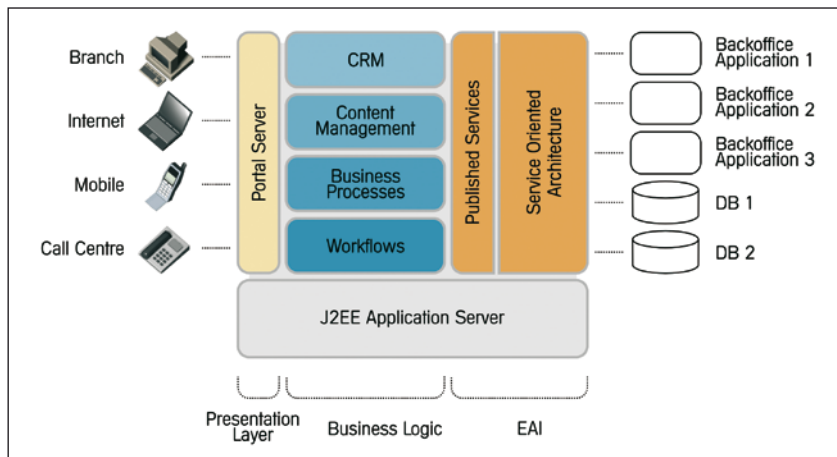


The Customer-Centric Banking Front-Office

The new bank branch sales and service workplace



traditional face-to-face client and the self-service acquainted e-channels user.

The Solution.

IBM and IND have built a state-of-the-art banking front-office solution with an open and service oriented Infrastructure as the nucleus. The result is a new banking front-office which gives the Teller first of all a 360 degree view on the clients' financial situation. CRM integration delivers indicators for aggregated customer value, customer behaviour with regard to different product offerings, and last but not least a unified access to all existing Banking functionality. This information is available anytime to the teller and does not necessarily be accessed through separate CRM applications.

Banking Processes are modeled and made available through an Enterprise Service Bus as a published Web service. This new way of Service delivery allows the Bank to serve their clients via various channels and span customer service over electronic and human delivery. This allows the Bank to use a brand-new marketing mix for existing and new products.

Interaction with the client can be actively or reactively initiated on any delivery channel and the branch can follow up and close deals that have been kicked off by cheaper resources like Call Centre, Fax service or Web mail Campaigns.

Highlights

■ **Financial Overview:**

A full overview about the customers' financial status is available at a glance through connection to all existing client data

■ **Access to Back-office:**

A unified access management allows the bank clerk to start any banking function from the customer overview screen

■ **Sales support:**

All banking products are accessible on multiple channels; campaign management and advice can be integrated in a straight-through manner

■ **CRM Information:**

Client history, behaviour and scoring are available

Market Situation:

E-banking has become a commodity in Europe. Banks are reporting more than 30% of the overall amount of standard banking transactions is done online. This has led to an ever increasing expectation of an increasing service level at the client's side. Banking anytime, from anywhere is usual, and has driven Banks to improve their straight through processing capabilities. Clients expect standard services at minimum cost or free of charge, there is few margins left to settle the Teller's involvement.

The high amount of self-service has taken away substantial load from the Teller, who shall use this improved situation to sell high-level and high margin products. Qualified advice and improved consulting is the best way to re-establish or retain face to face customer relationship. This superb customer treatment is highly welcome to any group of clients, the

The unified Branch front-office solution decreases the spending for Tellers application training dramatically, but even more important it enables the bank a much faster growth of the branch network because new tellers are trained for only one instead of several Applications. The new solution has turned incompatible silo applications into one entirely and complete service hub.

The IBM business integration approach

The integration task is high on the CIOs agenda today. How to guarantee excellent customer service if branch clerk or call centre agent do not have access to actual client data?

Business Integration though is aimed to form an optimized unity out of incompatible applications and processes across the whole organization. This needs to keep looking at the organizations' departments, divisions and at the different subsidiaries abroad.

The IBM IBM WebSphere Business Integration Server Foundation (WBI SF) supports a true hub & spoke architecture and allows high scalability and secures process integration and thus facilitates highly reliable transaction processing in a straight-through-processing environment.

IBM Offering

- *Business process analysis and optimization*
- *CRM Readiness Assessment*
- *Business Case development with key performance indicators that make success measurable (Total Cost of Ownership, Return on Investment)*
- *Solutions consist of Best-Practice and Best-of-Breed components*
- *Integration of legacy systems and business partner applications*

- *Integration through Middleware-Infrastructure*
- *Operating or outsourcing (Application Service Provisioning) of the complete application environment or parts of it*

IBM Competence

As the leading IT Service Provider and IT Consultancy, IBM offers its customers the complete value-added chain of solutions in the sphere of Banking, Financial Markets and Insurance. IBM is at the Company's side right from the start, in each phase of the project: this includes the full range of Business Consulting Services from software, hardware, system analysis and design, to implementation and operation of the solution as well as project management. In this way the financial industry has access to the expertise of more than 1000 bank specialists currently in the German speaking area.

Our 'Global Services Method' combines proven, globally uniform project management methods with the technical know-how of the different areas of expertise and application. IBM is thus able to conceive and implement tailor-made solutions for the customers. This is true both for adaptation to existing data and structures and for development of completely new IT architectures.

About IND:



IND is a European banking front-office technology and services provider. Bank branch renewal and multi-channel banking are the two focus fields of IND.

The company has 4 offices in Germany, Austria and Hungary. INDs customers include well-known

financial institutions such as HVB Central and Eastern an.

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