



# IBM SOA\* Summit

# IBM SOA Executive Summit

Paris 31 Mai 2007



TE12

## Refonte du Poste de Travail Bancaire

### Le Poste de Travail Intégré

Oriol Beal, IBM

Ingénieur /Architecte Informatique

Banking Industry Solution Center, Barcelona

# Banking Industry Solution Center @ IBM Forum Barcelona

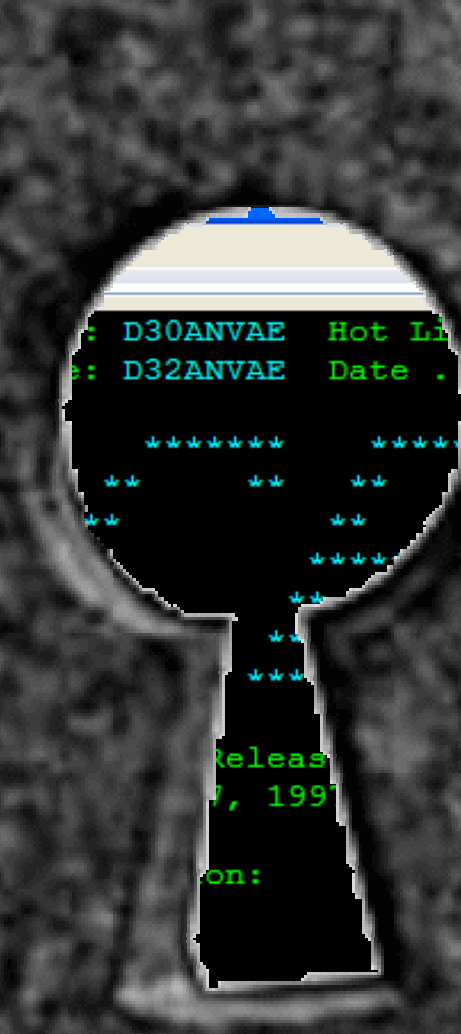
**The Banking Industry Solution Center** brings together industry experts, solutions and support to address the business challenges facing the banking industry. The activities of the center include a range of interlinked business and technology briefings, from creating a vision through transformation roadmap workshops, technology previews and development of solution prototypes. The center focuses on developing and communicating leading strategies and facilitating access to innovation.

## Objectives:

- **Create and integrate proofs of concept for transformation projects**
- **Support the early stages of implementation with specialized business skills and experience**
- **Assist in the technical skills transfer of real end-to-end innovative solutions**



The focus is not just on renewing the teller application.



The focus is on building an Integrated Desktop for the employee.

# Integrated Desktop for the Employee

- **Banks are not looking at their applications in isolation anymore**  
(the focus is not on renewing the “teller” application)
  
- **But building Integrated Desktops for their Employees**
  - Customer Insight (360° Customer view)
  - Service to Sales Transformation (tools for sales and advice)
  - Collaboration tools (Mail, Calendar, IM, Web 2.0)
  - Business Process Orientation (to assist users)
  - Tools for Business Dashboards
  - ..... and of course still being able to integrate their existing applications to run the transactions

# Branch Integrated Desktop

Obertura de Compte - Lotus Expeditor

File Help

Open Agent Workplace Customer Session

Customer Information

★★★★☆ Número de Client : 365 8569 8893

**Informació del Client**

**Mr. Jordi Busquets Cervera**  
 Av. Diagonal 571, Edifici Cervera, 2-3  
 08029, Barcelona  
 Spain  
 Espòs/-osa : Maria Busquets

34-93-401-8677  
 53666  
 jordib@es.ibm.com

Veure Firma  
 Veure Targeta de Visita

Responsable de client: **John Smith**

Comunicacions recents

Detalls	Data	Hora	Activitat
	09/11/2005	15:45	Expressed concern about funding for kids' education. Discussed
	11/10/2005	09:55	Inquiry regarding mutual fund investments.
	10/09/2005	16:55	Daughter just departed college. Looking into ways to ease financi

Llença:

- Customer Details
- Customer Products
- Customer Sales
- Customer Orders
- Customer Contacts
- Product Recommendation
- Documents
- Assisted Processes
  - Customer Details
  - Account Transfer
  - Integrated Open Account
- Other Applications
- Loans
- Todo
- Monitoring
- Transactions
- Sales
- Online admin

Status d'Acti... Favorites Alertes Client

Activitat: Obertura de Compte

- Select Account Owner
- Open Account Transaction
- Print Open Account contract
- Print Open Account contract
- Transfer to new Account
- Check cross-sel and up-sell offers

Prev. Segü. Tanca

Comptadors de Client Product Recommendations Obertura de Compte

```

IBM internal only      E M E A V A M P      TERMINAL= FREK0955/
International Applications      VAMP Page 1
APPLICATION STATUS      13:47, MONDAY      , FEBRUARY 12, 2007
CEAPPLS      | APPLNAME STATUS      C | APPLNAME STATUS      C
-----
ACOC1      ONLINE      22:49      | C1CSC1      ONLINE      11:25      | R37CU1      ONLINE      12:57
ACOC2      ONLINE      08:17      | C1CSU1      ONLINE      12:59      | R37GC1      ONLINE      08:21
ACOU1      ONLINE      11:59      | CNMC1      ONLINE      05:42      | R37GU1      ONLINE      12:59
ACOU2      ONLINE      22:49      | CNMU1      ONLINE      08:17      | R37WC1      ONLINE      08:17
ACRDC1      ONLINE      17:42      | IMSAC3      ONLINE      17:24      | R37WU1      ONLINE      13:01
ACRDU1      ONLINE      12:59      | ISM1C1      ONLINE      08:21      | R374C1      ONLINE      11:25
ACREC1      ONLINE      22:49      | ISM1U1      ONLINE      12:59      | R374U1      ONLINE      12:59
ACREU1      ONLINE      22:49      | NETVAS      ONLINE      22:49      | R378C1      ONLINE      08:21
BCRDU1      ONLINE      12:59      | NVASU1      ONLINE      08:17      | R378U1      ONLINE      13:01
BLDFE3      ONLINE      22:50      | R37AC1      ONLINE      08:21      | R379C1      ONLINE      08:21
BLDVMA      ONLINE      22:50      | R37AU1      ONLINE      12:57      | R379U1      ONLINE      12:59
CEDR      ONLINE      22:50      | R37BC1      ONLINE      08:21      | SSDF      22:49
CEDS      ONLINE      22:50      | R37BU1      ONLINE      12:57      | S37AC1      ONLINE      08:21
CEDU      ONLINE      22:50      | R37CC1      ONLINE      08:21      | S37AU1      ONLINE      12:59
    
```

TYPE APPLICATION NAME FOR CONNECTION

==> **Jordi Busquets Cervera - Acc Num: 2036293985**

24/049

Tanca Prev. Segü.

# Multi-channel and Channels Transformation

- **Banks are not looking at the Branch channel in isolation**
  - Integrated Desktops for Branch, for Contact Center, for the Home Banking, etc. (reusing functional components).
  
- **Banks are looking at the future transformation of their delivery channels, not just the applications**
  - Including premises, people, and processes
  - To benefit from the 'Unified Communications' between channels
  - And from the converged IP networks: data, voice, video, etc..
  - Investing again on what many of them call: 'Branch of the Future', or 'Multi-channel of the future'

# Contact Center Integrated Desktop

The screenshot displays a contact center agent's desktop environment. At the top, a blue title bar reads "Process Application - Lotus Expeditor". Below it, a menu bar includes "File" and "Help". The main interface is divided into several functional areas:

- Agent Status - Ready:** Located in the top-left, it features icons for a headset, a coffee cup labeled "Break", and a red "X" labeled "Not Res". Below these are "Interaction Status - No Interaction" buttons: "Online", "Hold", "Mute", "Transf", "Confer", "Wrap up", "Hang up", and "Callback".
- Customer Session:** A central panel showing details for "MRS THERESA VAN WEZEL". Fields include "Type: P-PRIVATE INDIVIDUALS", "ID Number: 6608020025080", "CIS Id:", "Nationality: SOUTH AFRIC", "Date of Birth:", "Occupation: CONTROLLER", "Employer: RAU", "Work tel: (011) 489262...", and "Home tel: (011) 672472...". A "Store" button is at the bottom right.
- News Feed:** A panel titled "IBM Latest News - South Africa" lists several articles, such as "Softline Enterprise, IBM Retail Sto...", "IBM Introduces New Incentives to ...", and "iWeek Special Report on Identity M...".
- Google Search:** A search box with a "Search" button and a "Results:" field.
- Launch:** A text field containing "process Internet Applications".
- Advertisements:** Two banners are visible: "LET YOUR HOME WORK FOR YOU WITH A NEDBANK HOME INCOME PLAN" and "NEED A FINANCIAL HEALTH CHECK?".
- Siebel CRM:** A large window titled "Siebel - Review User Information" displays a search form for "THERESA VAN WEZEL" from "RAU". The form includes fields for "First", "Last", "Company", "City", "Country", "CIS Number", and "ID Number". A "Go" button is below the ID field. To the right, a "CLIENTS" header is visible above a list area.
- Activity Status:** A bottom-left panel showing "Activity: Process Application" with a list of tasks: "Select Internet Application for Processing", "Banking Platform - Process Internet Applications", "Siebel - Log Internet Application Processed", and "End Process".

At the bottom of the interface, there are navigation buttons: "Prev.", "Next", "Close", and "Finish". The status "Online" is shown in the bottom right corner.



# Integrated Desktops - Benefits

- **Integration (visual and data sharing):**
  - Existing Applications with new Functional Components
- **Business Process Orientation**
  - Front-End and Enterprise Business Processes
  - Guides users through their day to day processes
- **Front-End Componentization**
  - Components Reuse
  - Components Migration
  - Loose Coupling between Components
  - Addition of new Components
- **Manageability**
  - Centrally Managed Desktops (Role-Based, Software Distribution, etc.)
- **Employees:**
  - Efficiency
  - Productivity
  - Training
  - Compliance with Processes
- **Systems:**
  - Manageability
  - Flexibility
  - Migrations/ Evolution
  - TCO

# Improving Productivity at the Front End of Computing

*Integrating People & Applications through Service Oriented Architectures*

## FRONT-END INTEGRATION

### **Integrated Desktop / Composite Application:**

**Dynamic, role-based access to  
information, applications, and  
collaboration anyplace, any time**

## BACK-END INTEGRATION

### **Service Oriented Architectures:**

**Align the business world with the  
world of IT in a way that makes both  
more effective**

**Integrated Desktops are Front-End for SOA**

# Managed Clients for SOA:

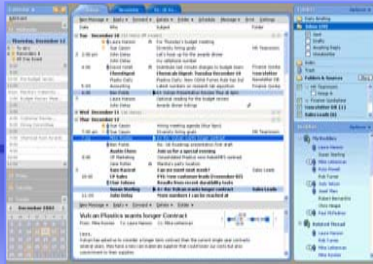
## *Access to Enterprise and Partner Resources Enabling Faster Decisions*



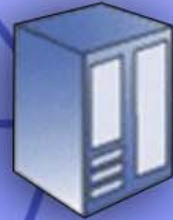
PDA



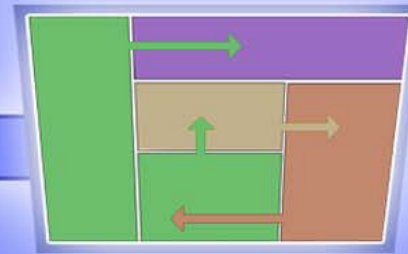
Rich Client



Browser



Portal



Data  
Applications  
Content  
Processes

**Upgrade Protection – Minimize Roll outs –  
Maximize Responsiveness**

**Investment Protection**

# IBM Portal

A single solution for user experience

## 1. Reach

- Internet Banking
- Branch Manager
- Platform Officer



## 2. High Performance

- City Broker
- Call Center Agent
- Branch Teller



## 3. Sometimes Connected

- Insurance Agent
- Financial Advisor (Mobile)
- Business Banker



## 4. Self Service

- Kiosk
- ATM



Easy access through any Browser

Demands rich experience to boost productivity

Need local applications & data

Minimize latency

*Web Portal  
(Portal Server)*

**IBM  
Portal**

*Rich Client  
(IBM Expedito)*


Product Recommendations - Lotus Expeditor

File Help

Open Agent Workplace CustomerSession

### Customer Information

★★★★☆ Customer Number : 365 5621 8563



**Contact Information**  
**Mrs Elisabet Gassiot Pintori**  
 Av. Diagonal 571, Edifici Pintori, 2-3  
 08029, Barcelona  
 Spain  
 Spouse : Josep Gassiot  
 34-93-401-8377  
 68377  
 eligassiot@es.ibm.com

View Signature View Business Card Bank Representative : John Smith

### Recent Communications

Details	Date	Time	Activity
	09/11/2005	15:45	Expressed concern about funding for kids' education. Discu
	11/10/2005	09:55	Inquiry regarding mutual fund investments.
	10/09/2005	16:55	Daughter just departed college. Looking into ways to ease fi

### Customer Insight

Customer Cash Counters CRM Products ProductRecommendations ProductRecommendations

Assessment Offer History

#### Alerts

**Next best action**  
**Offer - Term Deposit**  
 Reason Enquire - Savings  
 Risks Credit Risk

#### Propositions

**top offers**

Guaranteed Tracker	
Reward Saver	
Term Deposit	

#### Advice

**Term Deposit** Show short advice

Your repayments could be met if you have to stop work because of an illness or accident. Hospitalisation and critical illness cover Support from career professionals

**PROPOSITION**  
 Loan protection Let us help youWhat's my monthly budget? Work out how much you've got coming in and going out each month. New flexible loans Pause your loan repayments with our most flexible loans ever. Typical 6.4% APR on loans of £7,500 to £25,000 for up to 5

Accepted Maybe later Declined Not offered

Prev. Next Close

Online

**Open Account - Lotus Expeditor**

File Help

Open Agent Workplace

**Customer Session**

Name: MR ANNA JOHANNA DLADLA  
 Type: P-PRIVATE INDIVIDUALS  
 ID Number: 5701016633081  
 CIS ID: 191246205901  
 Nationality: SOUTH AFRICA Date of Birth:   
 Occupation: AUDITOR  
 Employer: STRAND RETAILERS  
 Work tel: (011) 6562545  
 Home tel: (011) 6565656

Store

**IBM Latest News - South Africa**

- Softline Enterprise, IBM Reta...
- IBM Introduces New Incentiv...
- iWeek Special Report on Iden...
- IBM Linux Competency Centre...
- IBM Turbocharges Storage Po...
- IBM Bolsters Security Offeri...
- INDUSTRY INSIGHT COLUM...
- IBM signs Information Techn...
- IBM Researchers and Enginee...
- New IBM Software and Servi...
- IBM-led Team Wins Multi-Mi...

**Agent Notifications**

Alerts

- Insured Money Market Account...
- Pension Review Delayed

e-Learning

- Digital Video Library
- Be Your Own Mentor
- How to Maximize the ROI of Le...

**Google Search**

Search:  Search

Results:

**Launch:**

- Locate Customer
- Open Account
- Applications Assistance
- Process Internet Applications
- Store Customer
- View Stored Customer
- Offline Open Account
- End Customer session
- Intranet
- Documents
- Other Applications
- Transactions
- Collaboration Tools

**Open Account - Banking Platform**

**CLIENT**

MR ANNA JOHA...

- Related Account
- Related Address
- Related Customer
- Related Profile
- Related Investment
- Incomplete App...

Maintain Personal Client

- View Client Details
- Client Details**
- Address Details
- Statement Addresses
- Relationships
- Balances
- Credit Information
- Audit Trail
- Certificate of Balance
- Signatures Information
- FICA Verification
- Retrieve Client Images

**Personal Details: [MR ANNA JOHANNA DLADLA]** Company: NEDBANK

Remarks	Balance Sheet	Aliases	References
<b>Client Details*</b>			
<b>Identification*</b>		<b>Contact Details*</b>	
<b>Occupation*</b>		<b>Bank/Social Rel</b>	
<b>Primary Details*</b>		<b>Other Details*</b>	
Date Opened:	17 Jan 2007	Date Closed:	<input type="text"/>
CIS Number:	191246205901		
Relationship Manager:	51527 NBC ANDERSON STREET		
Branch:	00979 100 MAIN STREET JHB		
Name Line 1:	MR ANNA JOHANNA DLADLA		
Name Line 2:	FRANSISNA		
Client Type:	P-PRIVATE INDIVIDUALS		
Date Of Birth:	01 Jan 1957		
Gender:	MALE		
Language:	ENGLISH		
Ethnic Group:			
Date Deceased:			
Segment:			
Last Changed Date:	30 Jan 2007		

Browser - Lotus Expeditor

Fiber Ajuda

Obre Contact Center Agent x

**Agent Status - Not Ready**

Ready Break

**Interaction Status - No Interaction**

Online Hold  
Mute Transf.  
Confer. Wrap up  
Hang up Callback

**Agent Information**

User - Teller User  
Branch - Av. Diagonal 57  
Location - Barcelona  
Login - 09:57:03  
Status - **Ready**  
Time - 10:03:01  
Date - 23/04/2007

**Stocks Ticker**

DOW	12,764.18	+43.72	+0.34%
NASDAQ	2,513.42	-4.91	-0.19%
S & P 500	1,470.35	+1.88	+0.16%
FTSE	6,497.80	-18.40	-0.28%
DAX	7,348.83	+10.77	+0.15%
Nikkei	17,527.45	-100.85	-0.57%
CAC	5,858.14	-3.83	-0.07%
AEX	532.68	+0.59	+0.11%
IBM	94.84	+0.04	+0.04%
AAPL	91.06	+0.66	+0.73%

**Google Search**

Search:  Search

Results:

**Streaming Market News**

sectors overshadowed concerns over China's likely actions to stem excessive growth.

- FTSE gains as Boots leads the way**  
from FT.com - 20/04/2007  
FT.com - Alliance Boots was the leading gainer on Friday as the FTSE reversed two days of losses.
- Euro hit 2-year high against dollar**  
from FT.com - 20/04/2007  
FT.com - The euro crept closer to its all-time high against the dollar, extending its two-year peak as stock markets steadied after Thursday's anxious session.
- U.S. stocks poised to rise after Google earn...**  
from Reuters - 20/04/2007  
Reuters - U.S. stocks looked poised to edge up on Friday, helped by strong earnings on Thursday from Web search firm Google Inc., but gains may be limited by uncertainty over the economic outlook.
- European stock markets rebound at open; Lon...**  
from AFP - 20/04/2007  
AFP - Europe's main stock markets rose in opening deals on Friday following two days of losses.
- China's 39s Red-Hot Growth, Rising Prices ...**  
from TheStreet's Business Daily - 19/04/2007

**International Business Machines (NYSE:IBM) 94.58 +0.29 / +0.31% Apr 20**

**Quote Tools**  
Live Quote: Off  
Stock Quote  
Advanced Charts  
Historical Quotes  
News  
Analysis  
Blogs  
Press Releases

**Company Info**  
Profile  
Financial Results  
Estimates  
Analyst Ratings  
SEC Filings  
Insider Actions  
Major Holders  
Short Interest  
Competitors  
Industry  
Rankings

**More Resources**  
Portfolio  
Sivv on Stocks  
Stock Options  
Investing 101

**After hours quote 94.39 -0.19 / -0.21 Apr 20 5:02pm ET**

Prev. Close: 94.29  
Open: 95.02  
High: 95.15  
Low: 93.91  
Volume: 9,340,296  
Volume Avg.: 7,060,000  
52wk Range: 72.73 - 100.90  
Market Cap (mil): 142,392.93  
P/E Ratio: 15.28  
Dividend Yield: 1.27%

1d 5d 6m YTD 1y 3y 5y all data Advanced Charting

Add IBM to Portfolio Add IBM to Alerts Create Alert at: \$90 \$99 \$104 ...

**Last 10 Quotes Portfolio Summary**

Ticker	Company name	Price	Change
IBM	International Business Machines	94.58	+0.29
CSCO	Cisco Systems, Inc	26.99	+0.31
GE	General Electric Company	35.13	+0.13
GM	General Motors Corporation	31.68	+0.31

**Latest Headlines for IBM** News Analysis Blogs Press Releases

- Apr 22 IBM Milestone Brings MRI Technology to the Nanoscale - Market Wire
- Apr 20 NEW YORK (AP) - During the Great Depression, New York's ebullient mayor Fiorello... - AFX International Focus
- Apr 20 Dollar fall portends economic changes - AFX International Focus
- Apr 20 QLogic appoints president and COO - AFX International Focus
- Apr 20 IBM Global Name Scoring Software Gains Department of Homeland Security SAFETY Act... - Market Wire
- Apr 20 Inside China's PC frenzy - Fortune
- Apr 20 TFN NEWS BRIEFING: Banking and insurance highlights to 15:45 BST - AFX International Focus
- Apr 20 TFN NEWS BRIEFING: TMT highlights to 15:40 BST - AFX International Focus
- Apr 20 RFID industry shifts focus:RFID hardware has matured, allowing the industry to focus... - Modern Materials Handling
- Apr 20 IBM wins \$460M services agreement - AFX International Focus
- Apr 20 IBM and MIT Department of Electrical Engineering and Computer Science Complete First... - Market Wire

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advertiser links what's this?

- Consolidate Student Loans**  
Money Sent Directly to You. Don't Pay a Cent Until Graduation.  
www.forthefame.us/student-loans
- Self Care Daily for Women**  
View full line of naturally based skin and body care products.  
Find...  
www.mysensaria.com

start Mail - Inbox ... Gmail - Inbo... AT&T Netwe... Plug-in Devel... Browser - Lo... Microsoft Po... MSVDM 55% 10:03

Datos del Cliente - Lotus Expeditor

File Help

Open Contact Center

Agent Status - Ready

Interaction Status - Online

Online Hold Mute Transf. Confer. Wrap up Hang up Callback

Datos de usuario Noticias Datos del Cliente

Archivo Edición Ver Ayuda

Mostrar: Consultas:

Nombre: NOEL KIRK Número Iberia Plus: 19712538 Estado: ACTIVA Categoría: PLATA

Primer Apellido: SMITH Segundo Apellido: Tipo de Teléfono: EMPRESA FAX Nivel de Servicio:

Nacionalidad: SUDAFRICA Sexo: HOMBRE Número de Teléfono: 441224720014

Contact Information Menu

- End Customer session
- Intranet
- Documents
- Other Applications
- Transactions
- Collaboration Tools
- Samples
- Iberia
  - Intranet
  - Internet
  - CRM
  - IMS
  - Amadeus
  - Iberia Plus

Activity Status Favorites Scorecard

Telephony - Performance

Inbound	21
Avg. Inbound	0:00:03:44
Outbound	0
Avg. Outbound	0:00:00:00
Consult	5
Avg. Consult	0:00:03:01

Datos de usuario

Identificate Contraseña de un solo uso

Grupo Iberia Ocio Manuales

Direcciones Portales IBpersonas

Estás en: Teléfonos que necesitas: AENA > Barcelona

BARCELONA

AENA | IBERIA

Prat de Llobregat s/n 08080 BARCELONA

	INTERIOR	EXTERIOR
Centralita:	932 98 38 38	
Fax:	933 98 37 37	

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Online





# IBM Front Office Solution for Banking

## Demo

## IBM Front Office Solution for Banking

# Questions?