Multi-Channel Transformation
Banking is Experiencing a Drive towards Client Centricity
All Hail Customers…

Banking News

Bank of America drops debit card fees

Citing customer concerns and a "changing competitive marketplace," Bank of America said it won't charge customers a fee for using their debit cards.

"We have listened to our customers very closely over the last few weeks and recognize their concern with our proposed debit usage fee," said David Darnell, co-chief operating officer. "Our customers' voices are most important to us. As a result, we are not currently charging the fee and will not be moving forward with any additional plans to do so."

Source: USA Today Nov 1, 2011
Banks will need to counter customers’ mistrust in order to improve lagging loyalty and retention

- Customers’ trust in banks is low
  - Past focus on developing new products and product profitability
  - Customer relationship and profiling made more complex through proliferation of channels
  - Uncoordinated service and untargeted marketing led to loss of customer loyalty

- Customer satisfaction is slowly improving, but not significantly in Europe
  - On average, customer satisfaction rates at the 17 leading European banks have improved at an annual rate of just 0.1 percent since 2000
  - In the US customer satisfaction scores are increasing slowly (at an annual rate of 2%) after reaching a low point at the end of the 1990’s

- “Consumer champions”, such as retailers are entering financial services and are threatening to lure customers away
  - According to one survey of under 35s, customers would rather switch their bank accounts than their supermarkets

Overall Level of Trust in Product Ads
Percentage who “trust somewhat” or “trust completely”

Base: 470 responses from PlanetFeedback.com members

Source: Forrester Research, Deloitte; American Customer Satisfaction Index, University of Michigan; UK MORI Survey; IBM Institute for Business Value
Banking CEOs & CIOs increasingly focus on Client Centricity

Financial Services CEO focus over the next 5 years

- Getting closer to customer: 89%
- People skills: 83%
- Insight and intelligence: 71%
- New or different channels: 67%
- Enterprise model changes: 53%
- Revenue model changes: 47%
- Industry model changes: 43%

Banking CIO focus over the next 5 years

- Insight and intelligence: 78%
- Client intimacy: 77%
- People skills: 72%
- Risk management: 72%
- Internal collaboration & Communications: 62%
- Revenue model changes: 48%
- Enterprise model changes: 44%
- Industry model changes: 32%

Source: 2010 CEO Study Q13: "Which of the following dimensions will you focus on more to realize your strategy in the new economic environment over the next 5 years?" (n=1,523)
2011 CIO Study, Q13: "Where will you focus IT to help your organization’s strategy over the next 3 to 5 years?"; Global sample (n=3,018); Banking (n=311)
Bank’s Market Chiefs’ Top Concerns

Global Marketing Priority Matrix

1. Data explosion
2. Social media
3. Growth of channel and device choices
4. Shifting consumer demographics
5. Financial constraints
6. Global outsourcing
7. Emerging market opportunities
8. ROI accountability
9. Decreasing brand loyalty
10. Customer collaboration and influence
11. Privacy considerations
12. Regulatory considerations
13. Corporate transparency

Source: 2011 CMO Study, Q7. Which of the following market factors will have the most impact on your marketing organization over the next 3 to 5 years? \( n_1=1733 \) Q8. How prepared are you to manage the impact of the top 5 market factors that will have the most impact on your marketing organization over the next 3 to 5 years? \( n_2=149 \) to 1141 (\( n_2 \) = number of respondents who selected the factor as important in Q7)
Nearly 90 percent of bankers in our global survey believe that transforming from the status quo is critical to profitability. Tomorrow’s banks must become more client centric by leveraging sophisticated insights to improve risk management, pricing, channel performance and client satisfaction. Simultaneously, banks in mature markets should reduce operational complexity, which we estimate costs them approximately US$200 billion annually.¹ In emerging markets, where wealth is growing at nearly US$900 billion annually, banks should focus on wealth management, innovation and inclusion of the underbanked and unbanked.²

Source: IBM Institute of Business Value, From Complexity to Client Centricity
Understanding client needs and transforming channels are key to better customer experience

Attributes of Better Client Experience, 2010

- Universal Bank
- National and Multinational Bank
- Specialized and Regional Bank

Note: Question asked: 5. What are the most important steps for banks to improve client experience? Select up to three.

Source: IBV EIU Business Analytics in Banking Survey 2010, N=234
Some banks found that being a customer advocate pays off

Cross-Selling Potential Against Advocate Status

Rating of Satisfaction Against Advocate Status

Source: Forrester Research; IBM Institute for Business Value

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“Both banks and their customers expect face-to-face channels to focus predominantly on sales and advice in the future, while transactions will be handled almost exclusively via electronic means.”

“Mobile banking could be the catalyst in markets that have been slow to develop electronic habits.”

"The distribution landscape in Eastern Europe is currently largely branch-based. While transactions will increasingly move out of the branch, the branch is expected to remain relevant for most products and purchasing decisions in the future. The majority of banks expect an ① increase in the branch network, ② a reduction in the average number of FTEs per branch, and ③ an increasing branch focus on complex products and high-value customers.”
Progression Roadmap to Client Centricity

1. Planning and Data Visibility Improvements
   - Consistent view of disparate client data
   - Fast access to both structured and unstructured data
   - Assessment and transformation strategy for improved client insight and channel effectiveness

2. Enhanced Client Centricity
   - Single view of client relationship and integration of information
   - Enhanced online banking experience
   - Differentiated client experience

3. Front Office Transformation
   - Dynamic, predictive cross-selling and offers
   - Consistent and customized client experience

Value realized
   - Profitable revenue growth
   - Market share growth
   - Improved customer satisfaction and loyalty

Unique value delivered
   - Deposit growth
   - Reduced operations costs
   - Growth roadmap
   - Revenue growth through cross-sell and up-sell
   - Improved customer service
   - Improved employee productivity
IBM’s Framework for Banking Customer Care & Insight
IBM’s solutions to help banks achieve client centricity are organized in the CC&I domain of banking framework

The **core banking transformation** domain allows you to modernize and renovate the legacy applications that support core banking functions while aligning with the changing needs of the business.

The **payments and transaction services** domain helps you progressively transform your payments operations to become more flexible and efficient.

The **integrated risk management** domain supports taking a holistic approach to managing financial risk, financial crimes, operational and IT risk, and compliance.

The **customer care and insight** domain enables the integration of disparate customer information and development of deeper insight for better customer experience, improved revenue and lowered operational cost.
Building Blocks of CC&I

Multi Channel Transformation
- Branch
- Internet
- Mobile
- Contact Center
- Self Service

Business Processes
- Marketing & Campaign
- Sales & Advisory
- Service & Care

Insight
- Customer Analytics
  - Segmentation
  - Customer Profitability
  - Predictive Analytics
  - Channel & Communication Preferences
- Business Insight
  - Channel Performance
  - Product Profitability
  - Business Performance Mgmt
  - Social Monitoring

Information Foundation
- Master Data Management
- SOA
- Banking Process & Service Models
- Data Warehousing
- Information Integration
- Data Quality
- Channel Integration
- External Data Integration
INTERACTION Projects

Insightful Customer Understanding

Influence & Drive

Interactive Marketing Sales and Advisory Transformation

Interaction
Face-to-Face, Online, Voice, Self Service

Analyzable & Derive

Multi-Channel Transformation

Capture & Notice

Analyzable & Derive

Analyzable & Derive

Information
Pervasive & Quick Access to Trusted Data

Authoritative Customer Information

Onboarding & Origination Optimization
Customer Care and Servicing

Analysis & Derive

Insight
Predict & Act Sense & Respond

Customer Analytics Business Performance Analytics

Single View of Customer Customer Data Warehouse

Engaging Customer Experience

Face-to-Face, Online, Voice, Self Service

Projects

Projects

Projects

Projects
Customer Expectations

**Relevant & personalized to individual needs**

**Engaging --**
memorable, compelling, moments of truth

**Portable --**
consistent experiences when & where needed

Trustworthy: Delivered with reliability, security, consistency
Challenges and optimization

Branch Challenge
- Long queues
- Much administrative work for customer facing staff
- Green screens and multiple application sign-ons
- 'Telling' not selling

Optimized Branch
- Little non value-add or non-customer facing work
- Integrated teller desktop applications with single sign-on for productivity improvement and error reduction
- Automated sales prompts to assist sales
- Personalized customer offers at low counter to improve take-up rates

E-Banking Challenge
- Limited functionality
- Poor user experience
- Insecure or overly secure
- Providing little more than browsing and simple transaction with little value-add

Optimized E-Banking
- Personalised content and offers to improve customer experience and campaign response rates
- More traffic to broaden reach to customers where branch coverage is thin, or better penetration to certain segments
- High conversion rate from clicks to sales

Contact Centre Challenge
- Extremely low success rate at selling/cross-selling
- Basic functionality
- Not integrated with other channels for case management or leads identification

Optimized Contact Centre
- Contact center transformed from cost center to a marketing and sales center
- Optimized call routing to improve staff productivity and increase cross-sell success rate

Transform Channels to increase revenue, enhance customer experience and raise staff productivity
a. Branch and Self-Service Kiosks
ING Direct’s focus on Customer Experience

“What does the cafe have to do with banking? Nothing! The bottom line: great customer experience is everything.” - Arkadi Kuhlmann, ING CEO

- Free coffee coupons issued to attract customers
- The café’s primary purpose is to reassure consumers and build the brand.
- No teller-based cash transactions
- Staff can advise on bank products
- Guests can open an account online using ING computer terminals
- Drinks and various merchandise are sold at counter like a supermarket.
- ING sponsors financial seminars at Cafes

Total transformation of branch:
*Optimized location, logical floor design, innovative technologies, efficient processes and a customer focused experience*

- Customers are greeted and identify themselves and their desired transaction at the queuing devices
- Bank staff with handheld device acting as line buster to trigger and/or complete simple transaction
- Otherwise customers get routed to service or self service according to profile and desired transaction
- Customers receive information on estimated waiting time and targeted tips on how to pass the waiting time
- And have the choice of waiting in the branch or being paged on their mobile phone

- Customers have Internet Access at every table and are automatically logged in using their chip cards
- Can either use the bank's interfaces or surf the Internet
- Branch staff will approach with handheld device to complete simple transaction

- Teller workstations with integrated applications and single sign-on
- Automated leads and referrals to low counter
- Means improved productivity and sales performance
- No teller lines, and no division between bank and customer
- Shared screens
- Integrated desktop for staff
- Stand-up service stations
- Video conferencing & collaboration technology for remote assistance or advice

- For more discreet or work-intense customer interactions with raisable partitions for maximum privacy
- All tables equipped with computers for collaboration using shared interface Internet
- Trade booth for in-branch events, campaigns, or exhibitions

- Universal self service kiosks providing the full range of services (cash, cheque, transfer, payment, etc.)
- Video conferencing & collaboration technology for remote assistance or advice
- Transactions confirmed using biometrics technology (e.g. fingerprint reader)
- Targeted sales according to customer profile and recent interactions
- Remote assistance and advice enable complete self service

- Non value adding/non customer facing work is eliminated or removed from the branch

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Integrated Teller Desktop: Unlocking potential without major surgery

Integrated, role based desktop accesses data through integrated front-end applications to equip staff with a productive working environment and the tools to maximise service & sales effectiveness

Definition & Function
• Quick access to information, tools and support needed to serve, advise, close sales
• Comprehensive customer information helps staff understand and service customers
• Collaborative tools help create relationship teams to meet the broad range of customer needs

Business Proposition
• Increased sales through better customer service and advice
• Productivity improvements yield capacity to handle more customers or spend more quality time with customers
• Consistent role/channel interface for multi-skilling and shorter training times

Technology Impact
• Portal or workplace technology to aggregate applications and content, provide single sign-on
• Workplace technologies for collaboration/referrals/leads management
• Applications linked to multi-channel CRM systems
• Integrated customer information system
For applications not involving cash, even more flexibility can be achieved using IBM integrated solutions based on custom Kiosks.
b. Internet

Social Networking

Channel Integration

Branch  Self Service  Internet  Mobile  Contact Center
The key for financial institutions is how to lower the cost per account, and not necessarily focus on the cost per transaction. Driving customer behavior to the low-cost channel may make sense, yet the real objective is to lower the cost of that relationship, or even better, increase the revenue opportunities. This cost reduction does not become automatic by simply offering low-cost channels.

**IDC Financial Insights: Business Strategy : Results from the 2009 Channel Preference Survey**
Characteristics of Effective E-Banking

**The Basics**
- Convenience of Payments
- Wealth Management

**The Experience**
- Personalization
- Visualization

**The Interaction**
- Collaborative Customer Care
- Social Networking

**Behind the Scenes**
- Integrated Marketing
- Branding

N-N Ability  Security  Intelligence  Mobility
c. Mobile

Channel Integration

Social Networking

Branch | Self Service | Internet | Mobile | Contact Center
Unique Banking Functionality on Smartphones

- Location-Based Services
- Handy Tools
- Corp Banking
- Checkbook
- Bill Reminder
- Expense Tracker
- Multiple Ways To Contact Bank (Call-out, call-back, social, etc)
- Integration with Social

Source: Bank Systems and Technology, Apr 2011
Unique Banking Functionality on Smartphones (cont.)

Cards & Reward Program

Investing

Market Info

Budgeting and Expenses

Source: Bank Systems and Technology, Apr 2011
### Security

#### An Evaluation of Authentication Options (2005)

<table>
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<td>Risk-Based</td>
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IBM’s Point of View on Mobile Banking

1. Mobile Banking is not “Internet Lite”. It’s a unique channel.
   • Do not simply make mobile “Internet Banking Lite”. Mobile has many unique features that are not provided by internet banking.
   • Do not require internet banking registration in order to use mobile banking. Not all customers register for internet banking (only 30% of all banking customers). Some customers prefer to use mobile without internet (7% of all banking customers).
   • Do not focus on converting internet banking users to mobile banking. Instead, banks should focus on converting customers of attended channels for higher ROI.
   • Do not plug mobile banking into internet banking for back-end integration. Doing so reduces reliability and limits future expansion of mobile banking. A better way is to go through a channel integration layer (e.g., WMBTT) or reuse the same services on ESB.
   • Do not make mobile banking development someone’s part-time job (e.g., existing internet banking team). The business model and speed of evolvement is vastly different from how traditional channels (incl. internet banking) are built.

2. Have a clear business model with features unique to mobile:
   • Business model should exploit smartphone features such as GPS/location awareness, integration with voice/phone calls, integration with address book, integration with calendar, NFC.
   • Business model should exploit the always-on and persistent communication characteristic of mobile phones. Customers use mobile for simpler tasks but more frequently compared to internet banking.
   • Penetration into Gen Y
   • Consider mobile marketing. Banks must be cautious about privacy (opt-in basis), time, frequency and relevancy of offers and consistency across channels.
   • Consider mobile payment. However mobile payment development is country specific and banks may not have a profitable business model.

3. Have a few cool features to create the “wow factor”
   • For example: RDC, P2P, etc.

4. Offer all three mobile modalities (app, web and SMS) with consistent look-and-feel

5. Reduce complexity with a channel integration layer
   • To ensure consistency of data and logic.
   • To shorten time-to-market with higher reusability.

6. Focus on converting non-internet banking customers to mobile banking
   • To reduce complexity and ensure consistency of data and logic.
   • To shorten time-to-market with higher reusability.
d. Social Networking
The Interaction – Social Banking

Engaging

Transparent

Nimble

JPM C – Community Giving

ASB – Virtual Branch

Wells Fargo - On Facebook

ING Direct – Online Saver’s Community
Social Networking Use Cases

Social Networking Engagement
Provides capabilities to manage conversations occurring on multiple Web sites

Social Media Analytics
Calculates and reports traffic on individual Web sites and identifies influencers and detractors

Sentiment Monitoring
Aggregates Web commentary to reflect overall sentiment about the financial services institution

“As banks push customers towards direct channel banking, social media provides a valuable resource to make the consumer feel closer to the bank and identify with it.”

Source: TowerGroup
e. Channel Integration

Social Networking

Branch | Self Service | Internet | Mobile | Contact Center

Channel Integration
Why Channel Integration? How many channels do you have?

Branch
- Retail Branches
- WM/VIP Branches
- SMB Branches
- Corporate Banking
- Private Banking Centers
- Brokerage
- etc

Self Service
- ATM
- Passbook Update Machine
- Queuing Machine
- Pre-processor
- etc

Internet
- For Retail
- For SMB
- For Corp Banking
- For VIP
- For Overseas
- etc

Mobile
- SMS
- Web
- Tablet
- Smartphones
  - iOS
  - iOS4
  - iOS5
  - Android
    - V2.2
    - V2.3
  - Blackberry
  - Windows Mobile
  - etc

Contact Center
- For Retail
- For VIP
- For Credit Card
- For Mortgage
- For SMB
- For Corp Banking
- For Brokerage
- etc
Multi-Channel Integration

**Multi-channel integration**

“The operational and technological integration of information, functionality, and services across the five delivery channels: branch, ATM, contact center, online banking, and mobile banking. **Goal:** Providing a consistent and uncomplicated customer experience while minimizing the operational and IT costs to the bank.”

Source: TowerGroup
Customers look for seamless cross-channel experience

“Customers increasingly expect a seamless cross-channel experience to mirror those seamless experiences in other industries.” - IDC

“This cross-channel experience could take the form of a consumer inquiring about a rate with a mobile device, then completing most of a loan application online before heading to the branch. Once the consumer is at the branch, a bank employee uses an iPad to complete the application and obtain signatures and complete the loan application. This optimization of the customer experience at the point of contact will be essential for leading financial institutions.”

Europe’s View

• **Mobile banking** will be a key focus for all European banks, and will concentrate on extending Internet banking capabilities.

• **Banks eliminate bottlenecks by investing in collaborative tools to increase internal efficiencies and meet customer demands in order to deliver more interconnected delivery channels.**

• **Customer experience across the network becomes a main focus, with many banks revamping Internet banking to add new rich Internet applications. These Web services are then deployed internally for better cross-channel delivery.**

# Multi-Channel Transformation

## Silos

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- Expensive to maintain
- Duplicated functions
- No Single Customer View
- Long time-to-market

## Multichannel

1. User Interface
2. Security & Access Services
3. Business Components
4. Business Processes
5. Enterprise Services Bus
6. Information Integration
Multi-channel architecture overview
IBM Bank Multichannel Transformation Toolkit (BTT)
The best alternative to pure Buy and Build

Buy a Package?
No competitive advantage, inflexibility, inhibitor for innovation creating silos, etc

A Toolkit approach brings:
*Control, Shorter Time-to-Market and Richness of Functionality*

Build in-house?
Laborious efforts, pull attention away from user experience etc.
What is BTT?
BTT Positioning

Silos

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Expensive to maintain
Duplicated functions
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Multichannel

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User Interface
Security & Access Services
Business Components
Business Processes

GWS + ESB

Information Integration

A full function Java workbench which helps significantly accelerate multi-channel application development and deployment.
Banking Front-End Development

Traditional Approach

User Interface design to capture data → Validate data entry → Data format transformation → Back-end integration → Transaction posting and result processing

Tooling to generate operations from web services → Tooling to generate user interface pages → Tooling to compose transaction flow → Tooling to compose business logic → Tooling to enhance and modify user interface

BTT’s Accelerated Approach

Error prone → Time consuming
End-to-end tooling accelerates development

- Tooling to generate operations from web services
- Tooling to generate user interface pages
- Tooling to compose transaction flow
- Tooling to compose business logic
- Tooling to enhance and modify user interface
Building a Standard-Based Universal Front-End Platform

BTT for developing transaction processing applications (e.g., teller)

WebSphere Portal for web-based client integration

Lotus Expeditor for rich client integration
References

• Fortis Belgium, using BTT for
  – Cross-channel customer view
  – Miscellaneous daily branch teller operations
  – Cross-channel daily banking application
  – Cross-channel daily insurance application
  – Branch banking Sales Workstation application
  – Cross-channel Savings and Investment application
  – Cross-channel Credits application
  – A number of applications characterized as “Short Development Cycle” applications
  – Internet Banking application
    • 450,000 transactions a day
  – Phone Banking applications
  – Self-banking / ATM applications

• One of the largest bank in China
  – Retail internet banking
    • 107 million registered users
    • 100-200 million transactions a day
  – Corp internet banking
  – Overseas internet banking
  – 23 other front-end applications
  – Mobile banking in pilot
Business Value of BTT
Better user experience and broader customer reach generate more revenue

- BTT supports focus on developing high impact user experience
- Reach more customers through customers’ preferred channels
- Generate and capture cross-sell opportunities with targeted messages re-enforced across multiple channels
Business flows can be quickly composed using BTT’s visual tools

Easier to

- Compose business flows using graphical editor
  - Linking user interactions, operations
  - Integrating with back office systems
  - Understand the business flow for customization and maintenance
Attractive user interfaces are assembled without laborious coding

- Composing user interface using a WYSIWYG visual tool requires no programming skills.
  - Business analysts and junior programmers become productive very quick
- Further enhancement a focus of usability team for better user experience
- Supports rich user experience with web 2.0 features
BTT makes integration with back office systems easier

- BTT simplifies integration with back office systems through reusable codes and tools
- BTT provides tools that automate back office system integration using open standards
Optimized use of skills reduces development cost

- BTT supports applying the right resources to the right tasks
  - Technical and programming resources focus on the advanced capabilities, while business analysts and interface designers focus on using those capabilities to deliver the functions to the end users
Lower Cost

BTT reduces development cost by reusing components

- Business logic is reused across multiple channels
- Many screen components and system operations are reused

Rob: Switch left side and right side; add descriptions to components
Integrated end-to-end development covers all aspects of building a banking channel application.
BTT is designed for high volume transactions

Scalable for high volume banking transactions with high performance

One of the world's larger banks trusts BTT to support over 100 million registered customers and tens of trillions of dollars in transactions each year.
Thank You