

Dynamic warehousing solutions for banking
To support your business objectives



Information Management software

The IBM Information On Demand industry framework for banking.

*Delivering relevant, real-time insight to every person
as part of every transaction*

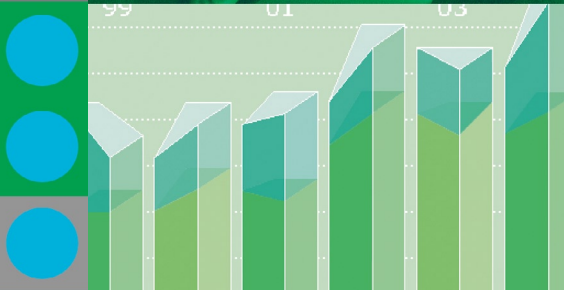




Turning challenges into opportunities

Customer information scattered across disparate systems. Increasing amounts of fraud. Inconsistent marketing campaigns across different channels. Ineffective promotions that aren't aligned with customer needs. Banks are dealing with these challenges every day. With the number of software applications and systems in most banks, chances are the insight you need to turn these challenges into opportunities is already within your organization. You and your employees simply need to be able to quickly find, analyze and use that information to accomplish your everyday tasks.

Of course, getting to the right information at the right time isn't easy. Managing your data model to support real-time analysis is even tougher. Given the disparate data you need to tie together—and given that all of this data is coming from different sources and applications—a comprehensive data warehouse solution could help you gain the business insight and agility you need. However, implementing such a solution can introduce potential risks as well as significant costs. Typically, when banks implement a new data warehousing solution, they spend several million dollars and nearly half a year just to create the necessary data models.





Speeding time to value for your data warehouse

With the Information On Demand framework for banking, IBM delivers a unique set of accelerators that can help you quickly and easily implement and maintain a robust, flexible dynamic data warehouse solution that enables every employee in your organization as well as your customers and partners to access all of the relevant information they need—in real time as part of every transaction.

The framework combines IBM DB2® Warehouse with the IBM Information Server and IBM Master Data Management Server to help you establish and manage trusted information that can be used to deliver real-time insights to everyone across the organization as part of every interaction or transaction. It also leverages IBM's industry expertise to provide customers with key services and business domain-specific accelerators. These include preconfigured, preintegrated and pretested data, process and integration models for banking, as well as prebuilt integration with third-party applications, such as common industry credit risk scoring solutions. IBM has taken most of the work and nearly all of the guesswork out of leveraging information to optimize your real-time business processes, so you can start realizing the benefits of next-generation, operational business intelligence more quickly.

Benefiting from real-time access to information

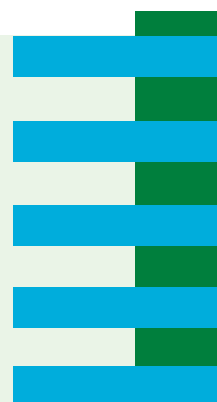
In the past, you might have performed a periodic market-place analysis and then developed a campaign targeting a broad customer segment, based on data that could be outdated by the time the offer reaches the customer. Plus, such campaigns fail to take into account individual customer history or needs.

But imagine the benefits you could gain if every person in your organization had access to relevant customer information in real time as part of every transaction. Using that information, you could generate highly relevant, individual promotional offers tailored to the needs of each customer—right at the point of contact, regardless of channel. You could also perform real-time portfolio analysis or risk analysis, reducing write-offs for fraud or bad debt and maximizing profitability.

The Information On Demand framework enables you to consolidate, synchronize and compare information from all of your applications and systems to gain a unified, consistent and trusted view of your customers. And only IBM provides the scalability and performance required to deploy a common platform that can support real-time operational needs for information while continuing to serve your strategic and tactical planning applications.

Many IBM clients are already realizing the value of IBM information management solutions:

- Eleven of the top twelve banks rely on IBM to help support their data warehousing strategies.
- One large bank based in the United States has increased its compression rates to up to 83 percent on its data warehouse tables. The bank projects that it will save more than US\$2 million initially, with ongoing savings of US\$500,000 a year.
- A commercial lending bank is now able to process 200 percent more loans.





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Why IBM?

In banking, business insight and success go hand in hand. Therefore, traditional approaches for leveraging data no longer suffice in today's real-time, global marketplace. IBM can provide a comprehensive solution based on its visionary strategy for dynamic warehousing, real-time information integration and multiform master data management. With its deep understanding of and expertise in the banking industry, IBM is positioned to help apply these technologies to your bank's unique needs.

As you look to start leveraging your information more effectively, don't make it more complicated and costly than it has to be. Turn to IBM for a proven, cost-effective solution that can speed your time to value.

For more information

To learn more about the Information On Demand framework for banking and related product offerings from IBM, contact your IBM sales representative or visit:

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