Vertriebssteuerung & Kundenmanagement bei Finanzinstituten

1. Dezember 2010, Frankfurt am Main

IBM Information Agenda
Do you have one?

IBM

Das IBM Banking Framework

Bessere Infrastrukturen und verminderte Risiken

Rainer Gimnich
Executive IT Architect
IBM Software Group, Information Agenda Team
gimnich@de.ibm.com

© 2010 IBM Corporation

Das IBM Banking Framework

1. Warum Branchen-Frameworks?
2. Was leistet das Banking Framework und wo wird es eingesetzt?
3. Was zeichnet den Framework-Bereich **Kundenbetreuung** aus? (Customer Care & Insight, CCI)
4. Wie sieht ein aktuelles Projekt auf Basis CCI aus?
5. Wie geht die Entwicklung weiter?

© 2010 IBM Corporation

Warum Branchen-Frameworks?

1

© 2010 IBM Corporation

Warum Branchen-Frameworks?

- Kostensenkung und Risikominimierung bei der Entwicklung/Einführung branchenspezifischer Software-Lösungen (→ Software-Plattform-Konzept)
- Minimierung des Integrationsaufwands beim Einsatz
  - von Produkten aus mehreren Brands,
  - Partnerprodukten,
  - speziellen Assets
- Gezielte Nutzung von gewachsenen Lösungserfahrungen (Best Practices)
- Unterstützung wachstumsorientierter, agiler, angemessener Lösungsentwicklung
- IBM Portfolio:
  - 10 verfügbare Branchen-Frameworks (Industry Frameworks)
  - >10 weitere in Entwicklung/Erprobung
  - für derzeit 13 Branchen

© 2010 IBM Corporation

Framework-Struktur

Solution Offerings

Payments Solution

- SEPA Compliance
- Corporate Financial Supply Chain Management
- Mobile Payments
- Payments Integration Efficiency
- Check & Digital Payments Conversion
- Retail Payments

IBM Assets

- Payment Director
- Liquidity Manager
- Target2 Participant Server
- Nostro Cash Mgmt
- Cash Reporting
- Funds Handler

Industry Framework

Payments Framework

Industry Extensions

- WebSphere Banking Payments Content Pack
- Information Framework Models (IFW) for Financial Services
- WBI for Financial Networks
- Transformation Extender (TX) Packs for SEPA, FIX and NACHA
- Enterprise Payments Platform
- pureXML Industry Packs (OR BUNDLES FOR UNIFI and TWIST)

Key Components from SOA Foundation

Information Mgmt.
- DB2
- pureXML

WebSphere
- Business Services Fabric
- Process Server
- Message Broker
- Business Modeler and Monitor
- Transformation xTender

Rational
- Software Architect
- AppScan
- Rational Method Composer

Tivoli
- Federated Identity Manager
- ITM, ITCAM for SOA
- Security Operations & Compliance

Lotus
- Forms
- Portal

Target ISV Ecosystem

Dovetail, dlp, ILOG, FUNDtech, CPNI, AQ, INTERCOPE, Systar, MISYS, Sentenial

Infrastructure

Servers, storage, communication networks & associated services

© 2010 IBM Corporation

Beispiele verfügbarer Branchen-Frameworks

Acronym	Framework Name	Industry	Customer Value Proposition
Banking	Banking Industry Framework	Banking	Solutions for payments and securities processing, integrated risk management, core banking transformation, customer care and insight. Provides a banking-specific software platform for deploying solutions at lower cost and risk.
Financial Markets	Financial Markets Framework	Financial Markets	The IBM Financial Markets Framework is a vendor-neutral industry framework supporting the full trading life cycle for financial markets. The Framework addresses the increasing data and transaction volumes and stringent performance requirements of this industry.
PDIF	Product Development Integration Framework	Automotive, Aerospace and Defense	Reductions in design and change process cycle times yield faster time-to-market for new and innovative manufactured products. Open standards for PLM information allow agile and flexible IT solutions, speeding up cycle times.
IIF	Integrated Information Framework	Chemical & Petroleum	Integrated operations and rotating equipment monitoring enhances production efficiency, provides a tight feedback loop, reduces costs. Integrated plan/schedule enhances productivity, improving refinery agility.
SAFE	Solution Architecture for Energy & Utilities	Energy & Utilities	Protects and extends legacy applications, systems and infrastructure, enabling highly cohesive and loosely coupled applications to work together. This affords incremental improvement in a complex environment leading to realizable ROI.
NCO	Network Centric Operations for Defenses	Government	Effective interoperability, collaboration and information management within and between coalition forces and organizations in defense, intelligence and security organizations.
GIF	Government Industry Framework (Government Services)	Government	Platform to assist governments to meet requirements across domains including Tax and Revenue, Security and Public safety, Social Services, Smart Government, Smart Cities and Intelligent Transport.
IPA	Insurance Process Acceleration Framework	Insurance	Provides an insurance-specific software platform for deploying solutions at lower cost and risk. Based on best practices and repeatable implementation patterns, helps insurers implement solutions that move them toward a more strategic and simplified infrastructure.
RIF	Retail Integration Framework	Retail	Building off the Store Integration Framework, provides a broad-based, SOA platform for deploying consumer-centric solutions across channels, from the store to the enterprise.
SPDE	Solution Provider Delivery Environment	Telecommu-nications	Provides a standard development/deployment platform for next generation offerings in telecommunications

© 2010 IBM Corporation

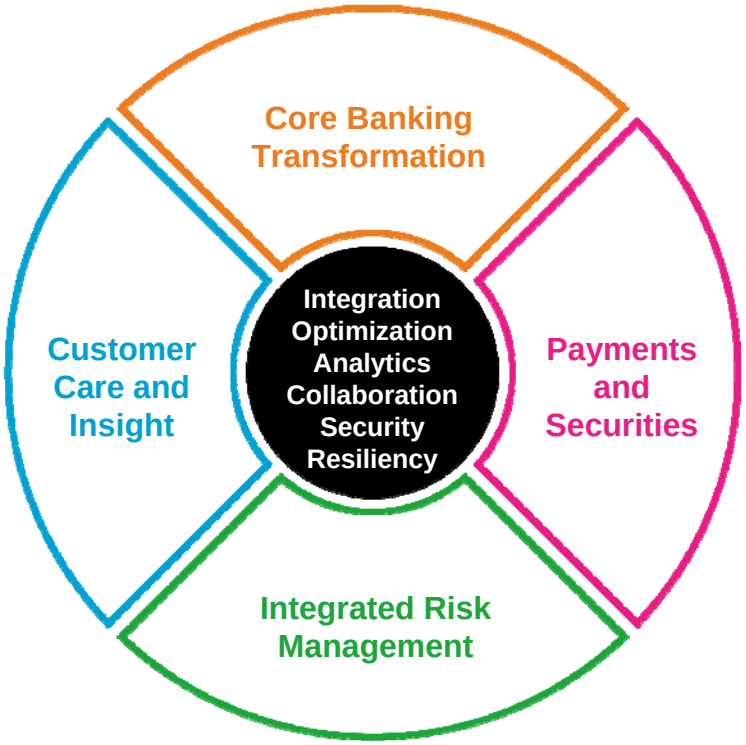
Was leistet das Banking Framework?

2

© 2010 IBM Corporation

Das Banking Framework umfasst 4 Bereiche, die konkrete Problemstellungen adressieren

IBM Banking Industry Framework



The **core banking transformation** domain allows you to modernize and renovate the legacy applications that support core banking functions while aligning with the changing needs of the business

The **payments and securities** domain helps you progressively transform your payments operations to become more flexible and efficient

The **integrated risk management** domain supports taking a holistic approach to managing financial risk, financial crimes, operational and IT risk, and compliance

The **customer care and insight** domain helps you build a foundation for creating a single view of the customer and enabling more effective and efficient sales and service

© 2010 IBM Corporation

Beschleunigung der Lösungsbereitstellung durch Software Extensions und Accelerators

Core Banking Transformation

Banking Vocabulary

Banking Message Model

Banking Extensions for MDM Server

Common Shared Services

Services Component Building Blocks

Solution Templates

Development Tools / Methodology

Design Rules

Payments & Securities

WebSphere BI for FN

EPP Assets

WTX Industry Packs

pureXML™ Payments Bundles

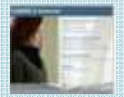
Corporate Payments Scenario

IBM Foundational

Information FrameWork (IFW) & Banking Data Warehouse (BDW) Process and Data Models

SOA Banking Scenarios

WebSphere Banking Content Pack


COGNOS Banking Performance Blueprints

WebSphere Modeler with IFW

Rational Software Architect with IFW

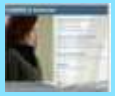
Customer Care & Insight

Banking Data Integration Accelerators

Customer Identification Solution

Account Opening Scenario

Common Business Language Services Accelerator


COGNOS Banking Performance Blueprints

WebSphere Multichannel Bank Transformation Toolkit

Integrated Risk Management

COGNOS Banking Risk Performance – Credit Risk

COGNOS Risk Adjusted Profitability Blueprint

IBM Service Management for IRM

Finance and Integrated Risk Management (FIRM)

Entity Analytics and Global Name Recognition

© 2010 IBM Corporation

Auswahl von Business-Partner-Anwendungen für die Lösung

…with 35+ IBM business partners in the framework ecosystem

- Proven integration between IBM framework middleware and industry-leading partner applications provides…
  - Faster deployment
  - Easier integration
  - Lower cost of operations

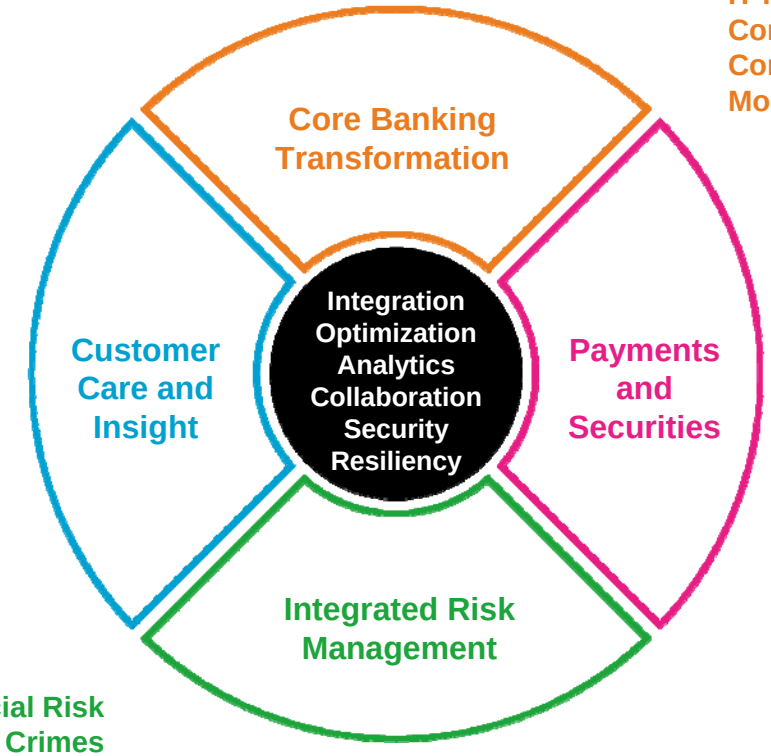
✓ Partner has content validated for solutions based on the Banking Framework for Core Banking, CC&I, IRM, and/or Payments & Securities

★ Partner has content validated for solutions based on PFFS – now the Banking Framework for Payments & Securities

© 2010 IBM Corporation

Schnelle Nutzenerzielung durch 20 erprobte Projektausrichtungen

IBM Banking Industry Framework



IT Foundation Transformation
Core Banking Process Agility
Core Banking Application Modernization

Customer Insight Optimization
Customer Information Optimization
Multi-Channel Transformation
Sales Process Optimization
Service Process Optimization
Compliance Process Optimization
Marketing Process Optimization

SEPA Compliance
Corporate Services
SWIFTNet Modernization
Retail Payments
Payments Process Efficiency
Digital Payments Conversion

Financial Risk
Financial Crimes
Operational and IT Risk
Governance and Compliance

© 2010 IBM Corporation

Einsatz des Banking Framework

- > 100 Referenzen weltweit
- Ergebnisse (Beispiele):
  - Core Bank Transformation:
    - Better able to respond to business requirements and deliver new business services
    - 600 billion yen deposited and 400,000 new accounts opened, in first 18 months of operation
    - Lowered IT costs by 20 percent
  - Customer Care & Insight:
    - Employees are equipped to make intelligent product recommendations in real time.
      Result: $14 million in new business in 2.5 months.
    - Customer experience is enhanced with pre-approved offers that better match needs.
      Result: Offer acceptance increased from 3% to 20%-30%.
    - 20% decrease in time to approve consumer loans, 25% increase in loan values
  - Risk Management:
    - Near-real-time monitoring protects the business and its customers through continuous, automated auditing of all key financial transactions.
    - Improved customer satisfaction due to increased flexible terms and conditions
  - Payments & Securities:
    - Payment processing costs reduced by 95 percent, saving US$400 million per year
    - Up to 90 percent reduction in manual touch points in the check clearing process

© 2010 IBM Corporation

Was zeichnet den Framework-Bereich Kundenbetreuung aus? (Customer Care & Insight, CCI)

3

© 2010 IBM Corporation

Version 1.1 September 30 2010

Kundenerwartungen

“Know me”

- Having the appropriate and accurate customer information is key for profitable customer interactions.
- Customer relationship attributes are crucial as interaction channels are more ‘intermediated’.
- ‘Know your client’ regulations are a continued focus.

“Respond to me quickly”

- Contact center response time and case outcomes are major factors affecting customer retention.
- Knowing customer’s channel and device preferences supports responsiveness.

“Consider what I need or might be interested in, not just what I have asked for”

- Understanding customer needs and propensity maximizes the value of each interaction, enabling better cross sell and up sell.
- Cross sell and up sell are valued by most organizations, but often not implemented effectively.

“Treat me fairly”

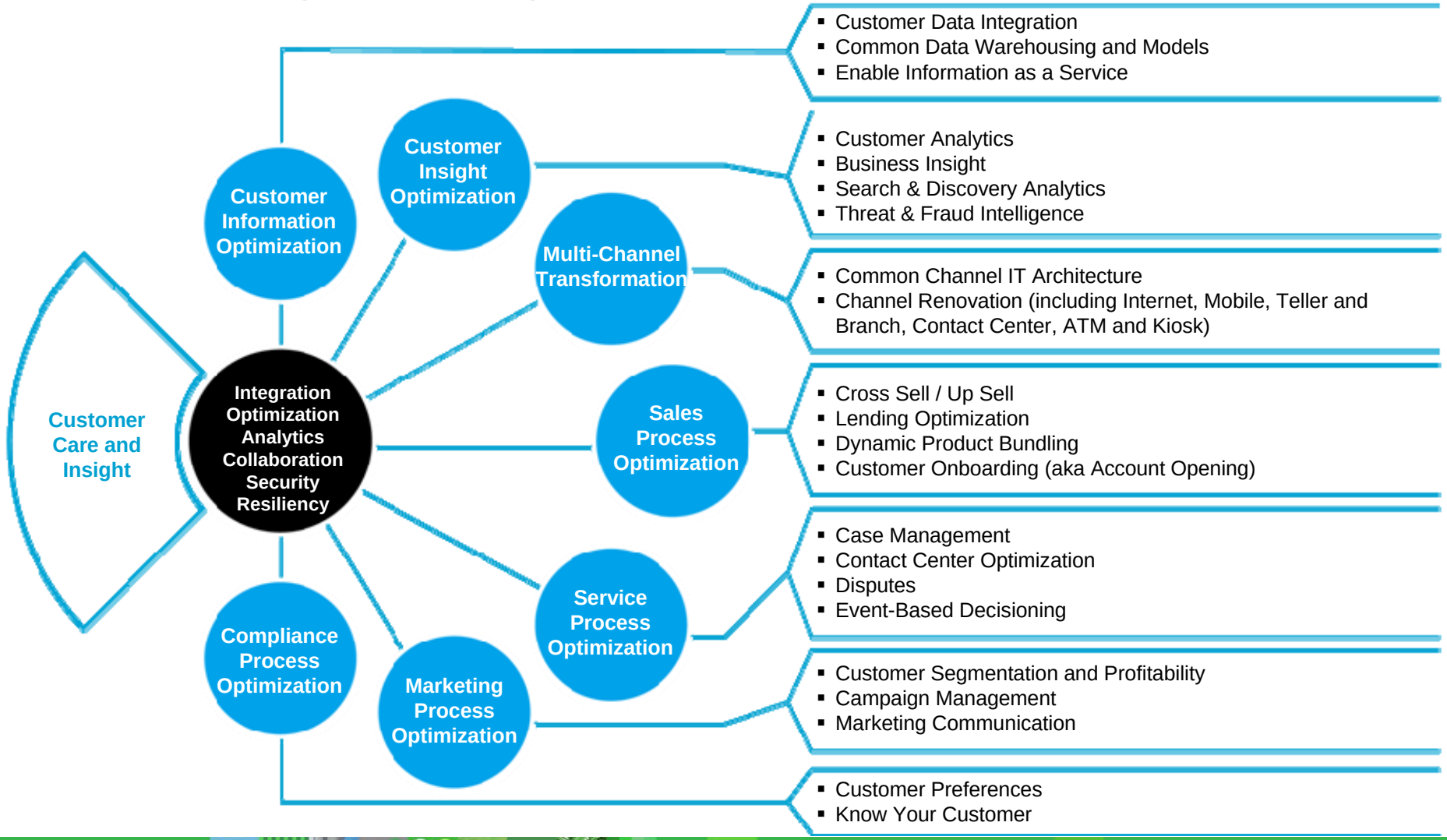
- Prior to the financial crisis, regulatory emphasis on ‘treating customers fairly’ was growing.
- Post-crisis, meeting customer compliance will require more focus and effective information management.

“Let me compare your offerings”

- More consumers are using online websites to can compare products and services.
- Smart companies are using these sites to gather information on customer preferences, or offer 3rd party products on optional channels.

© 2010 IBM Corporation

Customer Care and Insight Framework Ausrichtungen & Projekte



© 2010 IBM Corporation

Customer Care and Insight Projektbeispiel

Customer Information Optimization – Customer Data Integration Project

Client issue	▪ Customer data is duplicated and spread across multiple silo'd databases, leading to an inconsistent experience for customers dealing with the bank
Solution	▪ Build an integrated data warehouse to create a consolidated customer profile and enable customer-centric processing
Framework capabilities	▪ Banking data warehouse models ▪ Data warehousing ▪ Master data management tools ▪ Reporting tools ▪ Process choreography ▪ Implementation expertise
Benefits	▪ Projects can be implemented in as little as 6 months ▪ Improved customer satisfaction and retention, reduced maintenance costs

© 2010 IBM Corporation

Customer Care and Insight Framework Extensions and Accelerators

IFW / BDW Process & Data Models

- Customer-oriented banking process and data models speed requirements definition and implementation

Banking Data Integration Accelerators

- Detailed design templates for accelerating data warehouse development

Common Business Language Services Accelerator

- Process and integration models provide a higher order composite services in relation to Master Data Management Server

Banking Performance Blueprints

- Pre-defined data, process and policy models for enterprise planning, and financial management and control

WebSphere Banking Content Pack

- Provides services references templates for building dynamic customer care processes

WebSphere Multichannel Bank Transformation Toolkit

- Proven pattern and capabilities to accelerate the creation of integrated retail delivery applications

Account Opening Scenario

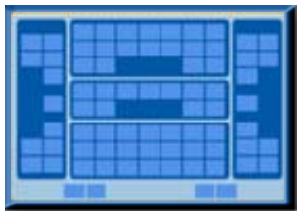
- Best practice business and technical patterns for an account opening SOA-based solution

…and more

© 2010 IBM Corporation

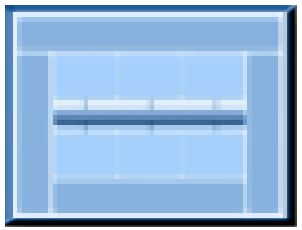
Nutzen des Framework-basierten Vorgehens

Business Architecture



Business Processes

Technology Architecture & Infrastructure



- Speed … of implementation with repeatable architectural patterns and accelerators
- Flexibility … to progressively transform to a simplified architecture one project at a time
- Choice … of how to get started and who to partner with for business capabilities
- Cost Reduction … through re-use of services and assets and through faster implementation
- Alignment … of business and IT priorities for more effective results from solution implementation

© 2010 IBM Corporation

Wie sieht ein aktuelles Projekt auf Basis CCI aus?

4

© 2010 IBM Corporation

Business Realities and the Compelling Reason to Act

Key Business Drivers

Driving revenue

Improved campaign conversion rates.

Reducing costs

Increase self-service

Self service account details change:

Automate data protection request responses

Reducing expenses

Reduced complaints via better service

reduce time to handle complaints

Increased advisor efficiency

Improving customer service

Improved customer retention rate

Inhibitors

Current Environment Challenges

Campaign conversion rates are low and targeting is inaccurate due to unrelated data and information on client relationships and client needs

There is still a very high proportion of basic, repetitive customer queries and service requests using **expensive** advisor, branch or human/call centre **resources** to resolve

Advisor efficiency is low, with too much time spent on pre-meeting preparation and not enough on actual customer meetings and sales, due in part to difficulty in **accessing** and being guided for appropriate **information** to form suitable offers

Customer attrition has remained high due in part to a feeling that service is not adequate personalised and methods or channels used are inappropriate or ineffective

© 2010 IBM Corporation

Start: Business Value Assessment

How much (net of investment) could the Bank expect to benefit within five years?*

Probable

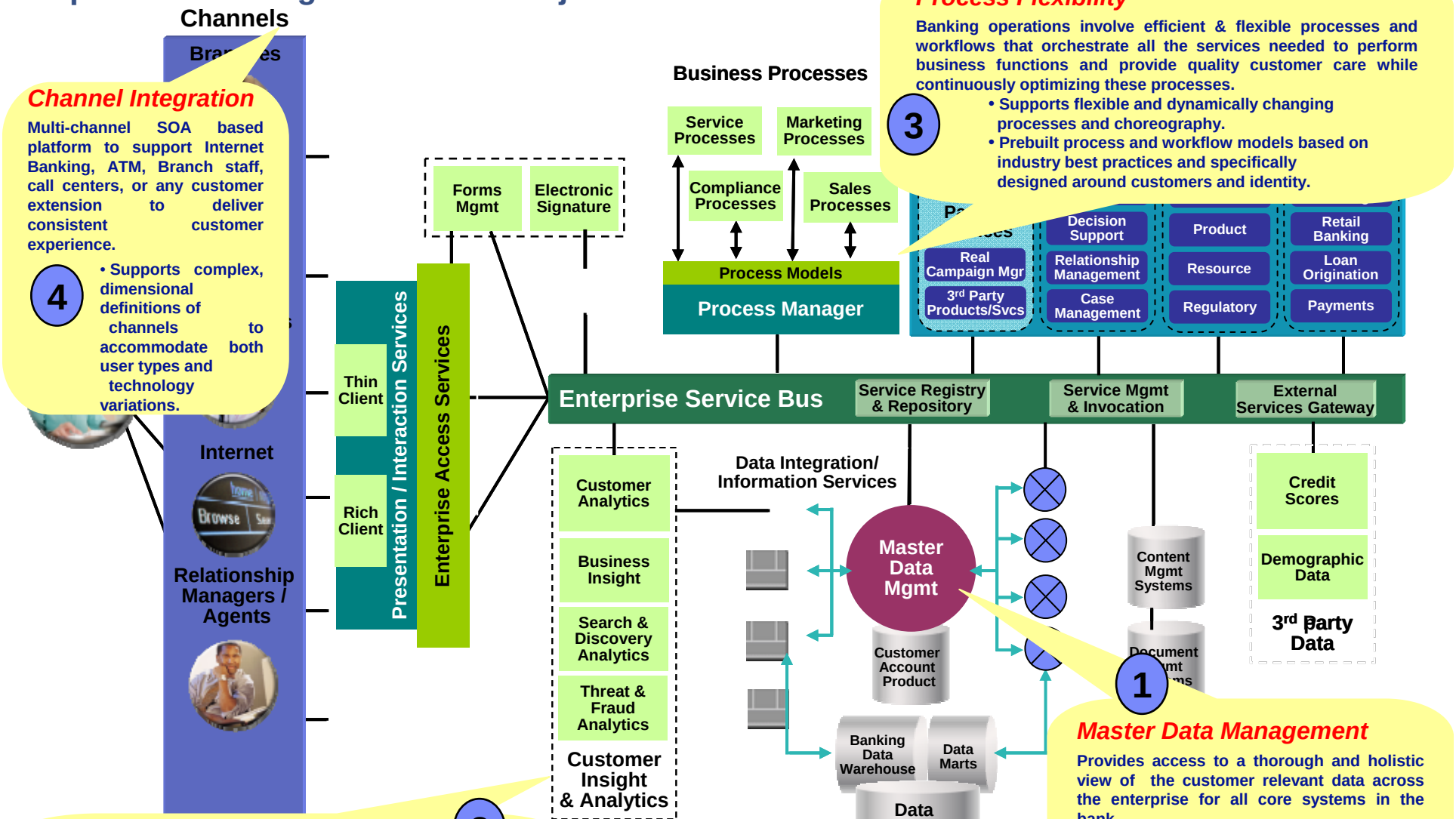
€110 million

As a result of benefits to Bank the from:

© 2010 IBM Corporation

Framework Asset: CCI Target Architecture

helps the Bank align with Value Objectives



Channel Integration

Multi-channel SOA based platform to support Internet Banking, ATM, Branch staff, call centers, or any customer extension to deliver consistent customer experience.

4

- Supports complex, dimensional definitions of channels to accommodate both user types and technology variations.

Process Flexibility

Banking operations involve efficient & flexible processes and workflows that orchestrate all the services needed to perform business functions and provide quality customer care while continuously optimizing these processes.

3

- Supports flexible and dynamically changing processes and choreography.
- Prebuilt process and workflow models based on industry best practices and specifically designed around customers and identity.

Customer Analytics & Intelligence

2

Integrated analytics and insight capabilities provide real-time analytics and decisioning support based on reliable customer and business data. Supports customer segmentation based on strategic concepts such as profitability, risk, personal behavior,

- Provides the ability to also harness and utilize third party data for extended analysis.

Master Data Management

1

Provides access to a thorough and holistic view of the customer relevant data across the enterprise for all core systems in the bank.

- Published services enable assembly and maintenance of high-quality customer, account and product master data.

© 2010 IBM Corporation

CRM IT having additional Business Functionality Needs

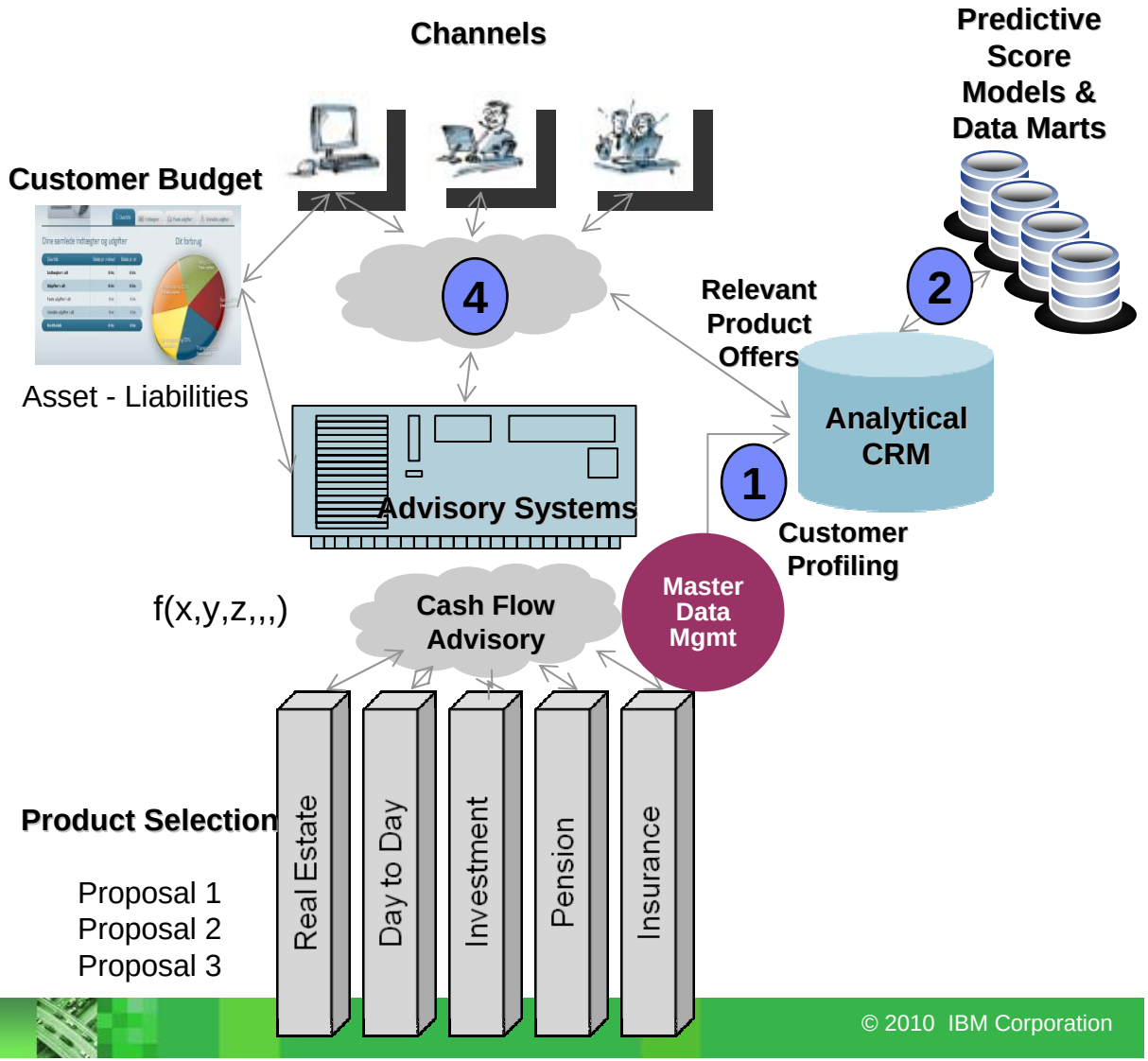
Advisory Types

What can I Afford

How do I finance Best

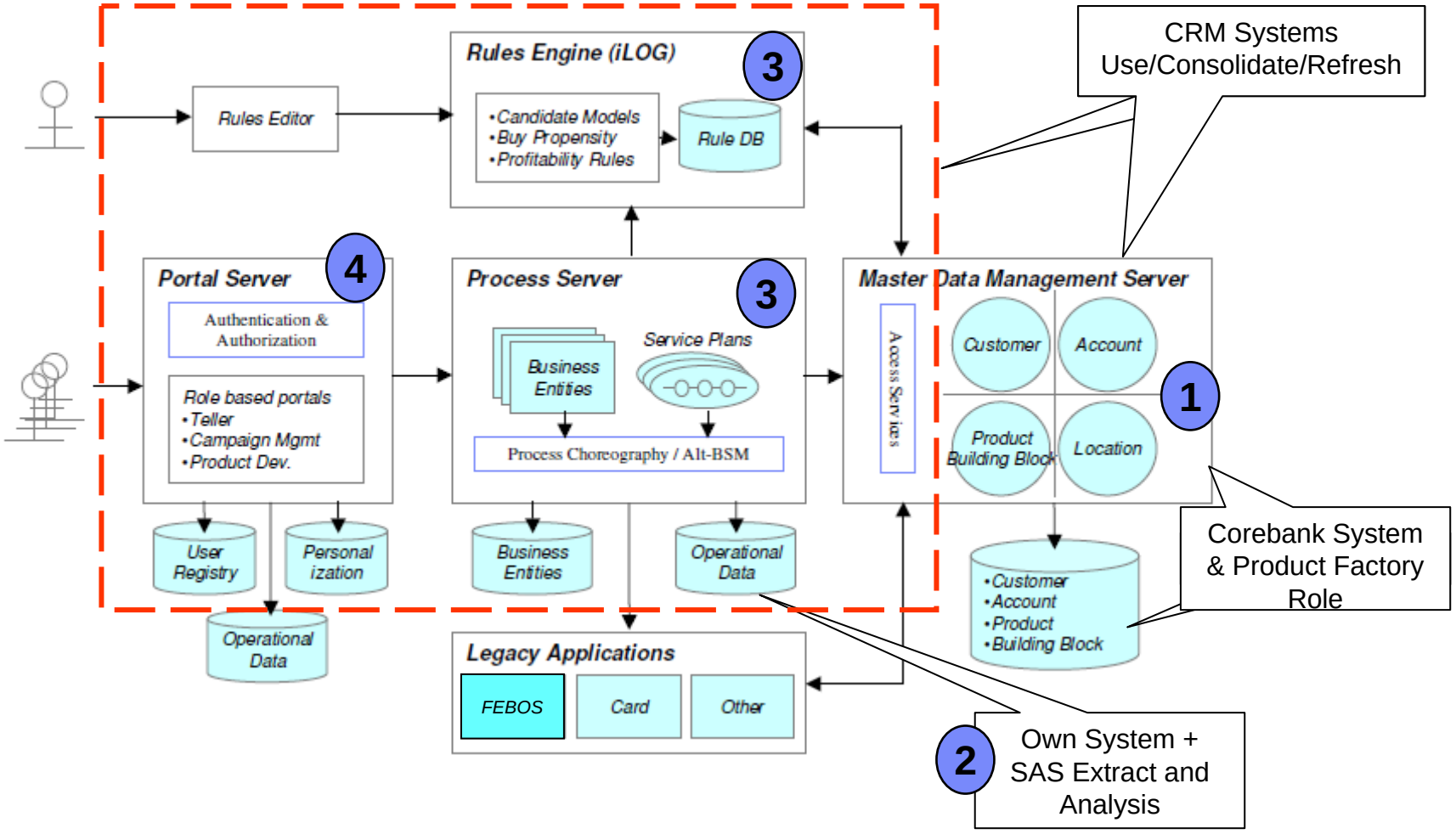
Optimize my Assets

3



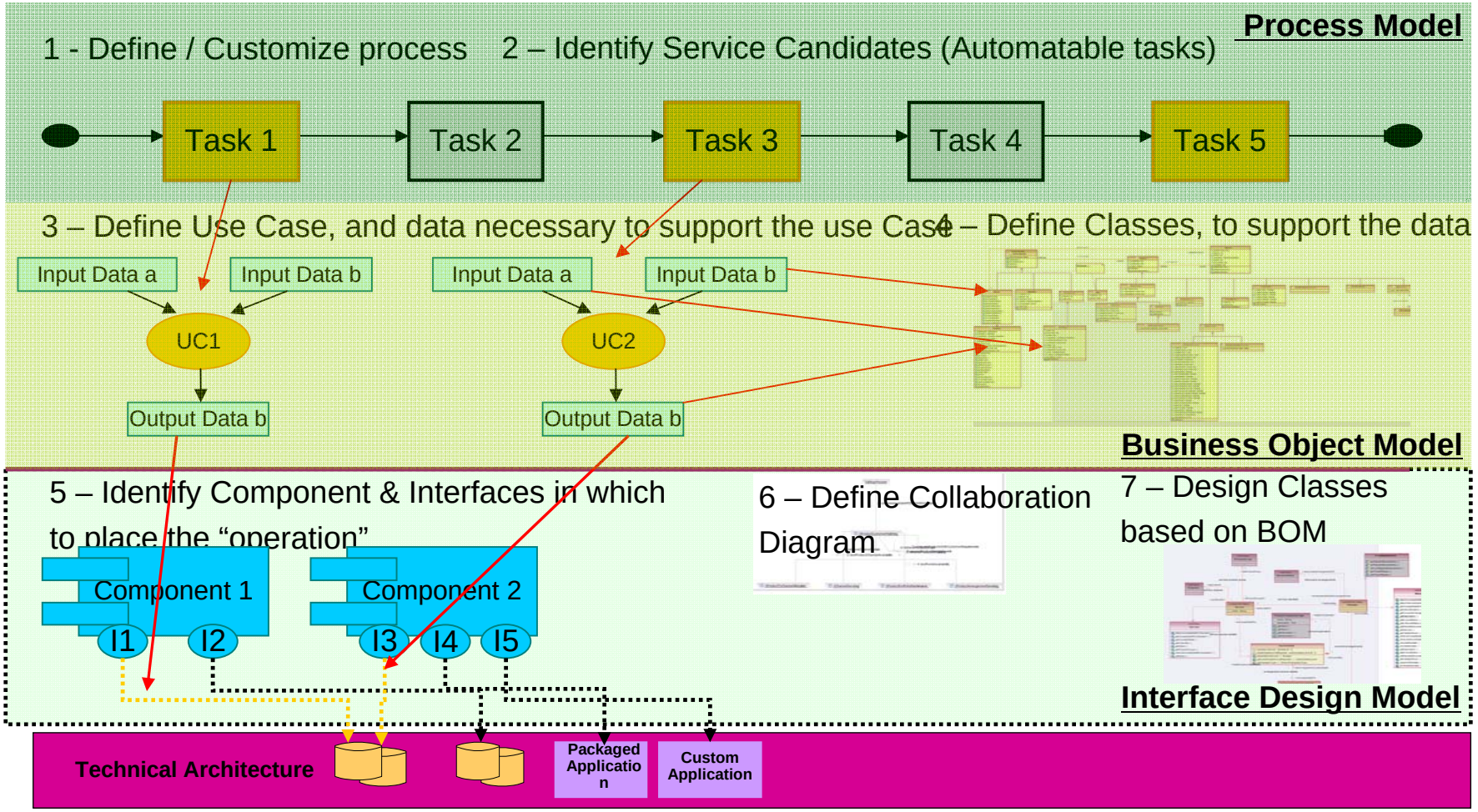
© 2010 IBM Corporation

Solution Architecture for the Benefit of Multiple Functional Areas



© 2010 IBM Corporation

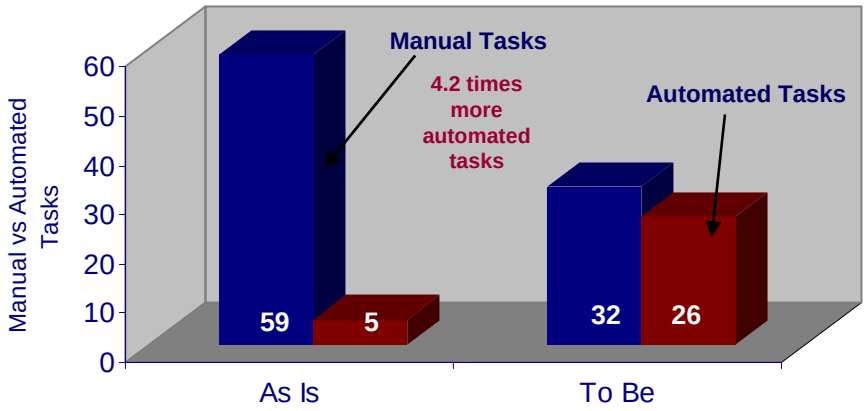
Service Model design (IFW based)



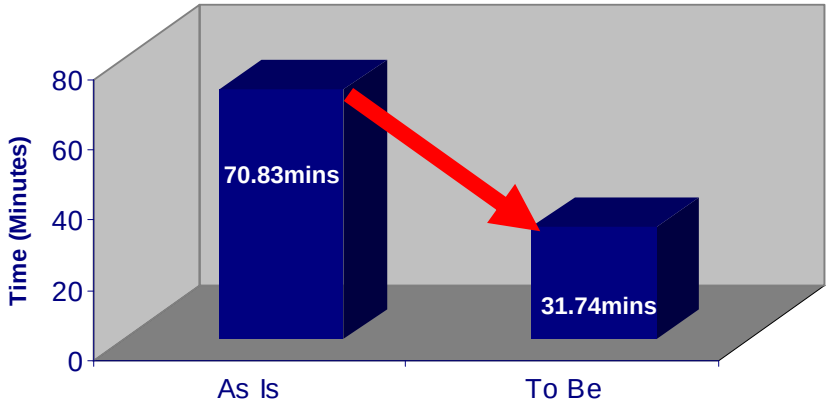
© 2010 IBM Corporation

Client Experience: Benefits of Automating Processes using the IBM Process Models at a major WW bank

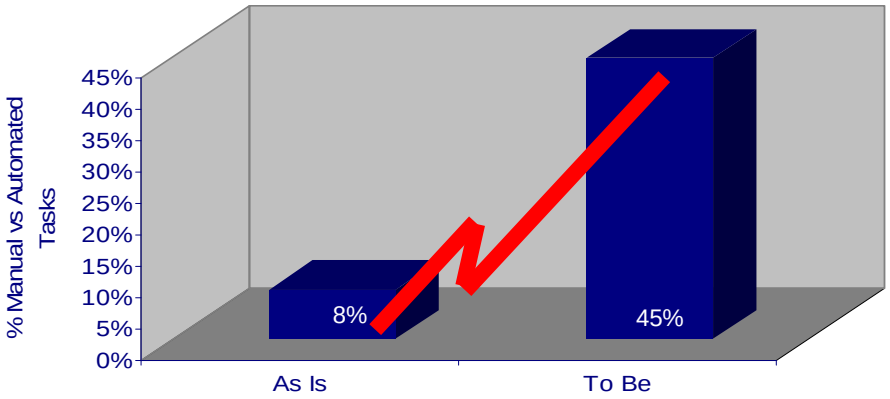
Automation Impact



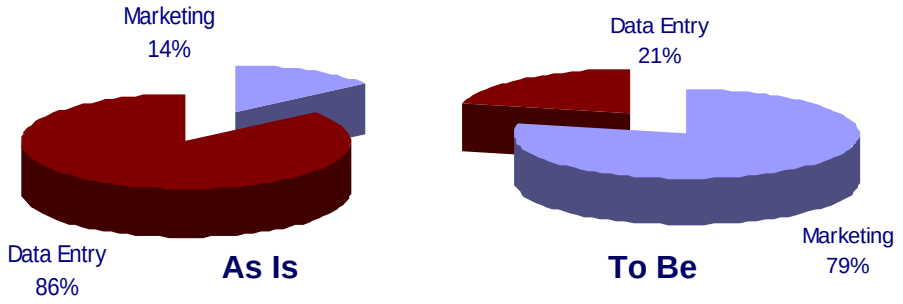
Time Saved



Automation Percentage



Increase in Marketing Time:
From 4 mins to 10 mins



Increase process & service capacity, plus decrease average cycle time, without increasing headcount

Reduce errors and delays by increasing automation

© 2010 IBM Corporation

Wie geht die Entwicklung weiter?

5

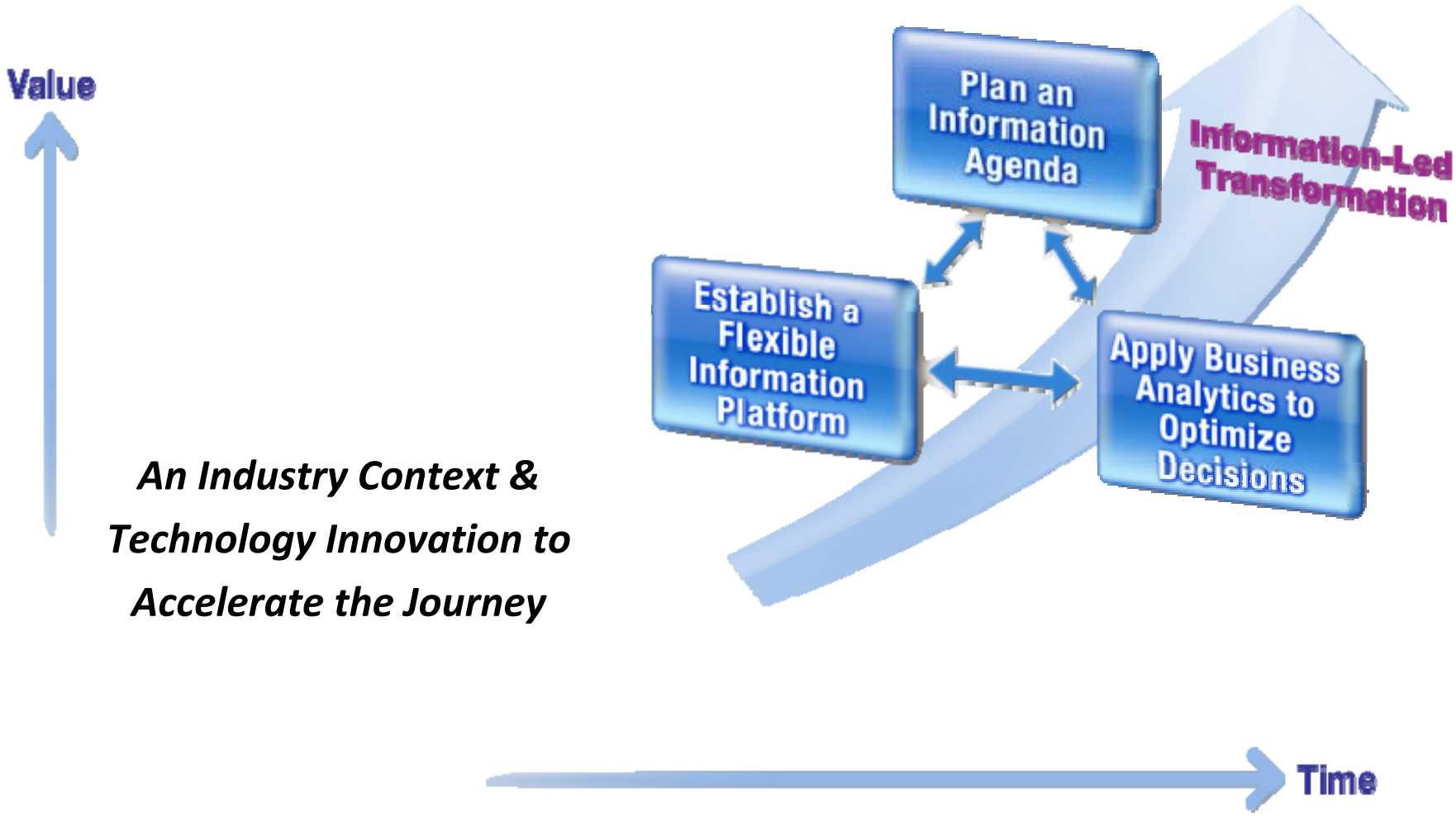
© 2010 IBM Corporation

Weitere Framework-Entwicklung / Tendenzen

- Weitere Produktentwicklung (Funktionalität, Performance, …)
- Weitergehende Integration der Produkte (IBM, Partner) und Assets
- Funktionaler Ausbau: weitere Framework-Komponenten
- Weiterer Ausbau der ‘Information-Led Transformation’

© 2010 IBM Corporation

Accelerating an Information-Led Transformation…



An Industry Context & Technology Innovation to Accelerate the Journey

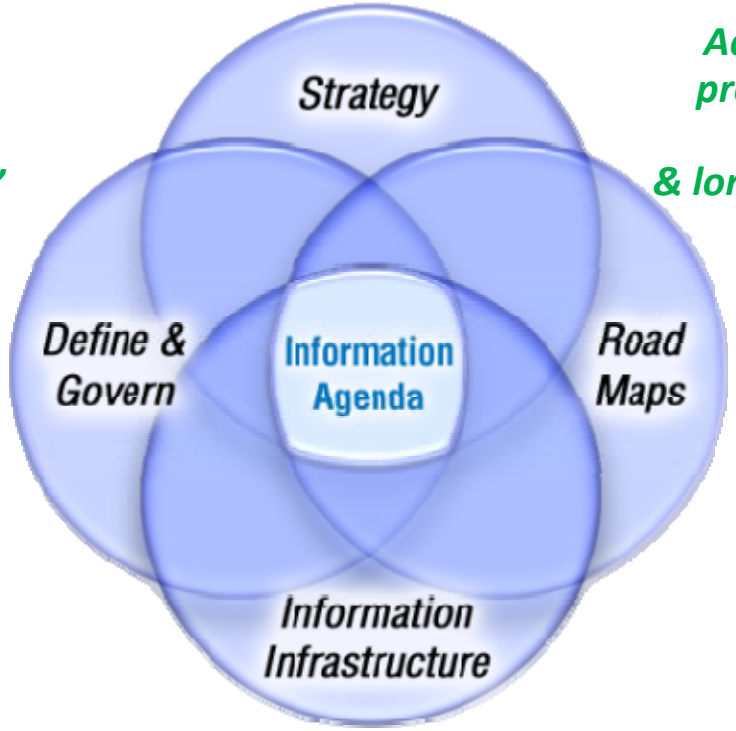
© 2010 IBM Corporation

Information Agenda

A proven, industry-specific approach for aligning information with business objectives

Establish end-to-end vision & business-driven value

Align people, process & information

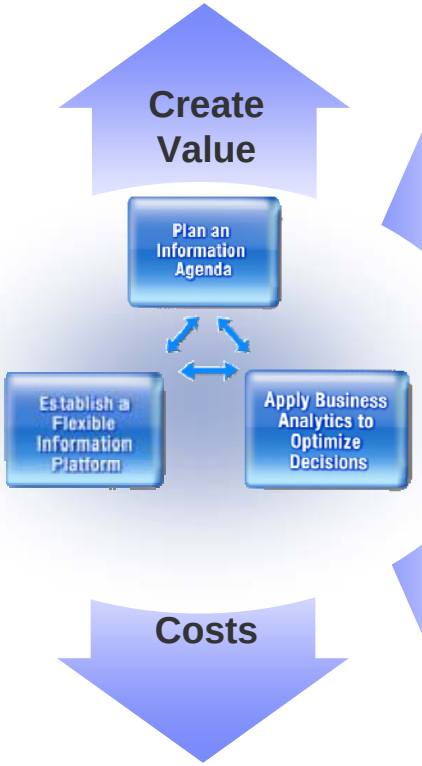


Accelerate projects for short & long-term ROI

Architect an extensible information infrastructure

© 2010 IBM Corporation

Getting started with an information-led transformation



Profitable Growth | *Cost Takeout & Efficiency* | *Proactive Risk Management*

Business Analytics & Optimization Solutions

Financial Services | Public | Distribution | Industrial | Communications

Financial Performance Management
Human Capital Management

Cross Industry

Supply Chain Management
Customer Relationship Management

Business Analytics & Optimization Platform

Performance Management & Analysis | Predictive Analytics | Process Optimization

Trusted Information Platform

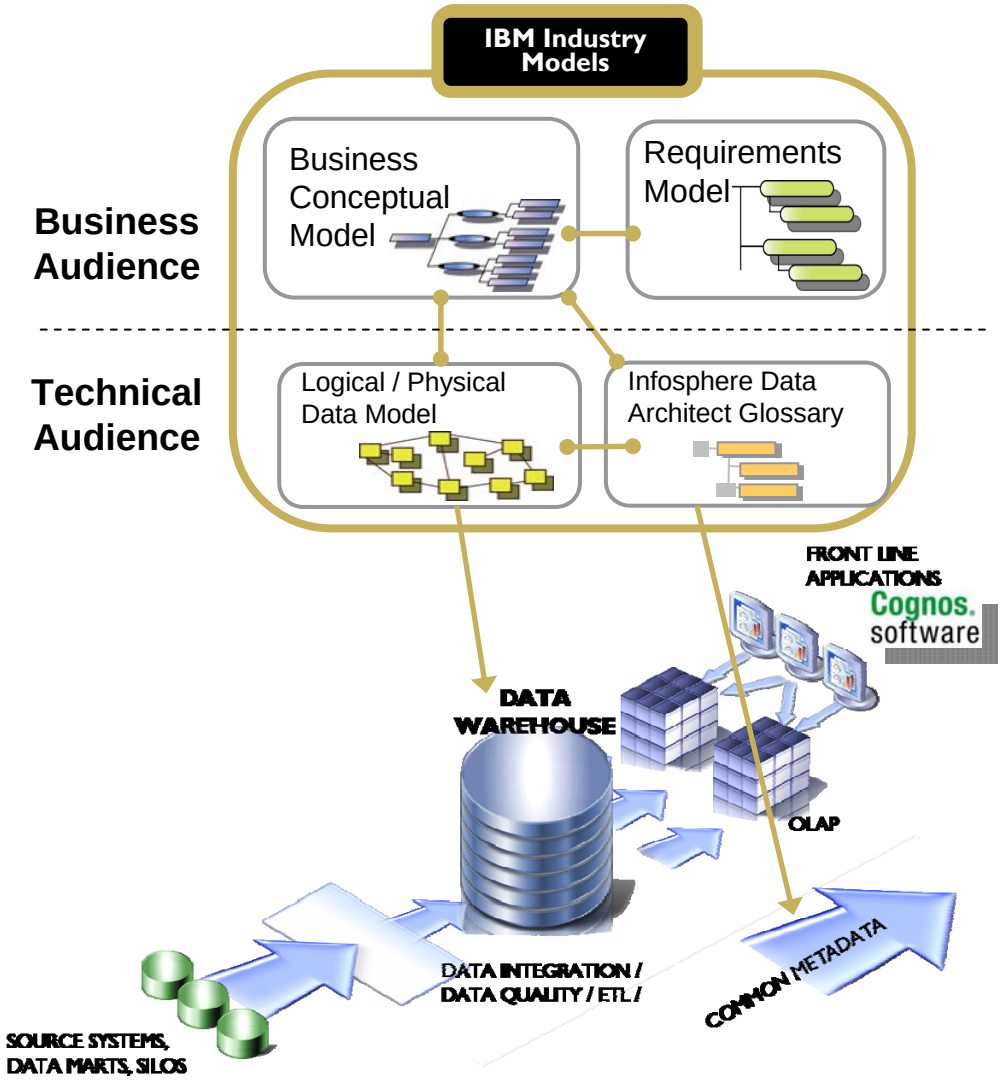
Information Integration & Master Data Management
Data Warehousing

Enterprise Content Management | Data Management

Workload Optimized Systems & Services

© 2010 IBM Corporation

IBM Industry Data Models - *Integrated sets of Models with tight connection to IBM InfoSphere Stack*



Business Conceptual Model

- **Business vocabulary terms with detailed definitions mapped to the Logical Data Model.**
- **Detailed definition of business vocabulary terms reduces confusion between business and IT about business requirements and also provides a self-service capability to business users through IBM Infosphere Stack e.g. Infosphere Business Glossary (IBG).**

Requirements Model

- **Pre-defined banking industry specific Business Requirements are used to accelerate the specification of user requirements.**
- **Also used in the specification of the OLAP/Mart Structures.**

Logical / Physical Data Model

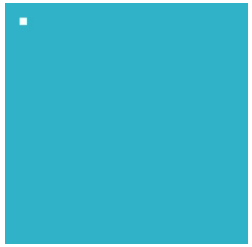
- **Fully defined data warehouse logical data model with the ability to transform into a physical design of enterprise-wide data warehouse structures.**

Infosphere Data Architect Glossary

- **Mechanism to publish to the IBM Infosphere Stack i.e. IBM Metadata Server (MDS) common metadata.**
- **Provides the industry model content appropriate for Business & Technical Users i.e. IBG, Fastrack; facilitating data lineage.**

© 2010 IBM Corporation

Danke für Ihre Aufmerksamkeit!

Fragen sind willkommen.

IBM, das IBM Logo, ibm.com, Cognos und weitere IBM Produktnamen sind eingetragene Marken der International Business Machines Corporation in den USA und/oder anderen Ländern. Marken anderer Unternehmen/ Hersteller werden anerkannt. © Copyright IBM Corporation 2010. Alle Rechte vorbehalten.