IBM

Enable business model flexibility, innovation and efficiency in financial institutions with IBM Business Process Management.

One thing is clear: the financial industry is in a tremendous state of flux. Consolidation is taking place in every market around the world. New players and nontraditional banks with specialized products and services are emerging. Customers are demanding tailored products and services, greater access and responsiveness, and increased transparency from their financial institutions. And regulators are taking action to restore market confidence. The pressure and pace of change are accelerating, and only financial institutions that can adapt and outmaneuver the competition will have the advantage.

Differentiate from the competition

Financial institutions — including banks, credit unions and thrifts — need a way to address these challenges and to differentiate themselves through their business models. IBM Business Process Management (BPM) can help bridge the gap between business and IT by providing a common means to collaborate around business processes, make smarter decisions, implement rapid changes, exploit global business opportunities, and maximize inorganic and organic growth. So no matter what the market brings, you can stand ready for the challenge.

## Automate, optimize and integrate processes

Rather than reducing the need for technology solutions, the current global financial environment increases urgency for offerings to automate, optimize and integrate processes in a shareable, reusable fashion. A service oriented architecture (SOA) addresses this need by enabling you to:

- Expand regionally and globally through standards-based, loosely coupled connectivity.

- Reuse and personalize existing assets to reduce costs in a compounded way.

- Use process monitoring and governance to ensure corporate and regulatory compliance.

- Automate critical business processes to meet new efficiency objectives.

- Provide the foundation for business-centric IT, which allows a "sense-and-respond" business architecture to facilitate change and react to unpredictable business events.

80% of banking CEOs indicate their organizations will need to implement substantial change over the next several years to deal with a broad range of external forces. Yet only 67% say that they have successful track records of implementing change*

IBM BPM leverages SOA and BPM principles and enables solution-specific content, so you can tackle your most pressing process needs:

- **Payments:** Adapt the payment process to modify supporting applications without extensive programming. Monitor to identify payment process breakdowns, react quickly and reduce manual intervention.

- **Sales and marketing:** Gain business intelligence and analytics to drive smart business decisions.

- **Loan origination:** Streamline the process for all media types, channels, products and regulations. Quickly locate bottlenecks, regain efficiency and change processes based on insight.

- **Account opening:** Reuse existing processes for any desired delivery channel to enhance ease of doing business, speed implementation and provide a single process customer view.

- **Fraud detection (regulatory and compliance):** Gain timely insight into potentially fraudulent activities before they become problematic.
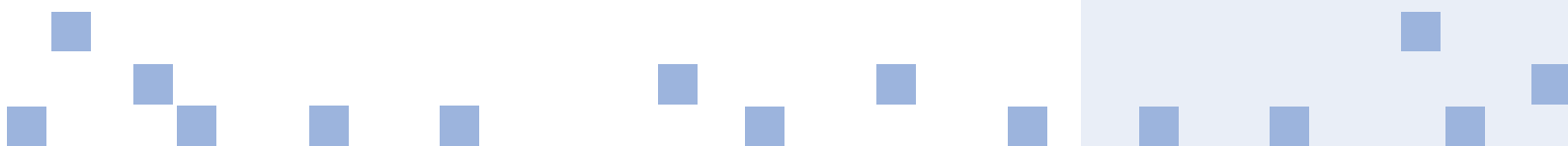
IBM BPM addresses industry challenges by helping to:

- Improve straight-through processing.
- Improve cross-sell and up-sell.
- Improve customer acquisition and retention rates.
- Optimize relationships with stakeholders, and make it easy to do business with you regardless of channel.
- Reduce operating costs, utilize existing investments and leverage global scale for further cost efficiencies.
- Speed time to market for innovative products and services.
- Reduce integration and process costs.
- Expand reach via emerging or new markets, new lines of business, mergers and acquisitions, and aggressive organic growth in mature markets.

Speed time to value with IBM financial industry frameworks, accelerators and value tools

Designed to work with products and services in the IBM BPM suite, IBM financial industry frameworks use common architectural approaches based on SOA, industry standards and best practices to speed deployment. Integrate the frameworks into your existing infrastructure, including IBM and third-party assets, to enable a best-practices approach to deconstructing assets and reassembling as reusable services.

- **IBM Payments Framework for Financial Services** — Integrate new and existing payments systems wherever they reside for the flexibility and speed to enable progressive payments infrastructure transformation.

- **IBM Banking Customer Care and Insight Framework** — Streamline and integrate processes across channels and lines of business to provide a consistent user experience for employees and customers at a lower cost. Gain insight in order to respond to market changes faster.

- **American Productivity and Quality Center (APQC) and IBM BPM Process Classification Frameworks (PCFs) for Banking** — Deliver common language and open standards for assessing business performance. Enable fast, relevant usage and comparisons designed specifically for financial institutions.

- **IBM Banking Payments Content Pack** — Contains prebuilt industry content and integrates with other applications; accelerates build of composite business applications for banking payments. Supports industry standards from International Organization for Standardization (ISO) 20022, Single Euro Payments Area (SEPA), National Automated Clearing House Association (NACHA) and the IBM Information FrameWork (IFW).

- **IBM Banking Component Business Models** — Understand business functions and their strategic role and interrelationships, and map these functions to supporting business processes.

- **IBM Business Value Assessments for BPM** — Assess a business initiative and work with industry experts and best-practices benchmarks to determine a roadmap for successful completion, then build a business case with a quantifiable time to value.

Begin your BPM journey with IBM

To learn more about BPM, contact your IBM representative, IBM BPM representative or IBM Business Partner. You can take the IBM Business Process Management with SOA ROI Assessment online now at **ibm.com**/software/info/ bpmroitool/index.jsp?re=hero. Learn more about IBM BPM at **ibm.com**/websphere/integration

"With IBM WebSphere® software, we can quickly adapt our business to stay ahead of competitors and meet changing customer needs. Market conditions are certain to change, but our trust in IBM stays the same."

— Jaci Coleman, Chief Information Officer, People's Bank

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