



Information Management software

Galantis GEM/STONE

Partner Solution

■ **Target Industry**

Banking and Financial Markets

■ **Business Application**

*Online Brokerage Account
Administration for New Enrollees*

■ **Products**

*IBM FileNet Business Process
Framework
IBM FileNet Business Process
Manager
IBM FileNet Content Manager
IBM FileNet eForms
IBM FileNet Forms Manager*

Business Challenge

Today's full-service investment financial firms provide an extensive range of personal, commercial, corporate and institutional financial services, including: online banking, brokerage, mortgages, credit card and other online services. To gain and sustain competitive advantage, these companies are seeking complete online capabilities that minimize the need for human interaction and improve efficiencies. In the brokerage arena, these systems must allow customers to access online trading tools and other financial services within minutes of submitting an application.

To accomplish this, firms must expedite the process of new account application and approval. While this improves service to their customers, this also helps firms more effectively market additional products and services to these applicants. Automation also ensures these organizations better adhere to regulatory mandates such as Sarbanes-Oxley, the Patriot Act, and Basel II. Failure to follow these regulations can lead to substantial financial penalty, so deploying a solution that facilitates compliance is essential.

Solution

GEM/STONE (Galantis Enterprise Management/Straight Through Processing of New Enrollees) is built on the IBM Enterprise Content Management (ECM) suite of products. Together, these technologies provide a solution that resolves the problems and inefficiencies associated with manual account opening and administration systems and processes.

With GEM/STONE, customers access the Online Brokerage Account Administration system from their Windows (trademark) desktop using Internet Explorer. No additional software is required. The information is submitted online and the application is passed via Web services to the IBM ECM suite as an electronic form (eForm). The information stored in the eForm can be modified by the customer who can access the password protected Web site and submit new information, or by an authorized agent. All changes are saved as versions.

The data is then passed to a credit bureau interface along with other system of record validation points. The responses from these systems are automatically processed and the



results are made available to the customer. The final report is consolidated into a printable format – with a barcode embedded on each page – that the customer prints, signs and returns to the institution, ensuring that a valid signature is on file. When the signed application is received and scanned, the barcode recognition software allows the document to be indexed, committed to the repository, and attached to the corresponding case.



Value Proposition

The GEM/STONE solution delivers superior value to account opening and administration operations by:

- Providing a Web-based and customer-friendly user interface
- Establishing a new customer account in seconds after an application is submitted
- Automating the internal processing and approvals and makes agent interaction necessary only as exceptions occur.
- Allowing applicants to open and maintain trading accounts in real-time.
- Integrating with multiple outside systems that act as data validation points.
- Automating version controlled tracking of data to ensure regulatory compliance

Company Description

Galantis helps financial services, insurance, healthcare and manufacturing companies improve operational performance through business consulting and technology solutions. Specializing in Enterprise Content Management, workflow and application development, Galantis assists clients in improving performance levels and operational efficiencies throughout their enterprise. Galantis delivers superior value to its customers by leveraging years of experience to design and deploy solutions that solve mission-critical problems, streamline business practices, expand information flow, reduce operating costs, and increase employee productivity.

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