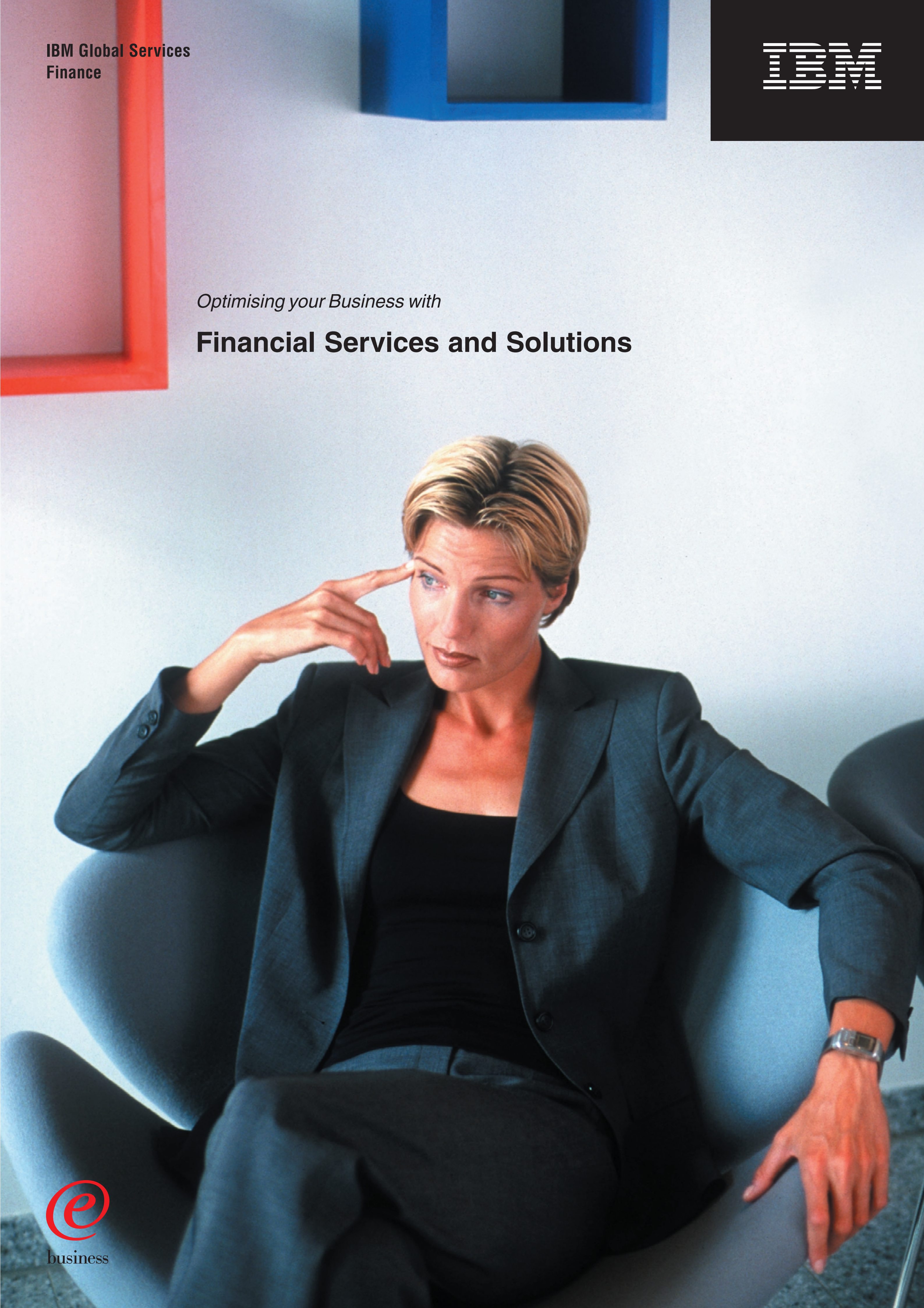
IBM Global Services
Finance



Optimising your Business with

Financial Services and Solutions

"What do we expect of a strategic partner?"

At the moment, there is hardly another industry where the competitive pressure is as strong as it is in the financial services sector: deregulation of markets, globalisation, alliances and co-operations, customer demands for new products and services, price pressure, Internet technologies, m-business, consolidation of island solutions — these are just a few of the reasons.

The rapidly changing economic environment therefore requires a comprehensive, long-term strategy, whereby the own business model must be adapted in most cases.

Where your company will be tomorrow depends mainly on the course you set today:

- *How do you differentiate yourself from your competitors?*
- *What do you do to gain market share and increase your profitability?*
- *How do you manage to reduce your costs?*
- *How do you get new products to the market faster?*
- *How do you acquire new customers and secure the loyalty of existing ones?*
- *What does your channel strategy look like?*
- *Do you have the right architectures and solutions, but also the skills available to manage these in the short term?*

Your first reaction to all of these questions could be to call IBM Global Services Finance: as the leading service provider worldwide, we have the know-how and experience that you expect of a strategic partner.

Thought Leadership

Together with the leading thinkers in the financial world, experts at IBM are working intensively on the topics that will affect the industry in the future: What are the developments for the next years? What trends will drive what changes? Recognising this at an early stage, developing strategies and providing solutions ensures the vital competitive advantage.

Strategic Alignment

Today, business and IT strategy are inseparable. Linking both for the success of a company places the highest demands on service providers: industry knowledge, technological leadership and modern methodology along the value chain are required to implement innovative solutions. IBM Global Services Finance achieves this.

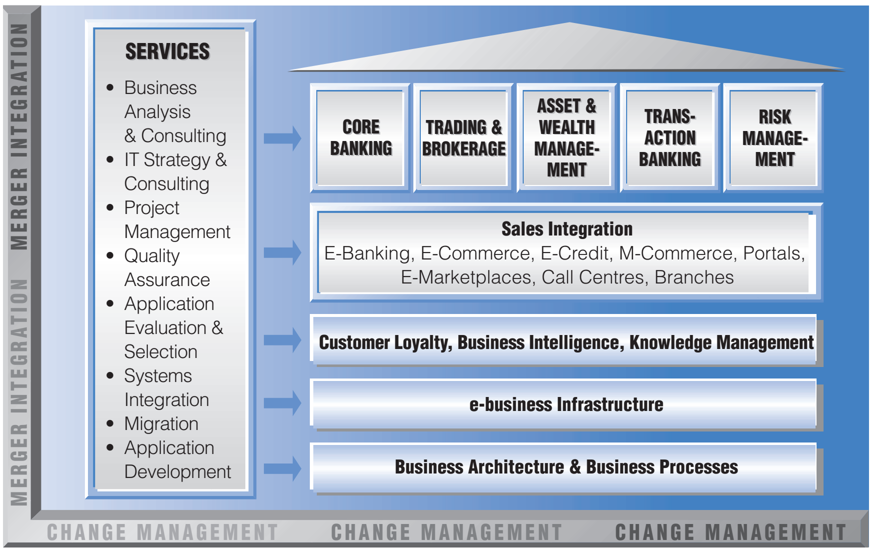
Integrating this 'strategic alignment' in your business processes is the challenge we have set ourselves. Company mergers and co-operations in particular provide the potential for strategic solutions designed in this way.

Commitment to team

Together, we work out a solution that is tailored to the competitive environment, the market requirements and your corporate objectives. For many years we have been co-operating with renowned international business partners to be able to offer you 'world-class' business solutions.

"A good thing we decided in favour of IBM! With banking know-how and solution skills, based on high-quality hardware and software, IBM Global Services has exceeded our high expectations regarding service providers."

Norbert Selbach, Vice-President of Banking Operations, Falke Bank AG



Place your trust in IBM Global Services Finance. Our good reputation is based on the satisfaction of our customers, who repeatedly confirm our professionalism and highest quality of service.

Transaction Banking Project

As a specialist for Processing Services, the Deutsche Bank subsidiary etb (European Transaction Bank) offers services to other financial services providers, including securities trading. As business partner IBM Global Services Finance supports the etb both in the technical integration of their clients and in the technical conception of the migration.
The result: shorter project times for customer integration and reduced costs.

“How do we reduce our costs?”

e-business — the next chapter

Internet and e-commerce require that business processes and applications are redesigned and optimised. In this context, Straight Through Processing (STP) is of central significance, i.e. the company-wide linking of all organisational and technical processes. The advantages of fully automatic end-to-end solutions are obvious: far-reaching time and cost savings, risk minimisation, higher efficiency and increasing customer loyalty.

e-business processes without breach of media and manual intervention require a stable, scaleable infrastructure with everything interlinked. Efficiency is ensured by an integrated solution comprising front end, middleware and back end.

Highly efficient Transaction Banking

Particularly in securities trading and settlement of payments, increasing competitive pressure demands the bundling and restructuring of business processes. Only if high transaction volumes can be processed with a high degree of automation Transaction Banking generates profit.

Independent of the strategy that you pursue in this field — the experts at IBM Global Services Finance are there to help you optimise workflows, implement solutions or to set up a transaction bank.

"How do we establish new distribution channels?"

Online trading, ordering, brokerage — worldwide
Reliable, Internet-based trading systems for trading standardised OTC products form an essential building block of a multi-channel strategy. IBM Global Services Finance offers you applications for fixed-price transactions with foreign exchange, money market products and OTC securities, as well as ordering systems for order-driven business with products traded on the stock market. The entire sales and distribution process is automated consistently on the basis of Straight Through Processing and without breach of media. Our teams of experts offer you the complete service chain from consulting, development and integration all the way to operation and maintenance of the systems.

e-credit — financing per mouseclick
Granting credit via Internet is very important both for banks and for the operators of electronic marketplaces. At the point of sale, financing tailored to the needs of your private or corporate customers can be directly integrated into the transaction process.

The services we offer range from the identification of the business model through the analysis and optimisation of business processes and the selection of suitable software solutions, to management of the projects.

m-commerce — wireless e-business solutions
Do you also want to open up new channels for interactive communication for your customers and offer them even more flexibility? Our specialists have the know-how and experience to help you with the rapid development and implementation of a tailored wireless e-business solution. We support you in the strategic positioning and setup of a reliable IT infrastructure so that you can provide your customers with online banking and brokerage services via mobile phones, PDAs or notepads — services that stand up to the requirements for security, speed and comfort.

Financial portals
As a consistent further implementation of your e-business strategy, financial portals allow personalised access to current information, products and services for your customers. In this context, the integration of transaction-oriented applications — from the front end to the back end — is decisive for success. IBM Global Services Finance has the expertise and the building blocks for the design and implementation of business applications of this kind.

Financial Portal Project
At the BHF-Bank, IBM Global Services Finance accompanied all project phases for the setup of the Internet portal: from the strategy, process and architecture consulting through to the setup and operation of the platform. Via this new sales channel, the bank is opening up comfortable access to personalised information and integrated transaction services for its various customer groups.

Online Trading Project
The Deutsche Bank AG offers its corporate clients money and foreign exchange trading via the Internet. The Valuta-Direct® Transaction Platform, its integration with front and back-office systems, implementation and support come from IBM Global Services Finance. The result: greater transaction volume, reduced costs, satisfied customers.

Campaign Management Project
At the Zurich Kantonalbank (ZKB), IBM Global Services Finance is building the CRM platform for the control of individualised campaigns and contact programs across various communication channels. The deployment of the platform Siebel eFinance ensures optimum integration and smooth processes. The result: shorter throughput times, reduced costs and above all better exploitation of customer potential.

"How do we intensify customer loyalty?"

The move from traditional product orientation and "silo structures" to the alignment of all business activity to customer needs characterises the financial services market. Customer-oriented service leads to satisfied customers — and satisfied customers contribute to higher sales revenues and earnings.

Wealth Management

Wealth Management means the maintenance and control of the complete financial service requirements of a customer, whether in retail banking, brokerage and investment management or insurance. Service providers who combine the latest products with innovative Internet technology and also provide their customers with qualified and objective advice create competitive advantages and ensure higher profits over the long term.

IBM Global Services Finance supports you in planning, developing and implementing Wealth Management solutions: our service and solution offerings cover the whole band-width from consulting through software evaluation to integration.

Customer Loyalty

The consistent alignment of all business activity to customer needs requires detailed and above all tangible information about your customers. The consolidation and integration of this data, flowing together across various distribution channels and operative systems, form the basis for building and maintaining long-term customer relationships.

Consolidated customer knowledge

Financial services providers who have flexible access to structured knowledge react quickly and in a targeted manner to new customer requirements — you are always a step ahead of the competition. Customer Relationship Management (CRM) therefore needs a powerful IT infrastructure that enables the integration of different systems and standard CRM software into the existing IT landscape.

Our portfolio comprises the implementation of an 'out-of-the-box' solution, the design of the technical infrastructure for systematic capture and timely request of all information, as well as the development of a forward-looking CRM strategy. Higher customer loyalty for you is assured.

“How do we manage our risks?”

Risk Management without gaps

Without doubt, risks accompany entrepreneurial activity and are involved in virtually every area of business of a financial services provider. Only systematic risk management enables you to identify dangers at an early stage, manage them, and in the end master them.

Risk orientation for more security

In order to determine your overall risk, market, credit and operational risks have to be collated and company-wide overall risk management must be established. Companies that do this consistently gain competitive advantages in the struggle for customers.

This requires an efficient IT architecture that can be adapted flexibly to the existing data, to the structure of your portfolio, and to your company strategy.

Fit for Basel II

IBM Risk Management teams are professionals in the development and implementation of customer-oriented solutions in all important risk fields. And we offer a complete package of services for the implementation of the Basel-II-Accord: strategy development, conception and process optimisation, software selection and implementation as well as project management.

Guarantee for your success: the IBM Global Services Method

We demand high standards: for us, a project is successful if it makes a significant contribution to your business success. In order to achieve this objective in the most efficient way, the IBM Global Services Method was developed: the Method is a synonym for our collected project experience or — in other words — it integrates the intellectual capital of the leading service provider worldwide. It combines proven, globally uniform project management methods with the specialised know-how from various areas of application.

This unique set of experience enables us to design and implement the specific solution that fits your company. With every project, IBM’s global resources, including the IBM research and development laboratories, are at your services.

Benefit from our knowledge and skill, and generate the decisive advantage over your competition!

For more information

To learn more about IBM Global Services Finance, send an e-mail to:
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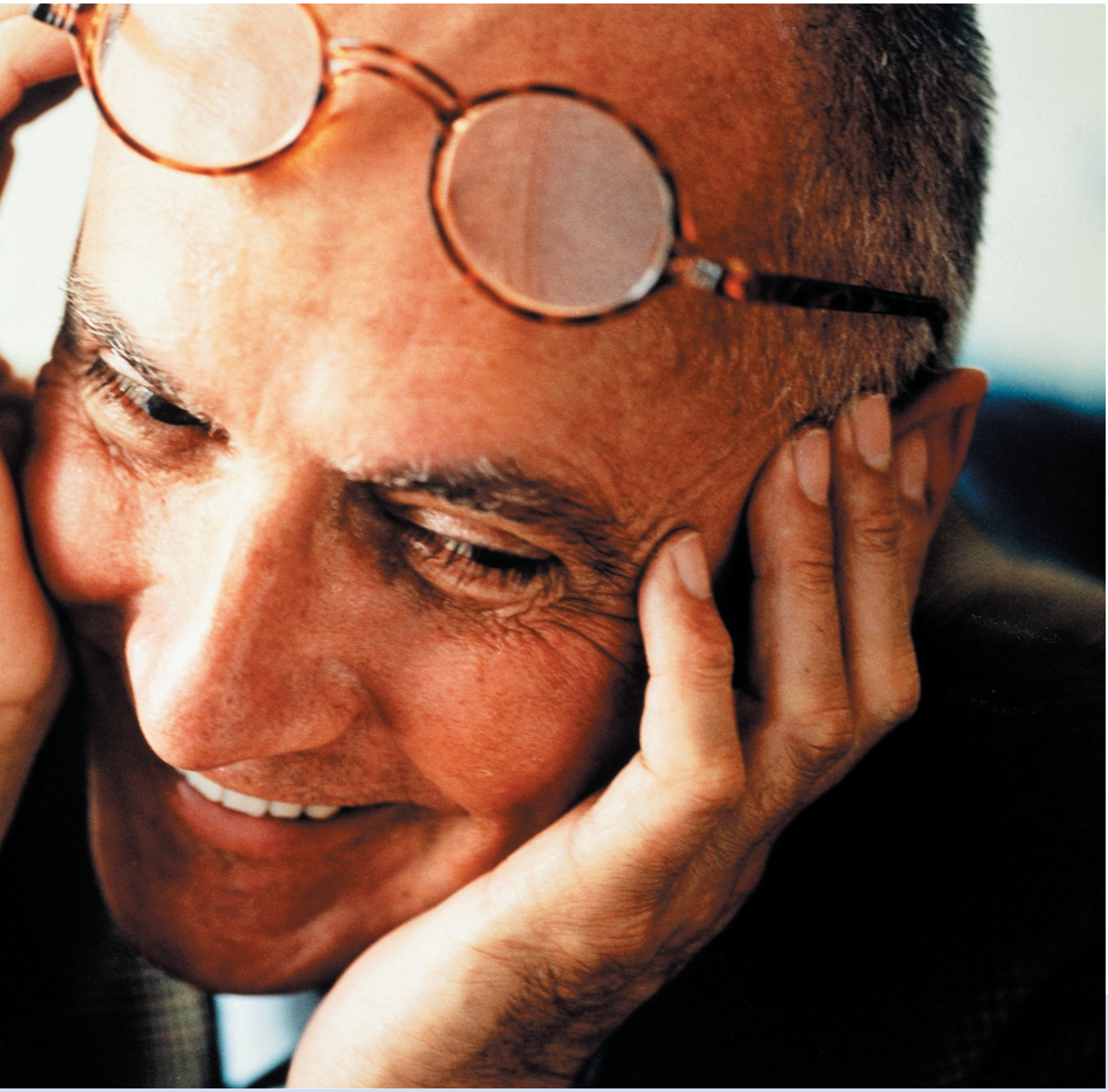

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