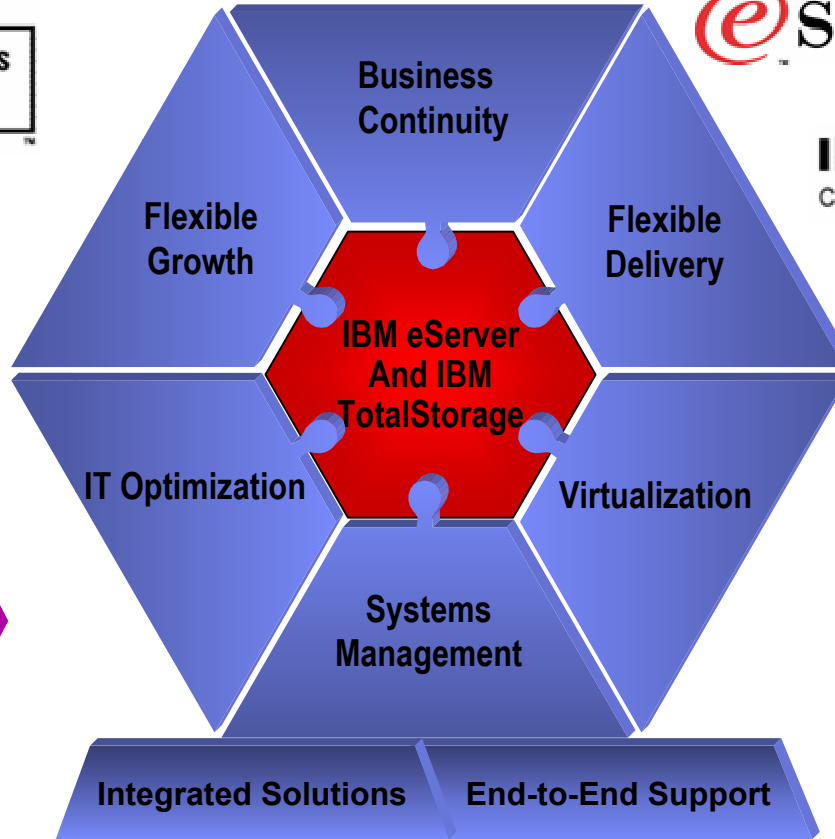
Systems that take you where you want to go



# TEAM IBM



## IBM Global Financing



**IBM TotalStorage™**  
Connected. Protected. Complete.

- DB2.** Data Management Software
- Tivoli.** software
- Lotus.** software
- WebSphere.** software
- Rational.** software

Do it yourself   We Assist   We do it for you

Offering capability

Best practices

## IBM Global Services

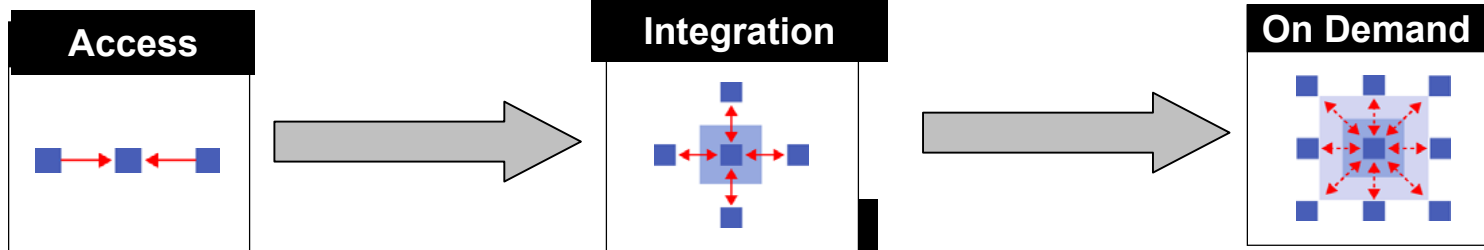


## IBM Design Centers for e-business on demand

IBM @\_server Technical Support Advantage



# The on demand journey- next steps: Where you start depends on your priorities



Flexible Growth

- Technology Leadership
- Scalability
- Investment Roadmaps
- Linux

Virtualization

- IBM Virtualization Engine System Technologies and Services
- Logical Partitioning, Micro-partitioning and clustering
- Grid Computing
- IBM TotalStorage Productivity Center

Business Continuity

- High Availability Options
- Logical Partitioning
- Hardware Cryptography
- Intrusion Detection

Systems Management

- Workload Management
- Orchestration and Provisioning
- Autonomic Computing Technology

Flexible Delivery

- Capacity on Demand offerings
- OIO and TotalSolution Financing
- Deep Computing on Demand

IT Optimization

- Consolidation Studies
- Infrastructure Simplification with Virtualization
- IBM eServer BladeCenter
- Improved TCO



# Solution Business Value

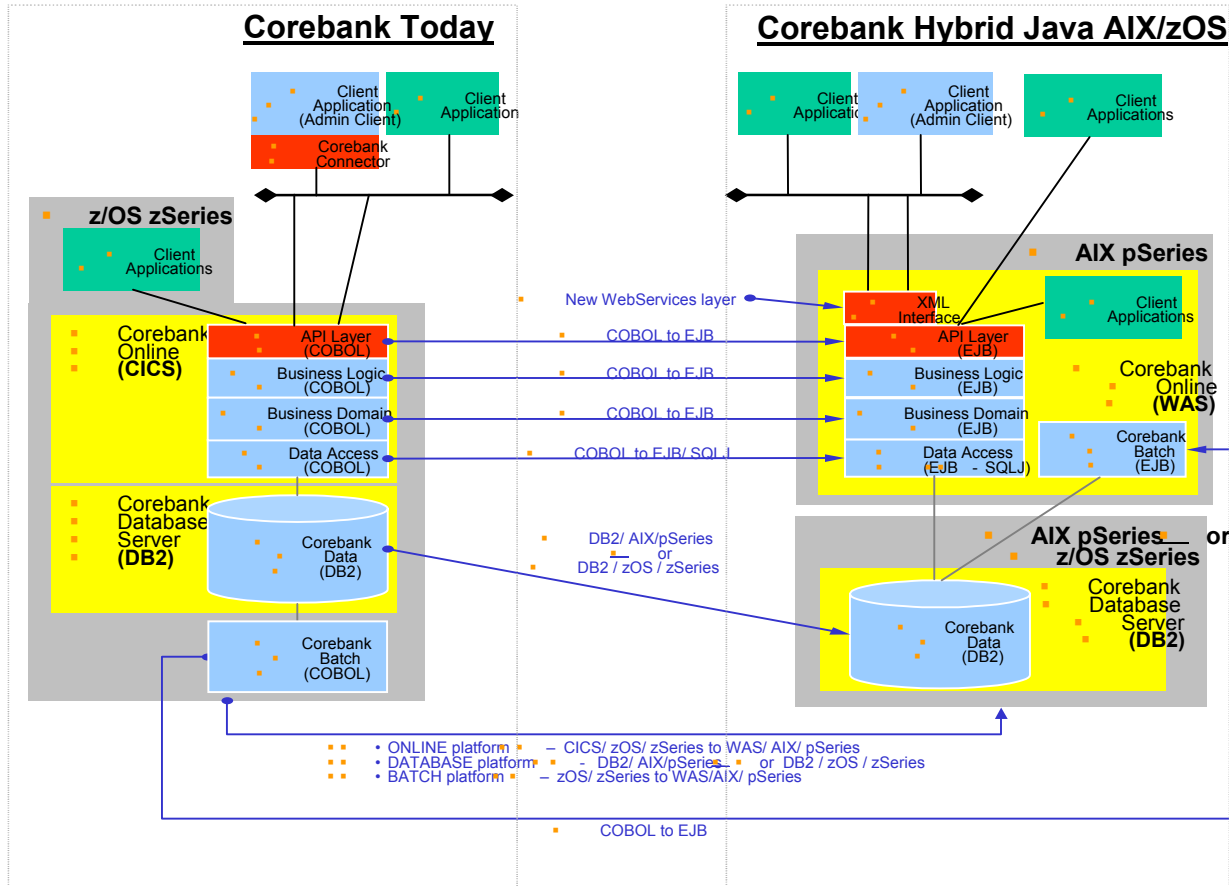
	<b>Efficiency</b> Protect/grow margins through dramatically lower stable cost structures	<b>Growth</b> Top-line revenue growth via a differentiated value proposition	<b>Resilience</b> Comply with regulations and protect earnings from Risk in any form
<b>Flexible Growth</b>		★	
<b>Business Continuity</b>	★		★
<b>Flexible Delivery</b>	★	★	
<b>Virtualization</b>	★	★	★
<b>Systems Management</b>	★		
<b>It Optimization</b>	★		



# Fidelity Info Systems – IBM WebSphere/J2EE - based Core banking solution

## Technical architecture

- Flexibility
  - Options
  - Reduced cost
  - Resilience
  - Differentiation
- 
- Foundation for renewed shareholder value



# Key Multi-Industry ISVs

- **“ 3 Integrated ISVs” plus SAS**
  - Top level Alliance – significant revenue targets
  - Partner leads
  - Have demand generation programs to generate leads
  
- **Solution Focus**
  - People Soft - Customer Insight, Business Efficiency
  - SAP - Customer Insight, Core Insurance, Risk & Compliance
  - Siebel - Customer Insight, Insurance Distribution & Services, Business Efficiency
  - SAS - Customer Insight , Risk & Compliance
  
- **FSS Global Alliance Contacts (They can help you find the right contact in your region)**

**Note: This will be provided as a handout at STGU**

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# U.S Credit Union

## Why on demand?

Over the past few years, the state legislation had prevented credit unions from establishing new branches to facilitate growth. To surmount this obstacle and transform its business, The firm developed a wide range of online services. Looking forward, the credit union foresaw vigorous growth in both the number of applications and member volume. The firm needed a system that could not only provide 24x7 availability, but also would be responsive and able to scale with increased customer usage.

## How and where did they start?

- The firm began by assessing the legacy system that was running the credit union's applications. Upon determining that the legacy system lacked the resilience to support rapid implementation of new services, the team chose to create a new on demand infrastructure.
- The credit union uses an application suite from S2 Systems on an IBM zS@server™0 server running the IBM z/VM®, Linux and IBM VSE/ESA™ operating systems to host the teller and loan system. A storage area network (SAN) based on the IBM TotalStorage® Enterprise Storage Server® (ESS) provides storage support.
- Using advanced zSeries virtualization techniques, the credit union can set up multiple virtual test and production servers—Linux and VSE/ESA guests on z/VM—within the same physical server.

## *What benefits did they achieve?*

- Open standards allow the credit union to more efficiently deploy new applications in response to customer demands—without investing in new hardware
- zSeries virtualization enables on-the-fly creation of virtual Linux servers, which allows administrators to implement and test application changes without affecting the production environment
- On/Off Capacity on Demand helps increase responsiveness by giving the credit union the flexibility to cost-effectively manage spikes in system usage

# U.S Bank

Core Banking  
Internal

## Why on demand?

This bank provides credit, debit, ATM and merchant services and e-commerce activities to nearly 25 million business customers. Faced with stiff competition for its market share, the bank realized that it had to offer appealing new products that would let business customers operate more efficiently, or its profits would decline. However, the bank could not afford up-front investment in the technology infrastructure the new projects would require. A more flexible payment method for high-performance business systems would enable the bank to devote resources to developing and providing innovative financial products and serving more customers, optimizing its profitability.

## How and where did they start?

- The bank sought a highly available, scalable Web hosting environment to support its B2B credit card service application which provides accounting, fulfillment, payment and reporting functions.
- The bank turned to IBM Global Services – e-business Hosting Services™ to host the B2B service. The infrastructure consists of two hosted environments, one for government agencies and the other for commercial customers. It is based on IBM @server™ xSeries® 7000 systems and IBM @server™ JNIX® processor-based servers running WebSphere® MQ.

## What benefits did they achieve?

- The bank is now able to pursue new markets because it can expand capacity quickly and easily without the burden of a large initial infrastructure investment
- The bank was able to extend its hosted solution to corporate expense account customers, improving its profitability
- The bank can shift resources from IT to developing and providing desirable financial services, which will have the potential to bring in more revenue
- The bank customers can analyze and process employees' expense reports for one-sixth the cost and at one-fourth the time of former paper-based processes, becoming more productive



# Italian Financial Services Company

## Why on demand?

After a corporate merger left the company with unconnected business processes, the company's efforts to respond to customer concerns, sell new products to existing customers and market itself effectively to prospective customers were severely undermined. Because the company's employees could not share information about accounts or bank policies freely within the company, they sometimes gave incomplete or conflicting answers. As a result, customer satisfaction began to decline. Also, the company could not identify in a timely way its most profitable customers or those most likely to respond to a new offer. The company needed to unify its conflicting business processes in order to improve its customer service and marketing efforts, and thereby boost its competitive proposition.

## How and where did they start?

IBM BCS and a team from the IBM Innovation Center in Milan helped the company deploy an enterprise-wide employee Web portal; providing a single point of access for the company's financial and CRM systems. The service agent can see his or her portfolio at a glance and can deliver fast, personalized service, prioritized according to the customer's value to the company. On the basis of the customer's profile, the system will suggest relevant new financial products, which the agent can promote to the caller. The CRM portal solution was built using IBM WebSphere Studio Application Developer and is based on IBM WebSphere Application Server, WebSphere Edge Server and WebSphere Portal Enable, running on resilient IBM eServer pSeries 360 and 660 systems.

## What benefits did they achieve?

- Boosted its productivity, revenues and market share.
- Employees can access information and respond to customer concerns in realtime, which helps improve customer satisfaction and retention.
- The bank can also plan and carry out effective targeted marketing campaigns and deliver new financial products to the marketplace more quickly.
- During the first six months following implementation, the bank has saved tens of thousands of dollars on client software deployment and training,

# Asian Banking Company

## Why on demand?

Because of its siloed approach to IT management, the Asian bank lacked a standard way of managing customer relationships and sales opportunities in realtime. As a result, it had no way to effectively leverage cross- and up-sell opportunities across banking channels, including branches, the Internet and a call center. To meet key sales and growth objectives, the bank knew it had to become more responsive to the needs of its sales, customer service and marketing departments by providing an integrated, 360-degree view of customers' dealings with the bank

## How and where did they start?

The bank built an integrated, open and flexible customer relationship management (CRM) system that delivers a consolidated, enterprise-wide view of its client base. Now, the bank can analyze and share a broad range of customer-related information in realtime and more effectively tailor financial products to customers' needs. The CRM solution is based on the Siebel Finance CRM suite, and is supported by IBM DB2 Universal Database, IBM DB2 Intelligent Miner Scoring, IBM DB2 Connect and IBM eServer zSeries and xSeries systems.

## What benefits did they achieve?

- 100% increase in cross-sales of financial products
- Up to 82% increase in auto loan sales
- 51% higher credit card acceptance and 35% higher housing loan acceptance
- 100% improvement in customer satisfaction and response time to customer requests



# Asian Life Insurance Company

## Why on demand?

The insurance carrier is determined to become the leading life insurance company in its country by 2010. But the company's disconnected, obsolete business systems and ineffective customer service were hampering its ability to offer customers the products and services they wanted. Compounding matters, the company's customer service was suffering because its legacy systems could not support multiple delivery channels (call centers, branch offices, ATMs, online services) with access to consistent and accurate data. Duplication and errors in customer data were costing the company money to correct, and the poor quality of service was potentially costing customers and market share..

## How and where did they start?

Working with IBM BCS, the carrier implemented a realtime, centralized insurance management system that integrates key business processes across all divisions of the company.. The solution is based on IBM Insurance Application Architecture (IAA) and IBM Strategic Insurance Information Generation and Management Architecture (SIIGMA) software. The IAA content represents about 80 percent of the business concepts required for re-engineering an insurance business—and can save significant development effort. The solution also utilizes IBM DB2 Universal Database running in a resilient IBM eServer zSeries mainframe environment. IBM WebSphere Edge Server delivers load balancing and caching for scalability. Other products used include IBM WebSphere Studio Application Developer, IBM HTTP Server, IBM VisualAge Generator and IBM CICS

## What benefits did they achieve?

- \$1.5 million annual cost savings from improved operational efficiencies
- 34% increase in branch employee productivity
- 83% shortened time-to-market for new insurance products
- Customer-centric model of insurance business helps retain customers and gain new ones

# German Insurance Company

## Why on demand?

Executives realized that relying on outdated, manual processes to communicate with agents regarding policy changes and policy information was affecting the company's responsiveness to its agents and increasing the cost of policy delivery. Agents needed to contact company staff to obtain policy information. When customers needed to change coverage, such as increasing the amount on a life insurance policy or update a billing address, agents needed to submit the request in writing by mail or fax. Company staff would then input the information and send the agent confirmation. Even the smallest policy change could take several days, and staff faced an increasing workload, slowing the approval and enforcement of new policies for customers.

## How and where did they start?

The company invested in IBM solutions; Tivoli software to create an operating environment that enables it to meet service-level requirements, optimize service delivery, improve operational flexibility and reduce costs. IBM WebSphere Application Server provides a rich and reliable Web application platform that enables the company to integrate various business processes. About 20 IBM UNIX-based servers provide the power and performance required to run business applications that support this critical service. An IBM eServer pSeries model 690 server with 15 logical partitions (LPARS) supports the various databases that feed critical business applications. The system uses business policies to automatically balance workloads and dynamically provisions services, avoiding service delays. Customer data and information about insurance policies are stored on an IBM eServer zSeries system and are shared using IBM WebSphere MQ..

## What benefits did they achieve?

- Agent sessions almost quadrupled — from 9,400 sessions to almost 35,000 sessions.
- Service availability has increased
- Response time for resolving problems has decreased and customer satisfaction has improved.
- The company estimates that it has saved money and can resolve problems faster to meet service-level requirements.
- Avoided need to substantially increase the number of people supporting operational processes

# Canadian Insurance Company

## Why on demand?

The company must perform complex calculations at the end of each month to determine its overall asset valuations. These are an indication of how accurately its actuaries are predicting risk – and how profitable the company will be. These calculations were taking up to 30 hours each month. In addition to limiting productivity, the delay jeopardized the asset valuations' accuracy. The company feared losing money in its investments and losing customers to competitors. The company needed a technology infrastructure that would speed up the monthly asset valuation calculations and allow it to respond more quickly to changing market conditions. The company also wanted to leverage its existing computing resources, in order to operate more cost-efficiently.

## How and where did they start?

IBM Global Services – Integrated Technology Services (ITS) partnered with IBM Business Partner Platform Computing Inc. to create a resilient grid computing environment that breaks down the asset valuation calculations into many small jobs that run at the same time on multiple processors. The flexible, virtualized system allows the company to decide when to run a given job, based on the number of processors it uses. The solution's autonomic capacities can also automatically redirect jobs from a failed processor to a functioning one, drastically cutting downtime.. The solution uses Platform Computing's Platform LSF (Load Sharing Facility) to connect 30 existing IBM eServer® xSeries® systems and IBM PCs and virtualize their computing resources. ITS provided project management services and helped with deployment.

## What benefits did they achieve?

- Reduced its manual job scheduling times by 75 percent and its job processing times by 97 percent – from 18 hours for a typical job to 32 minutes
- The company can react to market conditions more quickly and serve its clients more effectively, while freeing staff time and resources for more value-added projects.
- The company is improving its competitive position and profitability

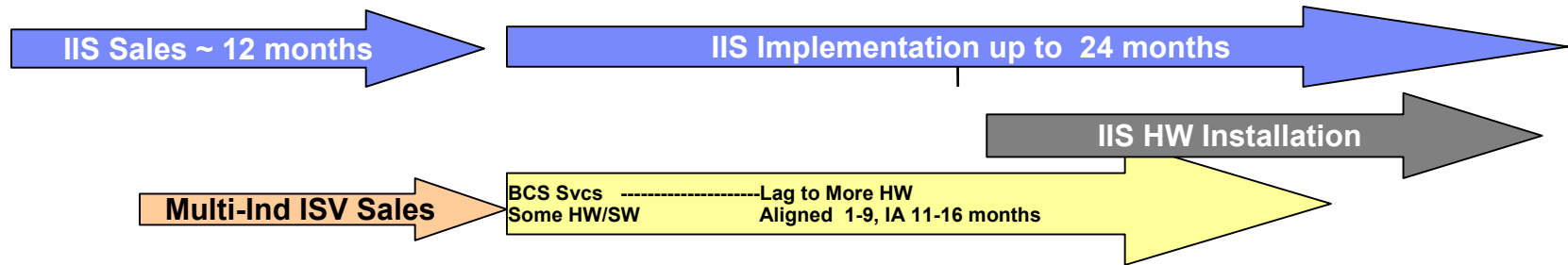


# Agenda

## Topics to be covered are:

- Learning Objectives
- Banking and Insurance Overview
- Banking and Insurance Solutions
- Banking Flash Demo
- STG Solutions
- Proven Success
- **Selling Strategy/Resources**

# Bus. Sol./ISVs - What you need to know and do



## Business Solutions

- IIS sales can be long sales cycles but many have been in progress for quite some time
- The team after the sale is frequently different – you need to know and work with both teams
- Don't assume that FSS/BCS knows much about eServer or TotalStorage, you need to help
- Schedule briefings, provide white papers, get on standards lists

## Alliance ISVs

- Systems selections are much quicker, first installs right away, more later on
- Know IBM and Alliance Partner Solution Sales Reps, show them our systems are not commodities

## Both

- Use the resources available to you to learn more about the IISs & ISVs (URLs in additional material)
  - FinNet, ContactPoint, Banking Solution Primer), Financial Markets Primer (Planned), Insurance Primer (planned)
  - eServer & TotalStorage Sales Kits, eServer Solution Connection (eSC) ISV Solution Link
- Constantly mine Omsys, not only for identified hardware opportunities, but to find IISs in early stages
- Key Solution Contacts (They can help you find the right contact in your region)

**Note: This will be provided as a handout at STGU**

## What you need to know and do

- **Learn more about the on demand Operating Environment It will receive significant selling focus in 2005**
  - Look for more information about solutions to roll out in January and February
- **Get customers to briefing centers. Their updated briefings explain how our products fit into the on demand strategy. Move the discussion away from price**

### **Use the resources available to you to get the story in front of your customers (URLs in Additional Materials section)**

- System Sales website (almost every product announcement will have some odOE elements you can use)
  - e-Business Advisor website
  - References for on demand (in this presentation and on the e-Business Advisor website)
  - ISG Customer Set Marketing Team – FSS (contact information at the end)
- **FSS HW Sales Contacts (They can help you find the right contact in your region)**

**Note: This will be provided as a handout at STGU**

# URLs

## 🔗 **FinNet**

- <http://w3-1.ibm.com/industries/financialservices/finsect.nsf>

## 🔗 **ContactPoint**

- <http://w3.ncs.ibm.com/sitelet.nsf/ondemand/JSHW-5PQNCD?OpenDocument>

## 🔗 **System Sales**

- <http://w3-1.ibm.com/sales/systems/portal/s.155/253>

## 🔗 **eServer Solution Connections (eSC)**

- <http://www-1.ibm.com/servers/solutions/finder/CSFServlet.wss?mvcid=main&packageid=1000>

## 🔗 **ISV Solution Link**

- <http://w3.developer.ibm.com/isvsolutionlink/index.html>

## 🔗 **e-Business Advisor (e-Business on demand, on demand customer references)**

- <http://w3.ncs.ibm.com/myadvis.nsf/home?OpenForm&id=urhome>

## 🔗 **On demand customer references**

- <http://w3.ibm.com/ondemand/customers/index.html>

## 🔗 **Redbook Paper “e-Business on demand Operating Environment” Bart Jacob**

- <http://w3.ncs.ibm.com/cspaper.nsf/HTitle/0CWCE-5PNRHF?OpenDocument>

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## IBM Systems Group Worldwide FSS Customer Set Marketing \*

- David Emery – Vice President
  - ▶ David R Emery/Somers/IBM@IBMUS
- Morten Nygaard
  - ▶ Morten Nygaard/Poughkeepsie/IBM@IBMUS
- Teiji Kimball
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- Ethel Richardson - Banking
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- Fred Stiner – Financial Markets
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- Tom Turkenkopf - Insurance
  - ▶ Thomas Turkenkopf/White Plains/IBM@IBMUS



\* Please contact the person identified for each industry. They will connect you to the right team member



**Thank you!  
Good Selling!**

**End Of Presentation**