

Help improve efficiencies and reduce costs. Become an on demand business.

IBM software solutions for the retail banking industry



Highlights

- ***Leverage open and scalable application software that lets you serve customers how they want—anytime, anywhere***
- ***Realize potential cost reductions by aligning services with appropriate organizations to optimize skills***
- ***Improve customer loyalty and retention with on demand information access and personalized services***
- ***Facilitate the initiation, transmission, settlement and clearance of payments through traditional and electronic channels***
- ***Integrate Web-enabled solutions with existing systems to help gain value from current investments***

Solutions designed for banking needs

Banking today is increasingly dynamic. Deregulation, mergers and network computing have changed the nature of what was once a quite conservative business. New institutions have encroached on banking turf—insurance companies, mortgage vendors, credit unions, even manufacturers offering private-label credit cards. And the customers they serve are more market-savvy than ever.

So to remain profitable, mid-sized banks like yours need to offer a broad portfolio of products and services—available online and around the clock—to attract and retain customers. At the same time, you're looking for ways to maintain margins by managing risk, providing

extensive security, controlling costs and streamlining business processes—all while gaining the flexibility to shift at a moment's notice to any market change to deliver e-business on demand™.

IBM and IBM Business Partners understand the pressures government regulations and customer and market demands place on mid-sized banks like yours. We also understand IT. And that combined knowledge gives IBM the expertise to deliver solutions designed specifically for the business you're in. IBM provides the middleware. Your local IBM Business Partner provides applications and services specified to your needs. Together, we provide a solution that is custom-designed to work for you.



Leverage integrated business solutions

IBM and our network of Business Partners offer affordable, industry-leading business integration and customer relationship management (CRM) solutions, developed specifically for managing mid-sized banks. These feature-rich software solutions assist your financial institution with end-to-end integration of applications and processes. An integrated IT infrastructure gives all employees, supply-chain participants and customers access to the information and applications they need, whenever they need them — delivering greater resource efficiency and providing 24x7 availability.

Transform branches into financial centers

Branch transformation solutions from IBM help you link disparate branches and employees together to reduce costs, improve efficiencies and eliminate redundant tasks. By transforming branches into full-service financial centers, these solutions enable you to:

- *Provide consistent, multi-channel services on demand to improve customer service.*
- *Synchronize customer, product and service information with ATMs, call centers and online portals to streamline operations and cross-sell to profitable customers.*

Banking challenges	IBM solutions
Streamline operations; link branches and applications	Branch transformation solutions Connect business information with people who need it, extract value from existing investments and support new market strategies, transform branches into financial centers
Maintain regulatory compliance	Document management and disaster recovery solutions Efficiently manage, store and access customer records, provide customer self-service through 24x7 access to information, reduce legal and loan risk
Broaden and deepen customer knowledge	Business intelligence and customer insight solutions Build customer profiles using demographic information, cross-sell to profitable customers, identify non-profitable customers, create targeted marketing campaigns

- *Increase the efficiency of the teller line and expedite new account opening and loan application processes – providing greater customer convenience.*
- *Reduce fraud and other security risks.*

Maintain regulatory compliance and reduce risk

Government regulations like the Sarbanes-Oxley Act (SOX) provide challenges for banking institutions to demonstrate accurate financial records management. Regulatory compliance also presents an opportunity to speed time to value and reduce risk to both your organization and your customers with streamlined document management. IBM offers risk and compliance and banking

document management solutions that can help you leverage these opportunities. These solutions help you efficiently and securely manage, access and store customer records (such as loan documents, letters of credit and account statements), letting you:

- *Speed time to value by providing an enterprise view of risk and compliance activities.*
- *Reduce risk by identifying financial abnormalities and initiating corrective action.*
- *Manage documents for disaster recovery.*
- *Improve customer satisfaction by providing self-service access to customer information.*



Gain customer insight

With customer insight and business intelligence solutions from IBM, you can learn more about your customers—specifically about their perceptions, expectations and past experiences with your staff and your bank. And that insight can help you develop processes and services to improve customer service—and your bottom line. Customer insight and business intelligence solutions from IBM help you:

- *Differentiate your organization to attract and retain customers across all channels.*
- *Consistently ensure customer value by streamlining business processes and channel capabilities and by implementing infrastructure changes as the market dictates.*
- *Improve customer knowledge by integrating all customer data into a single view.*
- *Utilize tools that help you deliver value on your customers' terms.*
- *Match service levels to customer profitability levels and assign customers to the most effective and cost-efficient channels.*
- *Organize systems around customer-focused processes by integrating data in legacy and newer systems—so the right data is in the right hands at the right time.*

Standards-based solutions designed for mid-sized banks

IBM solutions for mid-sized banks are based on IBM Express Portfolio software offerings. IBM Express Portfolio offerings are designed specifically to meet the needs—and budgets—of mid-sized companies. Based on award-winning DB2®, Lotus®, Rational®, Tivoli® and WebSphere® software from IBM, these packages feature:

- *Rich functionality that can be easily customized to address unique industry needs.*

- *Simple, wizard-driven installation and templates that help you get started quickly.*
- *Streamlined administration, allowing skilled employees to focus on other revenue-generating tasks.*
- *Modular designs offering the flexibility to choose additional features as your needs grow.*
- *Technologies based on open-industry standards, giving you the freedom to integrate them with current and future investments.*

Open standards, feature-rich functionality

Banking solutions are based on IBM Express Portfolio offerings, providing:

- Open standards-based technologies—easing integration with new and existing investments, without migrating all applications to one platform
- Industry-proven Java™ support—enabling simplified resource management and reduced IT costs
- World-class expertise and a worldwide network of IBM Business Partners—providing comprehensive business information management services, as well as hardware and software support and services

IBM Express Portfolio offerings provide many feature-rich functions for banking solutions, including:

- Relational database functionality with self-tuning, self-configuring and self-managing capabilities
- In-office or remote access to messaging and collaborative applications
- Relational database and synchronization capabilities for mobile devices
- Web-site creation, testing, deployment and management capabilities, including wizards, samples and application templates
- Document management, production imaging and document workflow capabilities, including storage and management of content in different formats
- Portal capabilities for employees, trading partners and customers to share content and applications

Flexible and scalable, IBM Express Portfolio offerings give you features, functionality and affordability scaled to meet your business needs—now and in the future.

IBM and IBM Business Partners add further value by offering affordable services from installation, deployment and configuration to training and education. And flexible financing options give you the freedom to take advantage of business integration solutions today.

For more information

To learn more about business solutions for banking, contact your IBM representative or IBM Business Partner, or visit:

ibm.com/software/smb



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