Increase Customer Responsiveness with On-line Statements, Financial Payments and the Cloud

Companies need to increase their transparency & responsiveness

by providing customers access to their content when they need it

with high-performance electronic statement presentment and enterprise report management.

What type of content do you use in your industry?

PDF Docs

Complex Print Docs

Faxes

PC Docs

Photos

Internal Reports

Agenda

- Challenges, Trends and Opportunities

- Clients are Driving e-Delivery

- Content Manager OnDemand for e-Delivery and Compliance

  ➢ ... and 'on Cloud'

Announced
4/28/2015

Key Issues every Organization Must Address

Challenges, Trends and Opportunities

- **Customer Service**
  - Highly responsive
  - Self-service options
  - Accessibility
- **Content Explosion**
  - Producing and sending more than ever
  - Requires storage and handling efficiencies

- **Risk Avoidance**
  - Security Breaches, Know Your Customer
  - Client and Shareholder confidence

- **Cost Reduction**
  - Lower operational and infrastructure costs

152 million
Adobe, November 2013

145 million
EBay, May 2013

130 million
Heartland Payment Systems, August 2009

110 million
Target, January 2014

102 million
Sony, May 2011

94 million
TJX Cos., March 2007

92 million
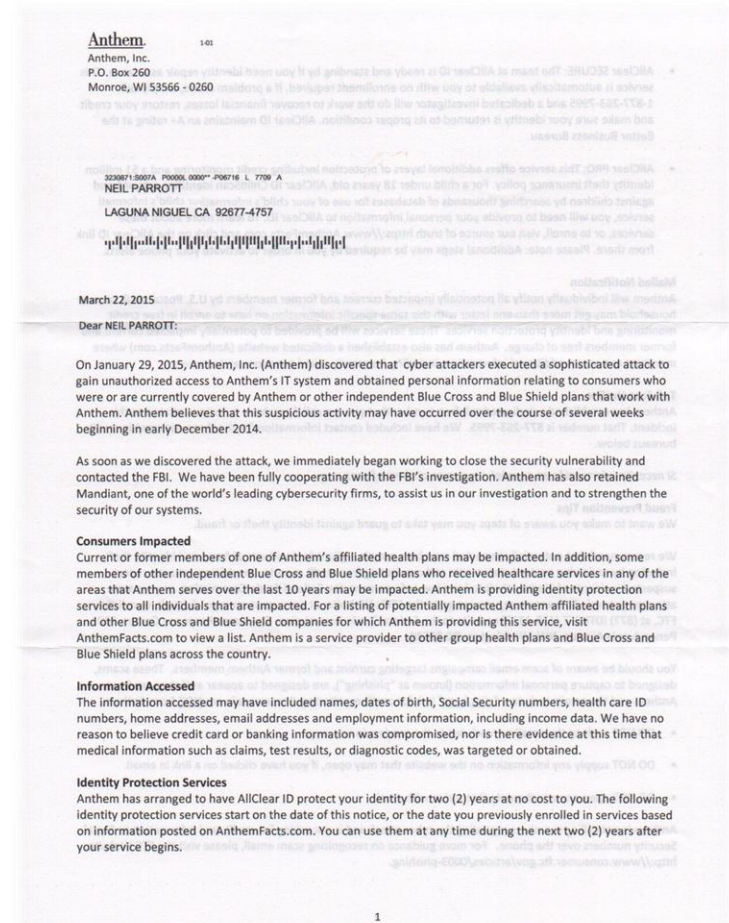AOL, June 2004

Anthem Cyber Attack

Challenges, Trends and Opportunities

- **Consumer Sensitive Personal Info Breach**
  - names
  - dates of birth
  - Social Security numbers
  - health care ID numbers
  - home addresses
  - email addresses
  - employment and income data

- **Mitigation**
  - FBI alerted
  - AllClear Secure
    - 24 months of identity protection
    - Credit repair
  - AllClear Pro
    - Credit monitoring
    - $1M ID theft insurance

Anthem.   1-01
Anthem, Inc.
P.O. Box 260
Monroe, WI 53566 - 0260

3230871:S007A P0000L 0000** -P06716 L 7709 A
NEIL PARROTT
LAGUNA NIGUEL CA 92677-4757

March 22, 2015

Dear NEIL PARROTT:

On January 29, 2015, Anthem, Inc. (Anthem) discovered that cyber attackers executed a sophisticated attack to gain unauthorized access to Anthem's IT system and obtained personal information relating to consumers who were or are currently covered by Anthem or other independent Blue Cross and Blue Shield plans that work with Anthem. Anthem believes that this suspicious activity may have occurred over the course of several weeks beginning in early December 2014.

As soon as we discovered the attack, we immediately began working to close the security vulnerability and contacted the FBI. We have been fully cooperating with the FBI's investigation. Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to assist us in our investigation and to strengthen the security of our systems.

Consumers Impacted
Current or former members of one of Anthem's affiliated health plans may be impacted. In addition, some members of other independent Blue Cross and Blue Shield plans who received healthcare services in any of the areas that Anthem serves over the last 10 years may be impacted. Anthem is providing identity protection services to all individuals that are impacted. For a listing of potentially impacted Anthem affiliated health plans and other Blue Cross and Blue Shield companies for which Anthem is providing this service, visit AnthemFacts.com to view a list. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

Information Accessed
The information accessed may have included names, dates of birth, Social Security numbers, health care ID numbers, home addresses, email addresses and employment information, including income data. We have no reason to believe credit card or banking information was compromised, nor is there evidence at this time that medical information such as claims, test results, or diagnostic codes, was targeted or obtained.

Identity Protection Services
Anthem has arranged to have AllClear ID protect your identity for two (2) years at no cost to you. The following identity protection services start on the date of this notice, or the date you previously enrolled in services based on information posted on AnthemFacts.com. You can use them at any time during the next two (2) years after your service begins.

1

Finance Sector Trends
Challenges, Trends and Opportunities

- **Dramatic Increase in Online Payments**
  - IBM Financial Transaction Manager
  - PayPal
  - Trustly – online payments from your online bank account
  - Digital Wallets – ApplePay, Blockchain
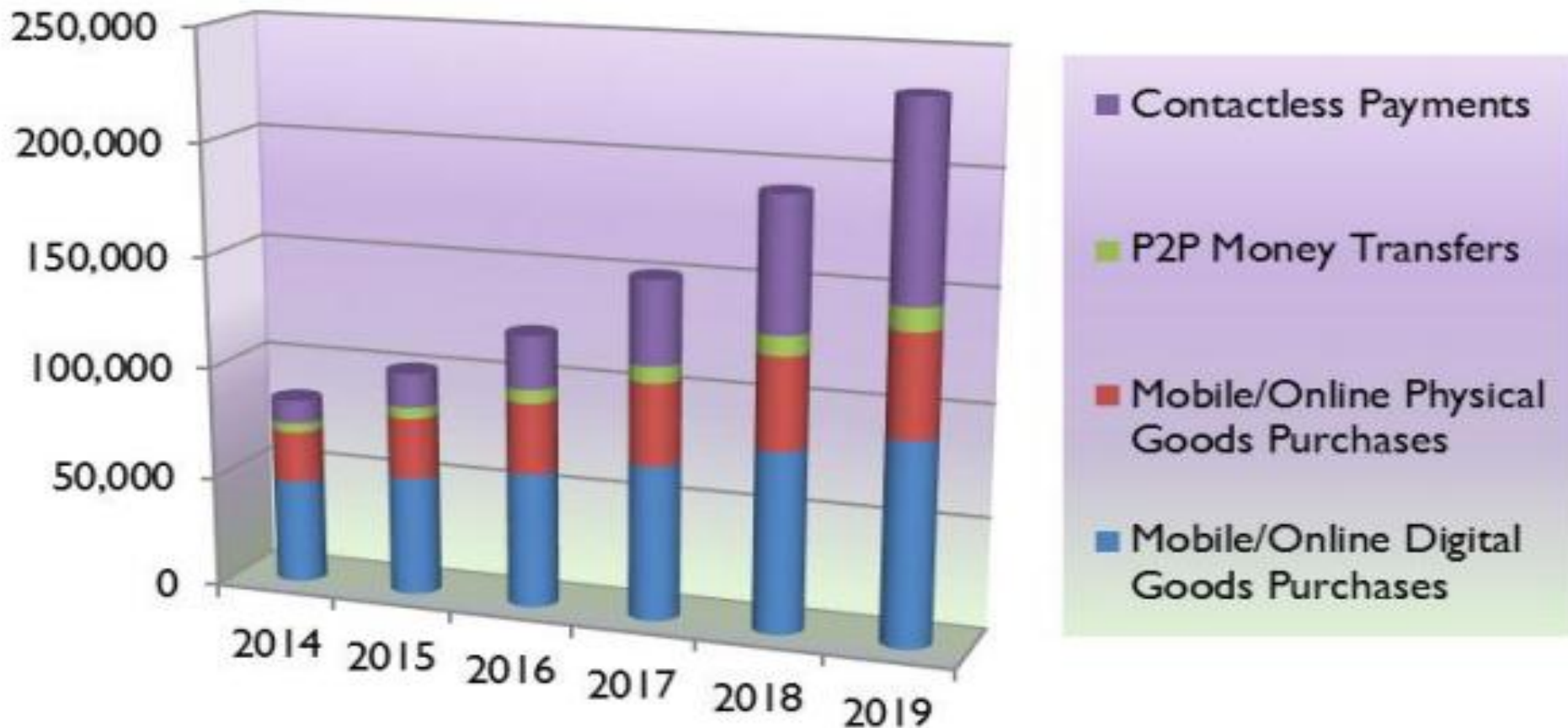 - biyo – pay with your hand

- **Transaction Message Size Expansion**
  - From as little as 18 chars - to over 100x larger
  - Enhanced Remittance Data

- **Customer Focus & Added Value**
  - Real Time Payments (RTP)
  - e-Invoicing
  - Trends and insights – analyze payment flows to feed pricing engines
  - Better customer service

Digital Transactions Per Annum (millions)
Split by Transaction Type 2014-2019

Legend:
- Contactless Payments
- P2P Money Transfers
- Mobile/Online Physical Goods Purchases
- Mobile/Online Digital Goods Purchases

Source: Jupiter Research

9

Digital Transaction Values Per Annum (millions)
Split by Transaction Type 2014-2019
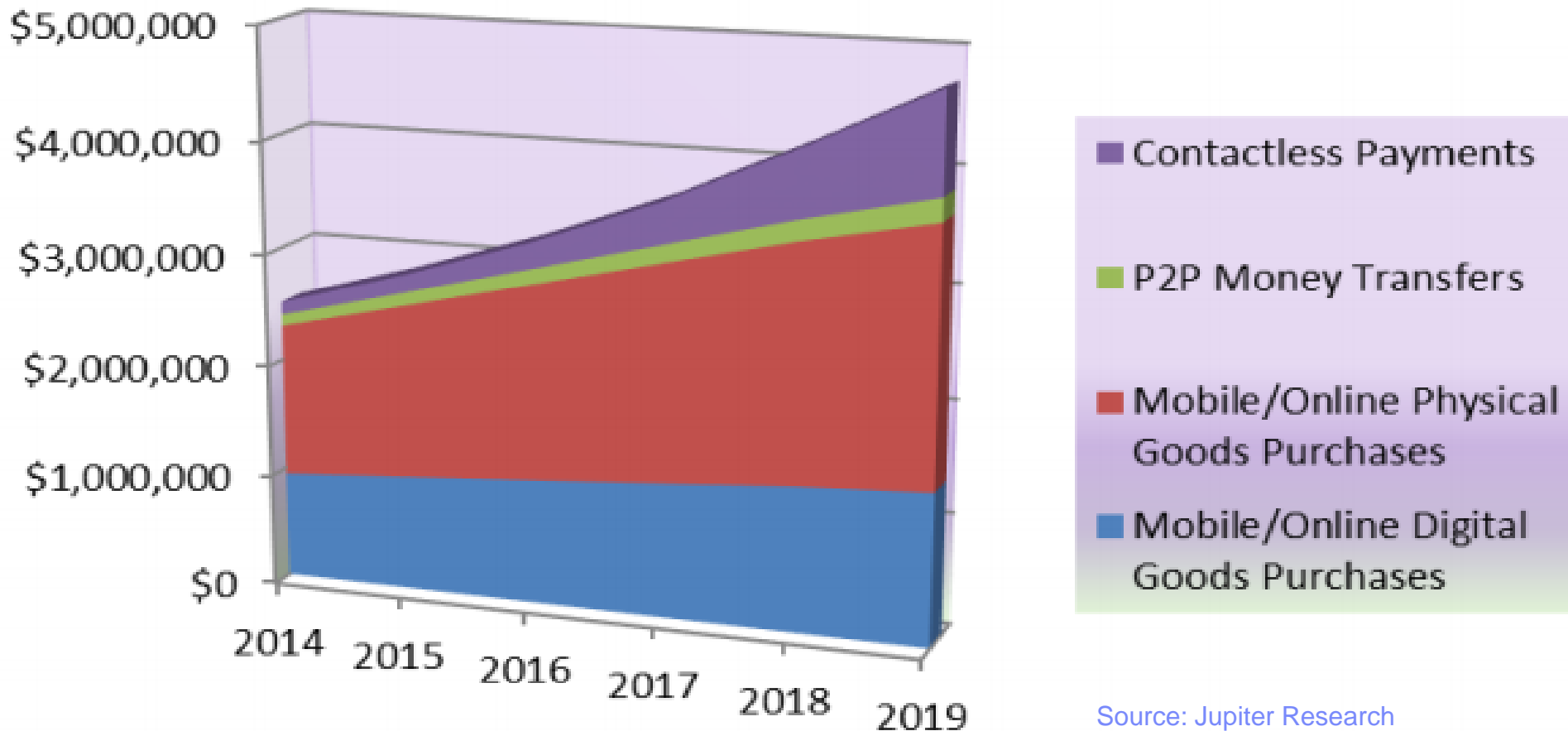
Source: Jupiter Research

Finance Regulations and Standards
Challenges, Trends and Opportunities

Interoperability and Globalization
- Europay, MasterCard, and Visa cards – a.k.a. chip and pin
- Payments, Securities, Cards and FX systems
- ISO20022 framework
  - Single Euro Payments Area (SEPA)
  - XML format

Retain for longer periods VS delete with positive confirmation
- Extended dispute and refund periods
- Fraud investigations

Privacy initiatives
- General Data Protection Regulation (GDPR)
- Governs how personal data is used, shared and stored
- Actively manage and dispose - or risk substantial penalties

ISO20022
Challenges, Trends and Opportunities

- **A Universal Finance Industry communication message scheme**
  - Performance - streamline cross border communications
  - Cost reduction - due to a single, common "language"

- **Single Euro Payments Area (SEPA) Example**
  - 500 million citizens, 20 million businesses and public authorities
  - €21.9 billion per year - expected gains
    - Aug 1st 2014 - live in 18 euro countries
    - Oct 31st 2016 - end date for non-euro EU countries

- **Rest of the world is either adopting ISO20022 or aligning with it**

Customer Satisfaction - Stakes are Higher Than Ever
Clients are Driving e-Delivery

"In the age of the customer, executives don't decide how customer-centric their companies are — customers do."
- Kate Leggett, Forrester

- **51% of US consumers switch service providers due to poor experiences**

- **Up 5% from 2012**
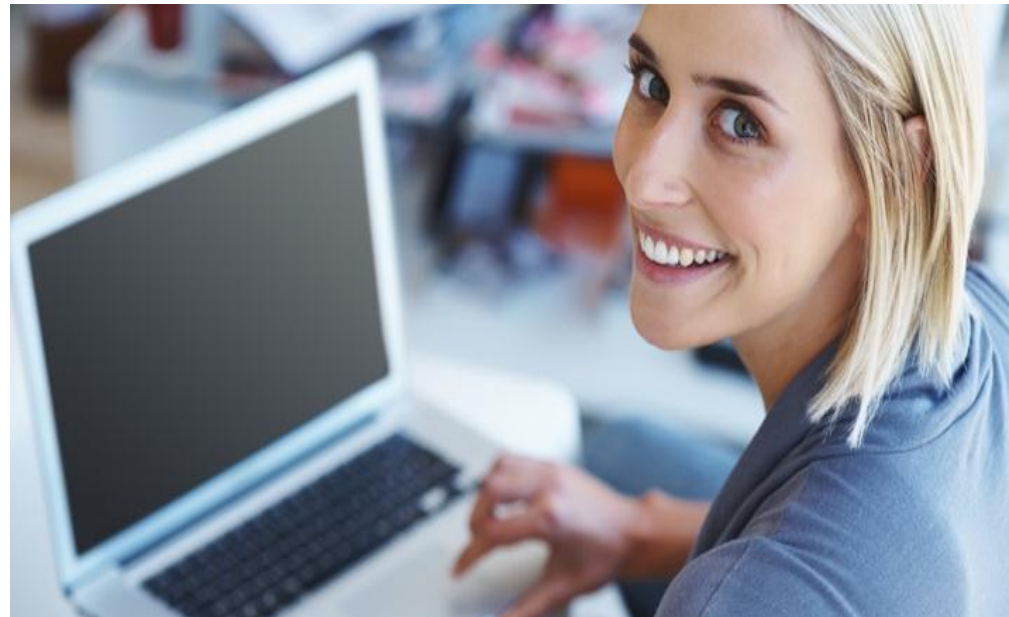
The Customer Relationship
Clients are driving e-delivery

- **Today's Customers:**
- Are more informed
- Have more choices
- Low attention spans

- **Today's Organizations must:**
- Be Customer-centric and highly responsive
- Offer Engagement options:
    - Device independence
    - Accessibility
- Demonstrate Responsibility and Trust
    - Protect Sensitive Personal Information (SPI) as required by state, federal and country laws

Electronic delivery

Why do Consumers prefer Self-service?

56%

To choose best plan based on usage pattern

77%

To pay bills or recharge accounts

63%

To start or stop subscription services

78%

To retrieve contact history

Market Opportunity with Mobile

Clients are Driving e-Delivery

Changing Customer Set:

50% of the population is under the **age of 30**

These consumers do not want mail

e-Delivery Anytime, Anywhere:

Allow access to statements via smartphone, tablet and the web

The Customer Relationship

Market Statistics

It costs **6** to **7** times more to acquire a new customer than to keep an existing one

On average, increasing customer retention rates by **5%** increases profits by **25%-95%**
Harvard Business School

70% of marketers claimed their Retention Marketing is average at best, with room for improvement

Customer Experience drives Shareholder Value
Clients are driving e-delivery

Customer Experience Leaders Outperform the Market
7-Year Stock Performance of Customer Experience Leaders vs. Laggards vs. S&P 500 (2007-2013)

© 2014 Watermark Consulting

Customer Experience Leaders — 77.7%
S&P 500 Index — 51.5%
Customer Experience Laggards — -2.5%

(Y-axis: Cumulative Total Return, 90.0% to -10.0%)

Watermark defines Customer Experience Leaders and Laggards as the top ten and bottom ten rated public companies in Forrester Research's 2007-2014 Customer Experience Index studies. Comparison is based on performance of equally-weighted, annually readjusted stock portfolios of Customer Experience Leaders and Laggards relative to the S&P 500 Index.

IBM Content Manager OnDemand:
The Big Picture

Report Mining for Customer Intimacy, Value Add Services

Customer Service Presentment

Electronic Report Capture, Management & Distribution

In/Out bound Transforms

Auto Capture High Volume Print Output

Customer Self-Service e-Statement Presentment

Archive Static Content E.g., Cognos Output, Transaction records
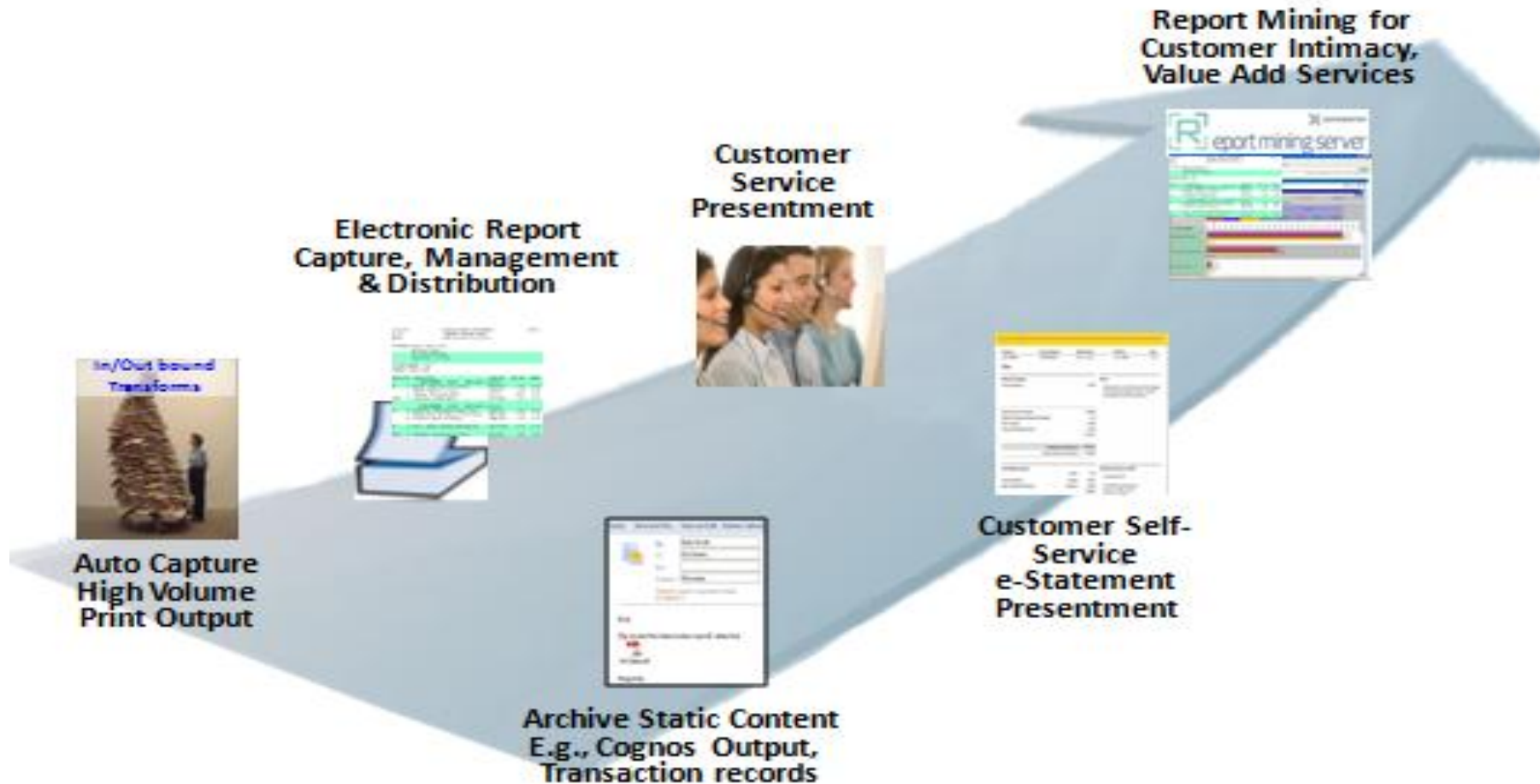
Know your Customer
with OnDemand and Report Mining Server

Smarter Content, Smarter People
Use report mining and analytics to extract new insights

- Reveal information hidden in content to gain new insights and perspectives (e.g. buying patterns)

- Improve business decisions

- Improve performance of people and systems

IBM Content Navigator

Access content across your enterprise in a secure manner – anytime, anywhere

Clarity

Cross Repository Search, Retrieve and Display

Smartphone & Tablet accessible

Extensible open standards framework

CMIS Support

Plug-in functionality
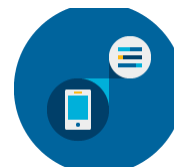
Benefits

Single Pane of Glass for all ECM Products

ISO 20022 and XML Archiving
with XML Indexer

Smarter Content, Smarter People
Optimized for Newer Transactional Workloads

Archive
High volumes of newer
transactional documents.
Keep core LOB systems lean

Retrieve
Customer Service, Self Service
Smartphone, Tablet, Laptop
Reconstitute LOB Data

Comply
With Retention and
Accessibility requirements

Compliance
with Full Text Search and Enhanced Retention

Smarter Content, Smarter People

Comply with Legal Holds – Quickly and Efficiently

Full Text Search
Go beyond Meta Data. Search complete document text.
Find Needles in a Haystack!

Holds (Enhanced Retention)
Comply with Legal requests to lock down and preserve documents. Reduce Risk!

Time based retention
Retain the documents you needs - for as long as needed
Good Housekeeping!

TD Bank

The Opportunity
Whichever bank responds first usually wins the business. "It is critical that our team members have information at their fingertips to quickly make sound lending decisions"
- Paul D. Smith, SVP at TD Bank

Allowed within 24 hours,
for the bank to now process loan applications

Provided around the clock services
travel associated with loan review, audit and compliance functions

Slashed
expenses through consolidation of multiple filing centers

Customer Success Video- TD Bank

American National Insurance

William L. Moody, Jr- Founder

The Opportunity
Need to consolidate old ASG, BMC and Cypress environments into a single, integrated high performance platform

Streamlined
management of policy documents for 3 different report management systems

Provided around the clock services
to American National Insurance for their existing IBM Content Manager environment - to provide one place for employees and customers to access policy documents 24 x 7 - including mobile device access

Verizon Wireless

The Opportunity
Needed to reduce the time needed to research billing issues, improve customer service and satisfaction

Implemented
50,000 customer services reps with fast access to over 100M monthly customer bills to quickly and efficiently handle client inquiries

Improved customer service
by reducing time needed to research billing inquiries – and bills can be reprinted on demand, if needed

verizon

IBM ECM

We've progressed the portfolio to become the clear **market leader**

"A growing opportunity for IBM lies in building smarter ECM infrastructures. These industry initiatives span enterprises and ecosystems."

CHALLENGERS — LEADERS — NICHE PLAYERS — VISIONARIES

Microsoft, IBM, Perceptive Software, Oracle, OpenText, Hyland Software, EMC, HP, Laserfiche, Xerox, Alfresco, Fabasoft, Newgen Software Technologies, Objective, Systemware, Software Innovation, M-Files, Unisys, Filebound, Ever Team, SunGard, Siav

ABILITY TO EXECUTE — COMPLETENESS OF VISION — As of August 2014

Source: Gartner, Magic Quadrant for Enterprise Content Management, September 2014

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What's next?

IBM Content Manager OnDemand on Cloud and IBM Case Manager on Cloud deliver enhanced customer service

IBM United States Software Announcement 215-214

April 28, 2015

ENUS215-214.PDF

Table of contents

- Overview
- Key prerequisites
- Planned availability date
- Program number
- Publications

- Technical information
- Ordering information
- Terms and conditions
- Prices
- Order now

Back to top

Overview

IBM® Content Manager OnDemand on Cloud enables companies to:

- Manage electronic capture of reports, customer correspondence (for example, bills, statements, policies, and explanation of benefits), in the cloud.

- Enhance customer service by empowering customer service representatives with anytime and anywhere access to customer correspondence through web and mobile access.

- Provide customer self-service through integration of consumer facing applications and web portals.

Announced 4/28/2015

Content Manager OnDemand on Cloud
Flexible Licensing and Deployment

- Key Capabilities
- OnDemand as a Secure Hosted Managed Services offering
- Provisioned on SoftLayer by ECM Services

- Included
- Setup of reports/application-output definitions
- Report Loading and Indexing
- Report distribution to Authorized Users
- Periodic content expiration
- Web-Based User Access
- Full System Management

- Optional
- System integrations
- System migrations
- Additional report/application definitions

- For
- Existing customers – upgrades, expansions
- New customers – migrations, replacements

CMOD on Cloud - High level comparison

Activities	Cloud	OnPrem
Define Reports, Applications, Groups	IBM	Customer
Loading and Indexing data	Customer uploads files Loading/Indexing Done by IBM	Customer
Setup of CMOD and Clients (web & mobile). Periodic upgrades and patches	IBM	Customer
Infrastructure security setup	IBM	Customer
Backups and periodic maintenance	IBM	Customer
Database Administration	IBM	Customer
Setup user accounts for Web/Mobile access	Customer	Customer
Setup access for applications and groups	IBM	Customer
Setup for Business Continuity (HA, DR)	IBM (included)	Customer (additional HW)
Full Text Search	IBM (included)	Customer (feature purchase)
Enhanced Retention (Holds)	IBM (included)	Customer (feature purchase)
Report Distribution	IBM (included)	Customer (feature purchase)

CMOD on Cloud – configurations

1. Select one (1) standard configuration:

Silver
• Load & Index 50 GB of PDF in 12 hours • Load & Index 900 GB of AFP data in 12 hours • 60,000 document retrievals with concurrent 30GB of PDF data loading/indexing in 12 hours • 60,000 document retrievals with concurrent 500GB of AFP data loading/indexing in 12 hours
Gold = 2X Silver
Platinum = 5X Silver

2. Select storage – per Terabyte

3. Optional SOW based Services
   – Setup x10 additional Reports, Applications, Groups
   – Integration with consumer facing application / portal
   – Data migration from legacy system

IBM

IBM Content Manager OnDemand
Key Benefits

- Secure On-line e-Presentment for :
– Customer Service
– Customer Self Service
– Analytics – Know your Customer

- Optimized Repository
– Unmatched compression, scalability and performance
– Advanced Security Features

- Fast deployment and ROI
– Install and deploy in 1 week
– Fast ROI

- Proven Conversions & Migrations

- Active roadmap

- Active User Group

IBM Services
help deploy Your OnDemand solution

- **CMOD Architecture Review & Design**

- **CMOD Implementations**
  - Installations
  - Upgrades
  - Training

- **Custom ODWEK application interface development or mentoring as you do business application development and integration**

- **System Healthcheck**

- **Disaster Recovery (DR) & High Availability (HA) mentoring**

- **CMOD Migrations**
  - IBM to IBM, any competitive product to CMOD, across platforms, across databases, across media – We will get you there successfully

- **Service Offerings, Project Management and Knowledge Transfer throughout**

Key CMOD Resources

- **Melissa Krauss – WW Sales Leader, Content Management and Capture Portfolio**
  - krauss@us.ibm.com

- **Brian Phelps – WW Sales Lead**
  - brphelp@us.ibm.com

- **Blair Groff - NA CMOD Solution Leader**
  - bgroff@ca.ibm.com

- **Stephanie Wing – WW Portfolio Marketing Manager**
  - smwing@us.ibm.com

- **Bud Paton – WW Technical Sales Lead**
  - rpaton@us.ibm.com

- **Shailesh Gupta - Senior Product Manager**
  - guptash@us.ibm.com

- **Raghuram Tadipatri - Senior Development Manager**
  - tadipatr@us.ibm.com

- **Neil Parrott – WW Offering Lead / Product Marketing**
  - nparrott@us.ibm.com

For more Information:

ibm.com/ondemand

Backup Slides

CMOD V9.5 Summary of Key Features

- Evolutionary enhancements to:
  - CMOD for MultiPlatforms
  - CMOD for z/OS
  - CMOD for IBM i   (via PTF in V7.2)

- Key Features and Enhancements:
  - XML Indexing   - **included**
    - For enhanced XML document loading and handling
  - Document Store API   - **included**
    - Programmatic interface for loading documents
  - Ondemand Distribution Facility   - **option**
    - Report distribution enhancements
  - Line2PDF Transform   - **included**
    - Improved functionality
  - Usability and Operational Enhancements   - **included**

Java

<?xml?>

John Abrahams
Michele Barnet
Christine Edwards

PDF
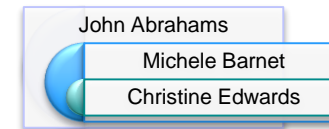
Why use Separate Repositories?
Optimized High Performance Archive

OnDemand is designed for:
- ✓ Fully Automated High Volume Ingestion
- ✓ Storing very large volumes of static 'like' content, typically transactional print output such as reports, statements, and invoices
- ✓ Long-term archival with low rates of retrieval
- ✓ Very large numbers of internal and external users
- ✓ Virtually unlimited scalability
- ✓ Unmatched compression
- ✓ Fast install and deploy

General Purpose ECM is designed for:
- ✓ Updateable documents, or creation of new documents
- ✓ Repository for cases or workflow documents
- ✓ Team collaboration
- ✓ Workflow solutions, review and approval, active content

IBM Content Navigator makes repositories invisible

A Legacy of Big Numbers
Optimized High Performance Archive

Compression	**Performance**	**Scalability**
30:1 *	**3500**	**162**
Up to 50% cost savings	Items per second Instant Retrieval	Billion documents Optimized architecture

- Get the most out of disk
- Petabytes of data under management
- No access penalty

- 42M peak retrievals/day
- Multiplatforms, zSeries, iSeries, Web interface
- ECM System Monitor

- 33 petabytes in a single repository
- Scales from department to enterprise deployments

*AFP, Line, PDF

XML Indexer
Optimized High Performance Archive

`<?xml?>`

- **XML Indexer features**
  - Simple, automated XML document loading and handling:
    - Documents and Indices identified and normalized for loading into OnDemand
    - Document Resources extracted and archived with the document data
    - XSLT style sheets for on-the-fly specific display formats based on user preference
    - Integrates and works with existing ARSLOAD process

- **Benefits**
  - Easily archive newer transactional document formats
    - ISO 20022
    - SEPA
    - G3
  - Enables compliance with Accessibility Requirements
    - ADA Section 508
  - Included feature

XML Indexer and Accessibility
Optimized High Performance Archive

`<?xml?>`

- Dramatic increase in on-line statement and billing data access
  - Document display optimized by device
    - Smartphone
    - Tablet
    - Laptop

- Americans with Disabilities Act (ADA) requires equal access
  - Target, Netflix, Monster.com, Ticketmaster
  - Initially targeted at websites that are 'gateways to bricks and mortar' establishments
    - http://online.wsj.com/news/articles/SB100014241278873243732045783744836794 98140#articleTabs%3Darticle

- Benefits
  - Comply with Accessibility requirements
  - Enables Multiple style sheets for
    - Visually able
    - Visually impaired

Document Store API's
Optimized High Performance Archive

- Document Store API capabilities
  - Store Individual Documents programmatically with new ODWEK Java APIs
  - Key Steps:
    - Initiate Load
    - Bulk load documents – pages, index values, document data
    - Commit to CMOD specifying the application group and application

- Benefits
  - Individually stored documents have full OnDemand expiration capabilities (i.e. LOAD)
  - Leverage Enhanced Retention Management and Full Text Search
  - OnDemand archive can free-up valuable space and resources in originating applications
  - Included capability

Full Text Search
OnDemand for Customer Service and Self Service

- Full Text Search capabilities
  - Complex query support
    - 1
    - 2
    - 3
  - Documents grouped by "collections"
  - FTS server supported on AIX, Sun, Linux, zLinux and Windows

- Benefits
  - Comply with Legal & Discovery Requests
    - Beyond Meta Data
    - Search complete document text
  - Separately priced feature

Document Source

OnDemand Load

OnDemand Server

Data

Full Text Index

Full Text Search

ECM Full Text Server

Index

Score Highlight Summary

OnDemand Applications

ICN & OD Clients
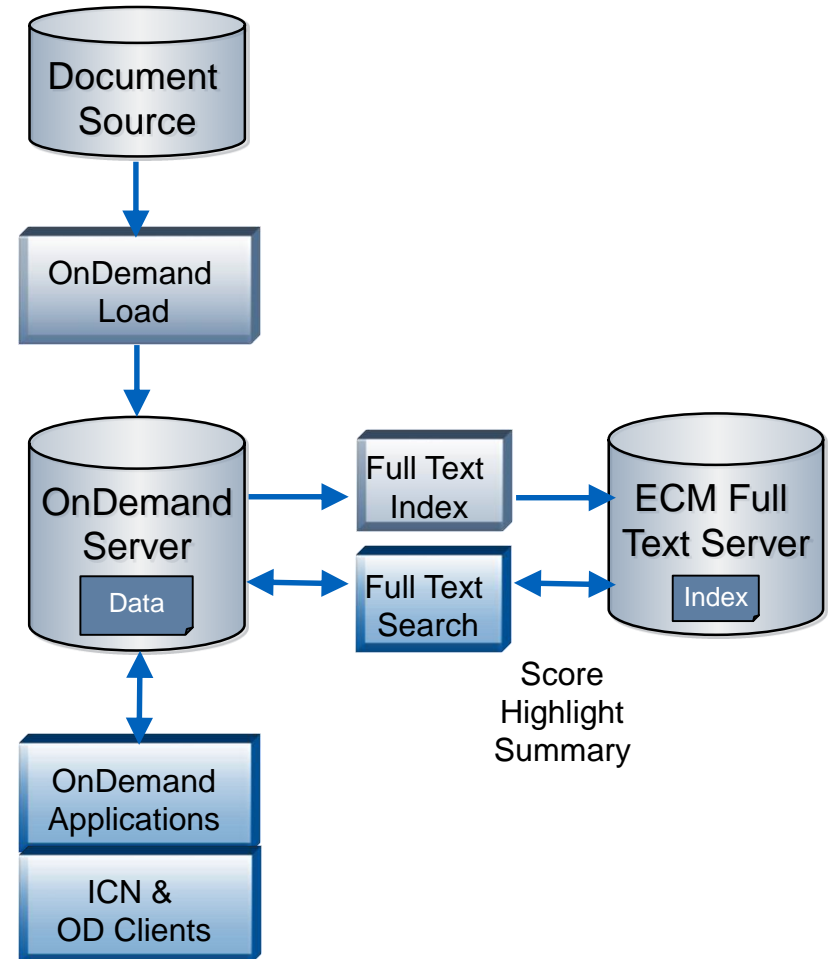
Enhanced Retention
OnDemand for Customer Service and Self Service

- Enhanced Retention capabilities
  - Holds - Lock down documents and suspend expiration
  - One or more documents per Hold
  - Single document can have multiple Holds
  - Implied Hold
    - All loads locked down
  - Full Text Search - companion feature

- Benefits
  - Enable Regulatory Compliance
  - Satisfy Legal Retention Requirements

- OnDemand also works with
  - Enterprise Records
  - Atlas Policy Suite
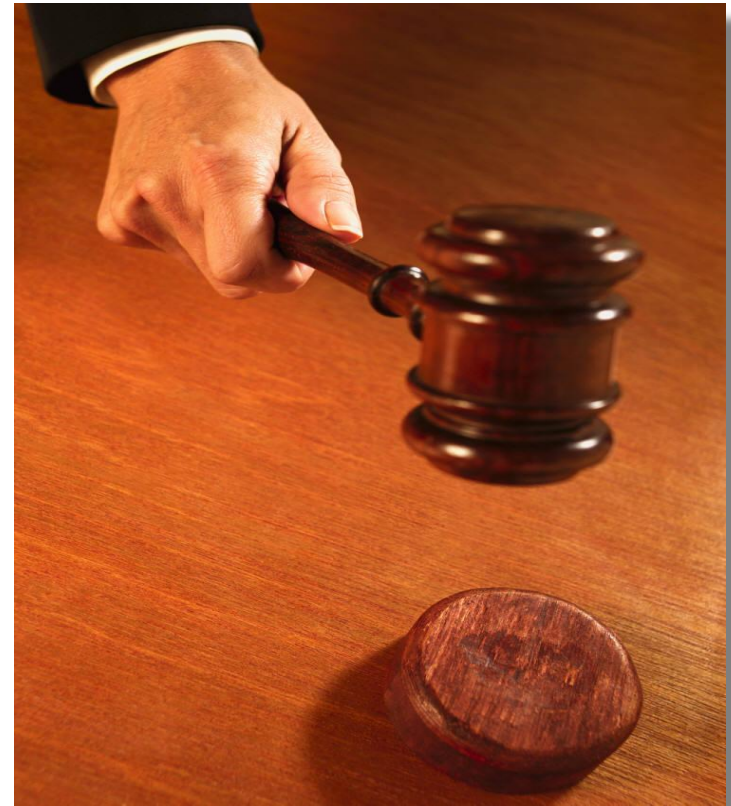
Analytics for Know Your Customer
OnDemand for Customer Service and Self Service

- Report Mining Capabilities
  - Web-based Analytics for OnDemand
  - Transforms OnDemand content into end user data views:
    - Summarize and Analyze
    - Subtotal, Total
    - Average, Counts, Percentages
    - In browser filtering, sorting and graphing of report data
  - Real-time access to report data in web and Excel spreadsheet format

- Benefits
  - Enable deeper Client understanding for cross-sell / upsell opportunities
  - Put content at rest to work for - additional insights

ADVANCED SECURITY FEATURES

Content Manager OnDemand for e-Delivery and Compliance

- **Optimized High Performance Archive**
  - High Volume Transactional content
  - Line of Business content

- **Customer Service and Self Service**
  - Customer Portal - via Java APIs
  - Enhanced Retention & Holds for Compliance
  - Analytics for KYC

- **Advanced Security**
  - Protect SPI and avoid Risk

- **Minimal Infrastructure & Resources**
  - 80% of customers run on 4 cores
  - Fast Deployment
  - Simple Admin

- **Licensing and Deployment updates**
  - Hosted Managed Cloud

Advanced Security features

- **Advanced Security features**
  - Secure Socket Layer (SSL) data transmission
  - SSL communication with Lightweight Directory Access Protocol (LDAP) server
  - Strong 128 bit Password Encryption (FIPS 140-2)
  - User Proxy
    - Leverage LDAP userid/password for role based OnDemand user
  - Password limits/restrictions
    - Validate against up to 10 previously used passwords
  - Stash file
    - Encrypted file used to store User Id's and Passwords
    - Eliminates use of User Id and/or password on the command line

- **Benefits**
  - Protect SPI
 - Avoid Security Breaches

CMOD V9.5 Highlights
Flexible Licensing and Deployment

Needs Graphic

- Monthly Fixed Term Licensing

- PDF Indexer
  - Deprecated on z/OS - must be run on MP

- Report Distribution Facility (RDF) – OnDemand MP
  - Migration utility from RDF to new OnDemand Distribution Facility is available

- AFP2WEB Transforms feature
  - Not a good fit for the majority of IBM customers
  - V9.5 includes Line2PDF transform
  - Plug-and-Play transforms supported since V8.5
  - IBM ECM Services can resell Ricoh and Crawford transforms

- ACIF z/OS (4.5)
  - New level, however must be ordered since it does not ship with OnDemand

- OnDemand for HPUX
  - Deprecated – last supported version will be 9.0.X

- Tivoli Storage Manager (TSM)
  - Deprecated on z/OS and IBM i. - use an OnDemand MP Object Server

CMOD RESTify Web Service

Mobile Apps

B2B integration

Customer Portal

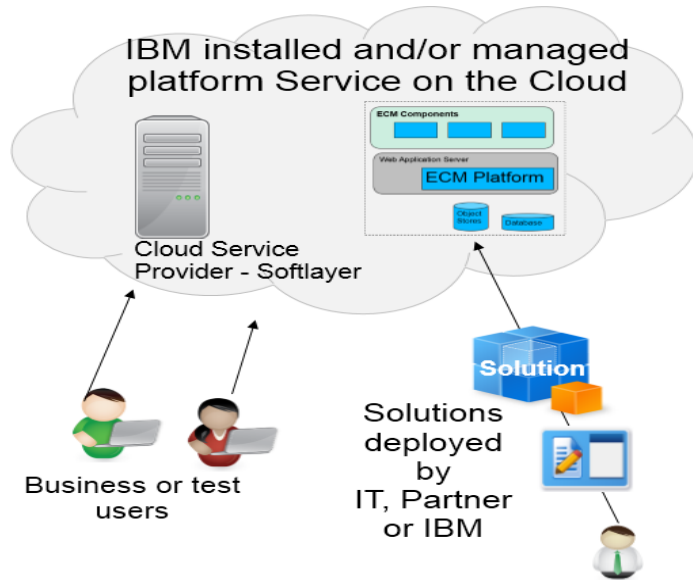CMOD RESTify Web Service
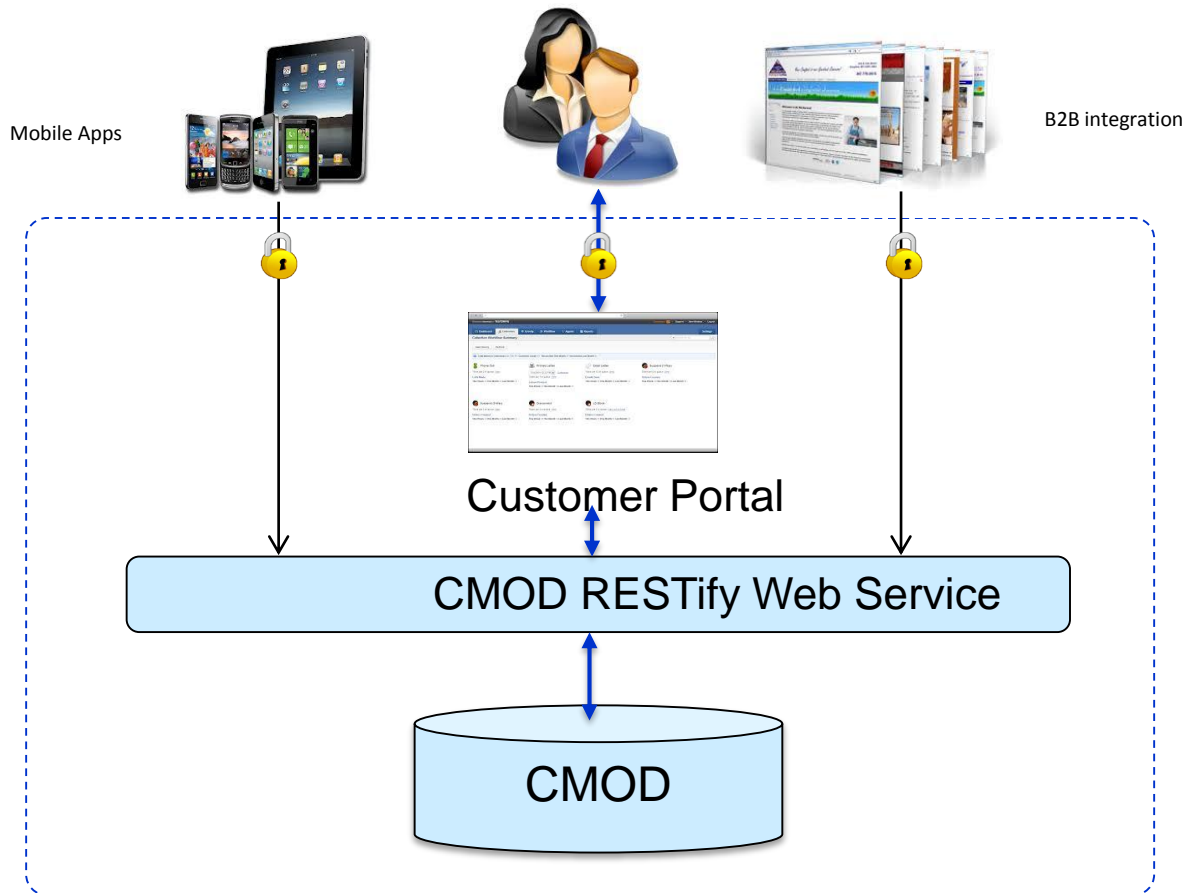
CMOD

- **Ready from day 1**
  - **No coding**
  - **Create an integration in about 1 hour**
- **Requires very, very basic knowledge of CMOD and ODWEK APIs**

CMOD RESTify Web Service

- RESTify is a turn-key solution offering a single and universal REST-Web Service interface to integrate to CMOD
- RESTify exposes the entire CMOD repository with a simple http call
- All technologies can talk to RESTify easily using simple http calls that drive logon, open folder, search and retrieve
- RESTify uses signed requests for authentication. Every application must have an access+secret key pair
- Services can be added, deleted and updated without downtime
- Can be configured to work with multiple CMOD repositories
- RESTify uses many optimization mechanisms such as caching and connection pooling when communicating with CMOD

ECM PaaS (Platform as a Service)

IBM installed and/or managed platform Service on the Cloud

Cloud Service Provider - Softlayer

Business or test users

Solutions deployed by IT, Partner or IBM

Cloud Solution
- IBM managed ECM platform as a service

Offerings
- Platform Installation Services for Production/ Non-production Environments
- Platform as a service for Production/Non-Production Environments

Costs
- Perpetual ECM license
- Pay as you go for cloud infrastructure on Softlayer
- One time setup fee for each environment in the cloud
- Monthly administration for each managed environment in the cloud
- Additional services for a fee

Key Customer Benefits
- Provides rapid Cloud deployment of IBM ECM primarily on IBM SoftLayer.
- Facilitates deployment of applications without the overhead for managing the underlying hardware and the software platform
- Customers can focus on building solutions on top of ECM.

Infrastructure	Platform	Solution	Ongoing Solution Maintenance
• Managed by service provider	• Available as a service • Managed by IBM • Can be installed by IBM and managed by IT	• Deployed by IT, Partner or IBM	• Partner or IT

Services Offerings
for OnDemand

1. **Quickly integrate <u>your</u> existing applications with OnDemand**
    - Provide "real-time" access to check images and statements in eBanking portal

    - Issue: migrate three existing custom application integrations to access OnDemand?
        1. e-Banking (in .Net)
        2. Aida (in Java)
        3. Mobile Banking (in Objective-C, Java)

    - Resolution: CMOD RESTify Web Services provides middleware to .Net, Objective-C appls
      and mobile devices

2. **Replace your web service with RESTify**
       - Migrate statements and invoices from InfoWeb to OnDemand

    - Issue: Existing applications using InfoWeb SOAP Web Services. InfoWeb replaced with CMOD

    -   Resolution: CMOD RESTify Web Services implemented with wrapper to convert SOAP call to
        RESTify call and leveraged existing web service definitions