



Did they transfer the money soon enough?

When a bank wanted to open up an account about 20 years ago, each account would take months to open with a separate form for each type of account. It was next to impossible to transfer money from one account to another. Today, customers can open an account almost instantly, transfer of funds are made in real time.

Speed and Smarts

For financial services firms to be successful, they must rapidly capture, process and extract value from massive volumes of data to minimize risk and maximize client returns. Stretching beyond traditional business analytics, TD Securities and IBM created a prototype of the world's fastest automated options trading system, 21 times quicker than what's currently available. More than just speed, this system provides intelligent analysis of live streaming data from a practically unlimited number of sources, significantly reducing the time between receiving data and acting upon it. TD Securities can use the new system to analyze and act upon information before its competitors even finish digesting the data.

Banking Integration Framework

The IBM® Banking Industry Framework combines the power of IBM software with banking-specific software extensions, solution

accelerators and best practices, to help you deploy solutions faster and at lower cost and risk. A framework approach helps you migrate to a more strategic and flexible technology architecture that is aligned with the needs of your business, one project at a time.

With the IBM banking framework, you can increase competitiveness by taking advantage of framework domains for:

- **Customer care and insight:** gives you the ability to create a single view of the customer, enable outstanding sales, marketing and service and drive effective multi-channel delivery
- **Core banking transformation:** provides the tools and a business driven approach to renovating your lending, mortgage, deposit and other core processing systems
- **Integrated risk management:** allows you to take a holistic approach to managing financial risk, financial crimes detection and prevention, operational and IT risk, and governance and compliance for more intelligent and useful insights
- **Payments and securities:** helps you progressively transform your payments and securities processing operations to become more flexible and efficient

For More Information

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