



EMEA Centre of Competence for Banking Front Office

Mission

**Established to provide advanced counseling,
at both Business and Technical level,
on Multichannel and Customer Insight solutions
based on
IBM's best WW practices and
innovative eBusiness on demand technologies
from IBM Labs
and selected domain-specialized Business Partners**

Barcelona Centre of Competence is a joint initiative by IBM EMEA Financial Services Sector and IBM Software Group Services, and leverages the expertise of other IBM organizations as BCS, ITS, STG, and Linux.

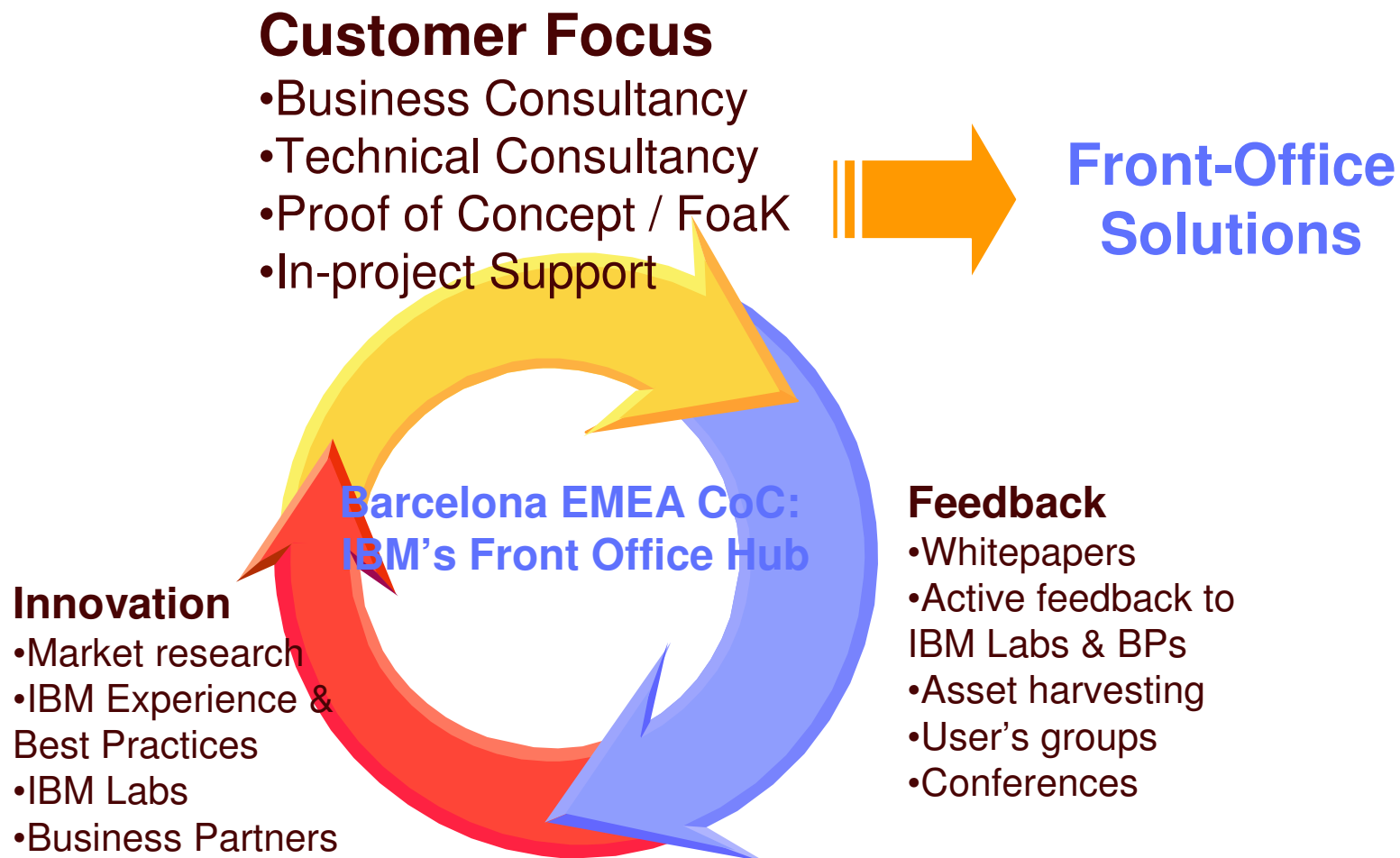
Barcelona Centre Background

Since 1985 always devoted to retail banking solutions:

- ▶ **Developing the ww IBM software for branch and channels:**
 - FBSS, LANDP, CBTF, WSBCC, BTT, Merva, SecureEntry,...
- ▶ **Working directly with customers:**
 - Direct involvement of Barcelona in branch and channels solution definition and implementation for financial institutions ww
 - 50+ customers in the last 3 years.
- ▶ **Sales Support and Briefing Center activities**
 - 50+ customer briefings per year
 - Multichannel reference architecture demos
- ▶ **Acting as “de facto” internal IBM hub for Branch Transformation**
- ▶ **Leading financial device standards for eBusiness**

***More than 1500 Finance Institutions
More than 1,5 Million licenses installed
More than 15 years working in Banking***

Working Model



Offering: Smart Bank Workshop

Business consulting services oriented.

Gap assessment jump start:

- **Workshop organized at the CoC**
 - **Goal setting / Set of initiatives related / Transformation roadmap overview**
- **Main objective: determine the recommended steps to follow to become a Smart Bank considering Bank's strategy, issues, business needsetc.**
 - **Duration: typically 3 to 5 days**
 - **Team required (depending on the case):**
 - **Key channel strategy designer(s) and technical architectures leader(s) from bank, to be defined depending on initial list of 'interventions'**
 - **Combined business consultants and technical architects from IBM in the Country and IBM Center of Competence**

Workshop to deliver main recommended priorities to become a Smart Bank

Some components of SmartBranch

- Desktop Renewal /Technical Platform Renewal – based on LWP and WCT
- Financial Devices – J/XFS (in a WCT world)
- Sales & Advise thru customer centricity - includes customer insight
- Transforming the sales function - Includes Marketing Automation and other Analytics
- Front Office Business Processes workflow
- Paperless Branch – Content Management and Process Improvements
- Virtual Branch – how to operate from different unattended channels as if they were attended (personalized), includes Home Banking and Contact Center
- Enterprise Video Communications (EVC) - digital merchandizing, digital marketing, digital recording)
- Videoconferencing (for remote advisor, and for e-learning)
- Workplace on demand
- Mobile/Pervasive (wireless)
- VoIP - Enterprise Enhanced Communication
- RFID for Customer Identification leading to personalize attention or personalized merchandizing
- Accesibility - as a competitive advantage in the marketplace, includes special attention to disabled people
- Customer Retention (Branch Enablement of Business Intelligence)
- Branch Performance Management Tools – includes KPI (key performance indicators)

Center Capabilities

- **Business Domain**
 - ▶ Customer briefings on market trends
 - ▶ Gap analysis and functional requirements analysis
 - ▶ Demo center walk-through
 - ▶ Customized demos

- **Technical Domain**
 - ▶ Solution architecture workshops
 - ▶ Technical consultancy and rapid prototyping
 - ▶ Business partner integration and assessment
 - ▶ Proof of Concepts and “First of a Kind” prototypes
 - ▶ Technology transfer sessions
 - ▶ Project sizing and planning assessment
 - ▶ Skills transfers and active mentoring
 - ▶ In-project architecture support and JumpStart services

Working with customers & Partners (since July '04)

- Current key engagements
 - ▶ HSBC, UK
 - ▶ Deutsche Bank, Germany
 - ▶ laCaixa, Spain
 - ▶ Unicredit, Italy
 - ▶ Isbank, Turkey
- Briefings, Customer visits & Opportunity Support
 - ▶ SBER, Russia
 - ▶ Caixa Catalunya, Spain
 - ▶ Barclays Bank, UK
 - ▶ Lloyds TSB, UK
 - ▶ BBVA, Spain
 - ▶ Soc Gen, France
 - ▶ CajaMar, Spain
 - ▶ Bankdata, Denmark
 - ▶ Rabobank, Netherlands
 - ▶ Mizrahi, Israel
 - ▶ Bank Leumi, Israel
 - ▶ ATCA, Spain
 - ▶ Banif Bank, Portugal
 - ▶ Bradford & Bingley, UK
 - ▶ HBoS, UK
- Interlock with Key Partners
 - ▶ Siebel / Eontec
 - ▶ Chordiant / Isban
 - ▶ S1

 - ▶ NICE
 - ▶ Scala
 - ▶ KANA
 - ▶ SAS
 - ▶ DWL
 - ▶ Actuate
 - ▶ Dynasty
 - ▶ Cashware
 - ▶ Lutzwolf
- Montpellier-Barcelona Multichannel Server Consolidation Initiative

Team

A balanced Business/Technical team with capability to execute

▶ 45% Business

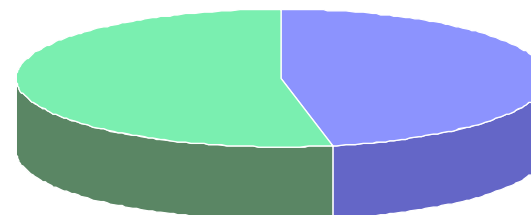
- Business Analysts
- Banking Consultants
- Solution Sales

- **Domain expertise:**
 - Retail Banking
 - CRM & Customer Insight
 - Sales & Advise

▶ 55% Technical

- Solution IT Architects
- Solution Designers
- IT Specialists on focused areas

- **Main Product & technical Skills:**
 - Workplace Client Tech / WCT-CA
 - WebSphere Portal
 - WebSphere Process Choreographer / WBI-SF
 - Rational & Eclipse technologies
 - J/XFS (Financial Device Access)
 - Linux / MQ / SNA / J2EE



■ Business
■ Technical

CoC Resources – Smart Branch Showroom

- Combined business and technology briefings to help customers visualize their branch of the future and agree on the roadmap
- Showroom as a trigger for discussion points




Business Scenarios that demonstrate the different areas of interest for the Smart Branch in a Smart Bank

Smart Branch Areas

Outside View

- The IBM Smart Branch.
- Integrated Kiosk and ATM.
- Video Surveillance.



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The image shows a 3D architectural rendering of a modern banking branch interior. The space is divided into two main sections. On the left, there is a service area with a wooden counter and a green chair. On the right, there is a kiosk area with a wooden counter, a purple chair, and a yellow chair. The walls are decorated with various logos and icons, including the IBM logo and other banking-related symbols. The floor is dark red with some informational graphics. The overall design is clean, modern, and functional.



Transactional Zone

- Flexible employees roles, cross selling, referrals.
- Employee workplace – integrated, easy to use.
- Paper reduction in the office.
- Financial devices integration.

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Discovery Zone

- Guided Self-Service for the use of internet banking or contact center.
- Optionally served by a relationship agent.
- Dynamic digital merchandizing.
- Includes home banking as an integrated channel.

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Branch Manager/Advisor

- Personalized service, remote advisor allows for reduced branch staff.
- Dynamic, flexible space.
- Financial advise, product selling and comparison.
- Tools for the branch manager.
- e-learning, bank employees broadcast thru video.

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Relaxation Zone

- Greets valued customers, personalized service.
- More relaxed environment for investment advice.
- Wealth Management Tools.
- Wireless access to all applications, mobility.

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The Team – EMEA CoC for Banking Front Office

