ImpactComesToYou2010

The Premier SOA & BPM Conference for Business and IT Leaders







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Summary of Agenda

Main Session – Sarawak Room, Basement 2

Track 1 – Sarawak Room, Basement 2
Optimize And Build A Smarter Application
Infrastructure

Track 2 – Kedah Room, Basement 2
Financial Services Sector Solutions
Cross Industry Solutions





Highlight on the ImpactComes To You2010:

Stay alert for the questions shown on screen during break times and stand a chance to win **iPad!**







Question 5

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What is the new Business Process Management solution that we're introducing today?

A. LOMBARDI B. LEOPARD C. LEONARDO

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Agenda

- Real time up/cross-sell & credit decisioning case study
- Improve Business Processes with WebSphere ILOG BRMS
- ILOG BRMS usage across multiple verticals
- Summary





How to improve banking offer acceptance by 10X & generate M\$ in revenue lift?

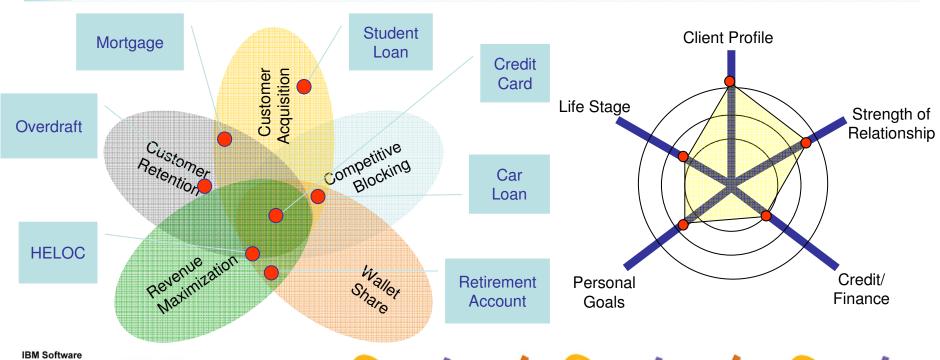
Real time up/cross-sell & credit decisioning





G500 Bank – Credit Decisioning, Up/Cross-sell

- Lost opportunities
 - Bank is very customer focused, yet feeling of lost opportunities in wallet share
- Hardship in efficiently & accurately executing cross-sell/up-sell offers
 - Done at the branch based upon manager/client relationship
 - Manual & cumbersome: client information in many disparate sources, lack of integration with legacy origination, multiple screens...
- Propose and... hope







G500 Bank – Credit Decisioning, Up/Cross-sell (continued)



Fact: G500 Commercial Bank revamps decision support systems to improve experience & interaction with 10M+ personal & business customers

Benefits

- Enhance the client experience by providing personalized financial advises during credit application
- Drive "share of wallet" growth with optimized cross-sell, while managing risk
- Maximize opportunities for best customers & solidify customer relationship
- Increase growth rates with targeted offers to attract more customers from the competition

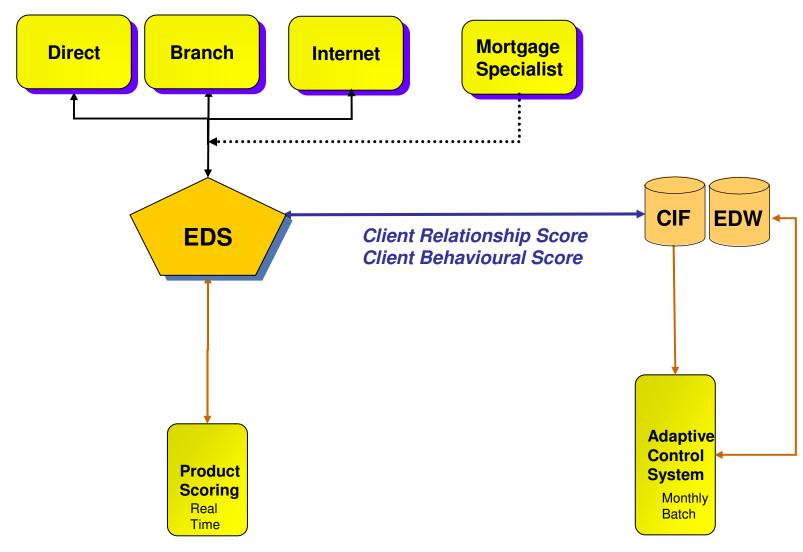
Key Business Outcomes

- Increased frequency of cross sell offers by almost 2.5 times
- Increased offer acceptance from 3% to 20%-30%
- Anticipate growth rates to exceed business case benefits





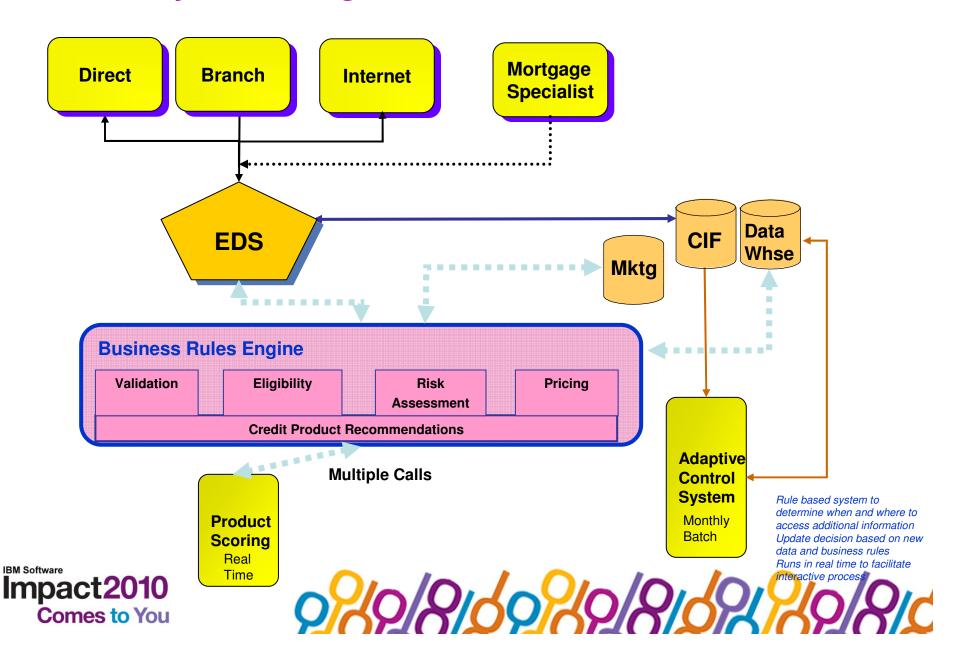
Original system design







Current system design



Accelerating pace of change, growing complexity and rising customer expectations are creating new demands on business processes and enterprise agility

Accelerating pace of change



How do I make offers and promotions more reactive to competitors' offers?

How do I improve my ability to respond in real time and effectively to unforeseen events?

Growing pressure on business alignment, compliance and transparency



How do I increase the pass-through rate on policy underwriting while maintaining regulatory compliance?

How do I enable actuaries to define insurance policy pricing that balances regulatory compliance, customer risks and growth opportunities?

Customer expectations for smarter personalization and self-service



How do I make offers that grow customer share of wallet and differentiate my services?

How do I provide definitive guidance on customer promotions to frontline employees so that they spend more time selling and less time figuring out the latest promotions?





BRMS increases Business Agility and extends BPM flexibility, effectiveness and value

Business agility and responsiveness



Business alignment, compliance and transparency



Smarter personalization and self-service



Empower LOB users to manage and improve decisions

Shorten response time to changing market conditions and events

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Achieve high passthrough rates in process automation

Maximize decisions for resources, risk and value

Achieve finer-grain personalization in customer interaction

Move decision-making to point of contact with customers



Customers achieve better business outcomes

Business agility and responsiveness



Business alignment, compliance and transparency



Smarter personalization and self-service



New pricing time-to-market in 2 days vs. 3 months at online travel website

-in-time response to fraudulent activity at Latin American stock exchange

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Eligibility determination in 7 minutes vs. 6 weeks at US Federal Agency

50% increase in new business quotes at major US insurance company

10x offer acceptance increase at major Canadian retail bank

Loyalty and promotion offers deployed daily at each cash register at major French retailer



Improve Business Processes with WebSphere ILOG BRMS





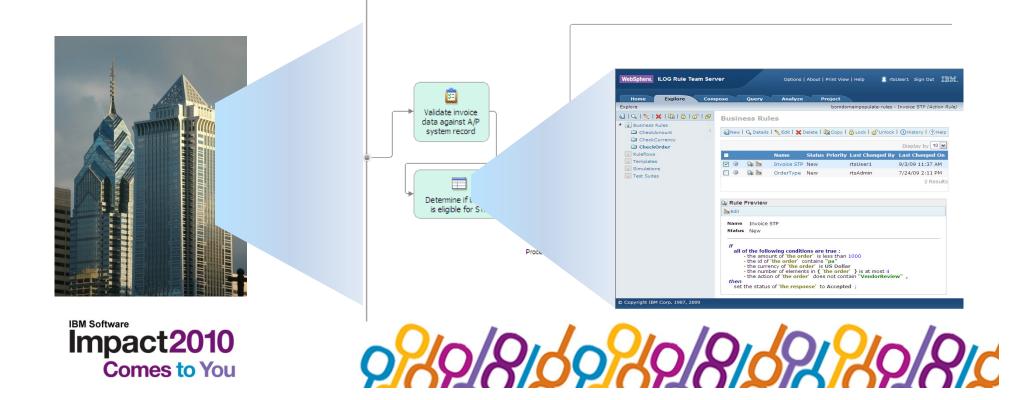
DNA of the Agile Enterprise

Process Management

- Describes the "how" of the core activities of the enterprise
- Combines automatable and human elements
- Is fundamentally concerned with operational efficiency of the organization

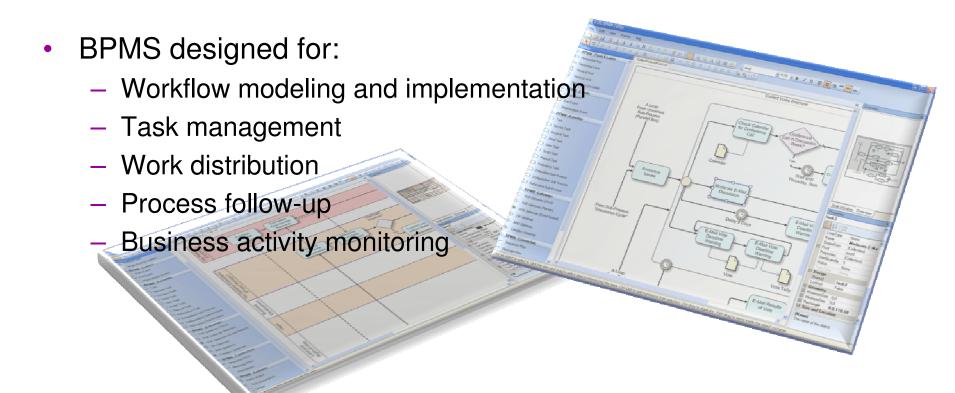
Business Rules Management

- Determines the "what" of enterprise activity
- Is focused on automating decisions
- Is fundamentally concerned with the operational intelligence of the organization



BPMS in Short

For end-to-end business processes orchestration







BRMS in Short

 Business Rule Management Systems (BRMS) allow organizations to define, deploy, monitor and maintain decision logic that is used by operational systems

A BRMS includes:

- A repository allowing decision logic to be externalized from core application code
- Tools allowing business experts to define and manage decision logic
- A runtime environment allowing production systems to access and execute decision logic managed within the BRMS









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