



**IBM DB2 Information Management:
Creating real business value in the financial services industry.**



Easier said than done

Financial institutions have it tough right now. Caught in the cross hairs of an unpredictable global economy, market players are under pressure to grow revenues even as they're forced to cut costs just to stay in the game. Leading financial services periodicals report that underinvesting, particularly in customer relationships, can hurt growth. Worse, it can lead to lower returns. Adding to the burden are rising customer expectations, risk management issues, market saturation and corporate skepticism.

Given the business climate, how does a shrewd financial services company succeed? By satisfying the myriad demands that are coming at it from all angles. You'll need an information management strategy that's backed by the right information technology (IT) infrastructure to take your business where it needs to go.

**IBM e-business software solutions...
creating real business value today.**



IBM can take you there.

When it comes to giving your investors and customers what they value most—whether it's top-line growth and better efficiency ratios or extended hours and new financial channels—you need a partner you can trust. IBM is uniquely positioned to help financial services providers convert strategy and infrastructure into economic performance. For decades, IBM has supported the insurance, banking and financial markets industries in their efforts to build valuable, effective and profitable e-business solutions. We have extensive experience that translates into deep industry knowledge and fresh strategic thinking. Our expertise, combined with the IBM vision for an on demand computing environment, can help transform the way you do business, enabling you to deliver greater value—to customers and shareholders alike.

The next generation of e-business

Across industries, change is being driven by a new generation of e-business that IBM calls e-business on demand™. Defined loosely as componentized solutions designed to help organizations survive—and thrive—in today's global environment, e-business on demand leverages state-of-the-art technology, enabling you to respond with flexibility and speed to customer demands, market opportunities and external threats.

Built on an open-source and standards-based architecture, e-business on demand is freely enabled with self-managing information processing capabilities. It can automatically integrate end-to-end business processes across the company and among key partners, suppliers and customers, regardless of the underlying platform. An "information layer" within your IT architecture acts as a necessary foundation for all e-business on demand capabilities. At IBM, we

believe that this layer is a company's most important asset. It's here where businesses manage, search, analyze, mine, forecast and take action on data, helping determine the organization's ability to dynamically respond to market shifts and operational pressures with speed, accuracy and efficiency.

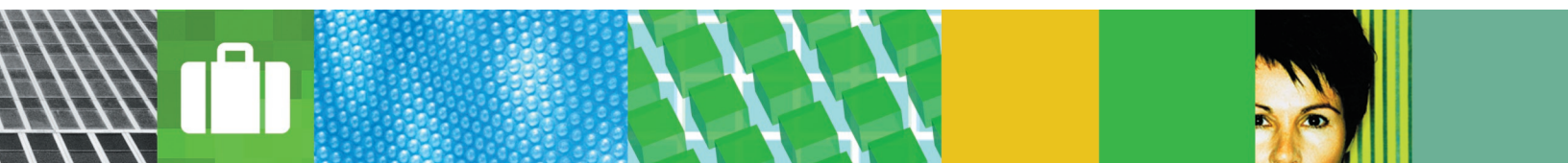
Financial services on demand

Becoming an e-business on demand enterprise isn't rocket science. And the potential benefits are staggering—and far-reaching.

Supported by a robust, security-rich and highly available infrastructure from IBM, an on demand organization can outperform its competitors, even in a slumping economy. An on demand infrastructure lets you give your customers anytime, anywhere access to financial services products and services in realtime. It also helps you operate more cost effectively. For example, as an on demand organization, you can shift from penalizing customers for unprofitable actions, such

“As a provider of financial services, the timely and reliable management of customer data is crucial for Postbank. With the combination of new IBM hardware and IBM DB2® Universal Database™, Postbank can complete up to 1,000 percent more workload.”

—Oliver Czaia, IT Project Manager, Postbank AG



“The remarkably short response time of IBM DB2 Content Manager has raised our service standard dramatically. In fact, we have been given the industry’s Insurance Company of the Year award for two years running.”

—Karl Clare, Head of Application Support, Norwich Union Life, Aviva

as paper check charges, to rewarding them instantly for conduct that adds value to your business, such as paying bills online. On demand capabilities support a single view of customer data that allows you to streamline marketing efforts and dynamically approach relevant customers with personalized products and services at the right times. IBM has the technology you need to evolve into an on demand business in a way that makes sense for your company—today and in the future.

IBM DB2 Information Management solutions in financial services

Based on market insights gained from extensive, ongoing customer interaction, IBM knows that financial institutions uniformly seek three specific qualities to achieve a marketplace advantage and deliver value: resilience, efficiency and differentiation. IBM can give your business the resilience to manage all forms of risk, the efficiency to reduce costs and the differentiation to give you an advantage over your competition. And with better price performance and

faster, easier migrations, development and management, it all comes at a lower total cost of ownership.

IBM offers decades of experience and industry knowledge to help you create value. We support a comprehensive suite of integrated solutions enhanced by our portfolio of IBM Business Partners to offer a wide range of solutions for specific lines of business.

IBM DB2 Information Management solutions for the insurance industry

During unprecedented industry downturns, smart insurance executives don’t panic. They calmly focus on core competencies—sound underwriting, excellent claim service, insightful customer segmentation and efficient policy administration—to outperform limping competitors. Future business value will depend increasingly on investments in on demand technology solutions that better support these core insurance fundamentals. IBM DB2 Information Management solutions for the insurance industry can help. Solution areas include:

- *Core insurance*
 - *Underwriting*
 - *Claims*
 - *Policy administration*
 - *Health Insurance Portability and Accountability Act (HIPAA)*
 - *e-Records/document management*
- *Customer insight*
 - *Customer relationship management (CRM)*
 - *Call centers*
 - *Wealth management*
- *Distribution and services*
 - *Portal framework*
 - *Channel integration*
 - *Agent commission and compensation.*

IBM DB2 Information Management solutions for banking

Banks that consistently garner shareholder value have strategies for responding quickly to rapid changes in pricing and consumer preferences. They offer a portfolio that reflects the strength of the institution and its unique customer base. IBM DB2 Information Management solutions for banking can help institutions build and sustain value—from both their customer relationships and their business and IT assets. Solution areas include:

- *Multichannel transformation*
 - *Branch transformation*
 - *Web banking*
 - *Call centers*
- *Payments*
 - *Check processing and truncation*
 - *Wholesale payments*
 - *Trusted e-payments*
 - *Electronic bill presentment and payment*
- *Customer insight*
 - *Customer loyalty/CRM*
 - *Sales and service*
 - *Wealth management*
- *Risk and compliance*
 - *Basel II, Securities & Exchange Commission (SEC), U.S. Patriot Act, anti-money laundering, fraud*
- *Core systems transformation*
 - *Back-office integration*
 - *Core banking processing.*

IBM DB2 Information Management solutions for financial markets

Today's leaders in financial markets haven't been lucky; they've had the strategy and infrastructure necessary to respond quickly to fluctuations in financial markets and interest rates; as well as the unpredictable and unknown—everything from money laundering to hackers to unexpected disasters.

IBM DB2 Information Management solutions for financial markets can help you build or reengineer your business to integrate operations, develop new customer-centric business models, attract and retain high-value customers and support realtime, multichannel, multiproduct services with best-of-breed products and services. Solution areas include:

- *Straight through processing (STP)*
 - *STP Workbench*
 - *STP process integration*
- *Institutional trading*
 - *Market data infrastructure*
 - *Finance markets*
- *Customer insight*
 - *Customer services portal*
 - *Wealth management*
- *Payments*
 - *Wholesale payments*
 - *Cash management*
- *Operational resilience*
 - *SEC compliant research authoring*
 - *Basel II, Financial Services Authority (FSA), U.S. Patriot Act, anti-money laundering, records retention.*

Why IBM?

IBM DB2 Information Management solutions in financial services include industry-leading products to help you maximize your company's information assets. Our Business Partners work closely with us to develop tools and applications that leverage the power of our information management products. With more than 16,000 independent software vendors (ISVs), including SAP, PeopleSoft, Siebel Systems and J.D. Edwards, and the support of systems integrators worldwide, IBM offers solutions that give you greater choices in how you can meet your business challenges.

Leading-edge technology

Database solutions

The forces shaping today's financial services industry demand that all parts of the enterprise collaborate fully by making the most of your information resources. Financial companies look to the IBM DB2 Information Management family of products and solutions as the foundation for an information infrastructure that requires a robust, scalable and reliable database architecture. Additionally, DB2 solutions allow you to leverage

(continued on back page)

“It's been our experience that nothing can match the performance of DB2, neither on the S/390® platform nor on the RS/6000®.”

—Benjamin Simmen, Technical Director, Zurich Financial Services

and maximize your IT investments, add value to your customer relationships and offer effective customer service through the Web—ultimately decreasing costs while increasing a competitive advantage. Customer information is consistent, with security-rich features, across portals, branches and call centers.

Business intelligence solutions

With multiple customer touchpoints—such as self-service Web sites and call centers—there's no shortage of customer information. IBM provides integrated, easy-to-use data warehousing, analysis and information management software to enable targeted business actions for competitive advantage in the marketplace. This helps ensure that each customer is sent the right message—through the right channel, at the right time—allowing you to leverage your best, most profitable customers.

Enterprise content management solutions

The IBM DB2 Content Manager portfolio provides a comprehensive enterprise content management infrastructure. With a unified view across the enterprise, you can access information faster, creating a proactive business environment that helps you reduce costs. Whether this means streamlined claims processing, an integrated view of investor's portfolios, enhanced credit approval or signature verification, IBM content management solutions provide cost-effective customer service.

Information integration

Integrating information across and beyond the enterprise is a requirement if you're looking to drive customer loyalty and satisfaction, improve operational efficiency and respond to emerging opportunities. IBM DB2 Information Integrator is designed to easily integrate structured, semistructured and unstructured information to provide a strategic information integration framework that helps your organization access, manipulate and integrate diverse, distributed and realtime data.

Tools

Data drives every facet of a business; consequently, it's essential that the database be kept in top form. A comprehensive portfolio of IBM DB2 Tools are designed to optimize IBM DB2 Universal Database in the z/OS™, Microsoft® Windows®, UNIX® and Linux environments, enhancing performance and reliability even under the heaviest workloads. Autonomic capabilities, cross-tool integration and cross-platform support allow your resources to focus on business processes rather than the routine details of data management.

For more information

To learn more about IBM DB2 Information Management solutions in financial services, please visit:

ibm.com/software/data/dmsolutions



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