

# Banking Framework

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# Agenda

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- **IBMs vision of the Marketplace**
- Smarter – IBM Industry Frameworks
- The Banking Industry Framework
  - Payments & Securities
  - Integrated Risk Management
  - Core Banking Transformation
  - Customer Care & Insight
- Partner Validation Program
- Conclusion

## In the coming years, five key trends will drive the industry to become a highly specialized market with tremendous demand complexity

### 2015 Mega-Trends

#### Customers

**1** Customers redefine the rules of the game

#### Competition

**2** Universal banks and ultra-focused niche players thrive

#### Human Capital

**3** Changing workforce composition dictates new approaches

#### Regulation

**4** Regulatory burdens intensify

#### Technology

**5** Technology improves inexorably to enable breakaway value

### IBM's Vision - The Future of Banking

- Pronounced shifts in demographics, attitudes and behaviors, in addition to ubiquitous information, are giving customers increased purchasing power
- The marketplace will further consolidate and non-bank banks and industry specialists will both compel and enable traditional banks to specialize
- An older and increasingly mobile and diverse workforce will require new and more flexible approaches to compensation and performance management
- Heightened requirements around privacy, security and operational and partnership risk will require banks to take an enterprise-wide approach
- Advances in global connectivity, computing power, service-oriented architectures, and data analysis will lead to unprecedented functionality

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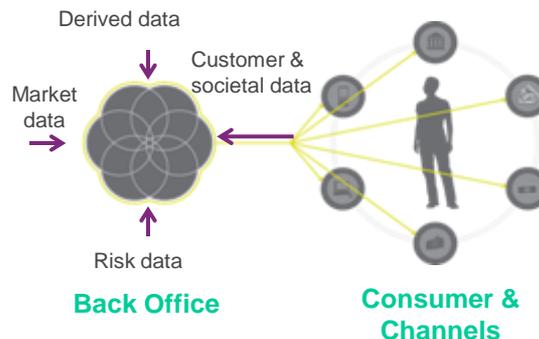
## Build a smarter bank

To ensure their own survival as well as the economic well-being of clients, stakeholders and the public at large, smarter banks are working to...

-  Rethink the business model
-  Develop new intelligence
-  Integrate risk management

### A smarter bank:

- Uses **analytics** to transform decision making for a competitive edge
- Enables a **continuous flow of data** to cut costs, drive speed and innovate
- Integrates a **firm-wide view of risk** and compliance in real-time
- Is built around an optimized and **integrated back office**



- Draws on marketplace **insights** and engages customers as co-developers
- Wraps **tailored products** with flexible pricing to deliver convenient offerings on demand
- Delivers through an interconnected and ever-evolving set of **channels**
- Services future growth from a lower cost base achieved through intelligent cost reduction

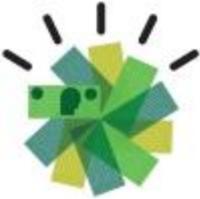
Today banks need a smarter, progressive approach that enables them to transform their infrastructures over time, project by project, leveraging the assets they already have and driving value along the way. Now banks can build a technology roadmap to meet these needs with the **IBM Banking Industry Framework**.

**Inflexible, complex operations and “silo’d data” prohibit banks from focusing on their clients. These complexities increase cost, lengthen delivery time and increase project risk.**

- Hard-coded links between applications
- Duplicate systems and redundant processes
- Relevant information difficult to access real-time
- Inability to track transactions through processes
- High degree of manual intervention in processes
- Technology not aligned with business needs

***...slowing deployment of solutions and decreasing agility***





# IBM Smarter Planet Map – Banking

Context

## Smarter Planet

Client Needs

- Apply business analytics to optimize decisions & actions
- Turn clients into advocates
- Reduce the cost base while increasing agility
- Shrink time to market for first mover advantage
- Integrate enterprise risk management

IBM Value Proposition

IBM helps financial services clients drive profitable growth, balance costs with agility, improve their risk management and industry differentiation. Our clients benefit from decades of deep industry experience integrating hardware, software and services to holistically bridge their business and IT strategies.

Solution Area

Front Office	Back Office	Integrated Risk Management
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Industry Specific Solutions

Smarter Banking

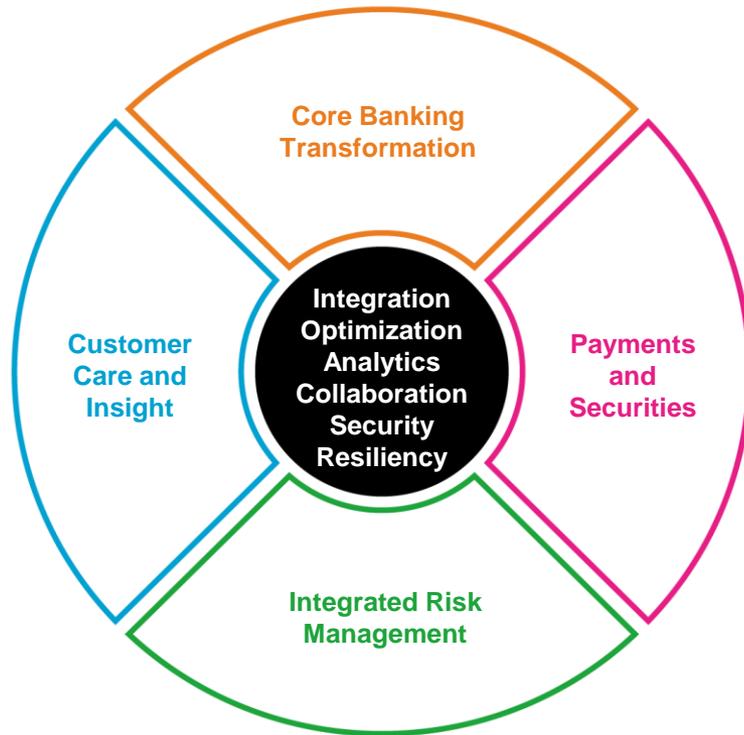
<p><b>Multi-channel Transformation</b></p> <ul style="list-style-type: none"> <li>- Multi-channel Integration (eg Mobile Banking Integration)</li> <li>- Branch Transformation</li> <li>- Self-Service Transformation (eg Online Transformation)</li> <li>- Contact Center Transformation</li> </ul>	<p><b>Payments</b></p> <ul style="list-style-type: none"> <li>- Check and Electronic Image Exchange</li> <li>- Retail Payments</li> <li>- Back Office Payments and Securities</li> </ul>	<p><b>Integrated Risk Management</b></p> <ul style="list-style-type: none"> <li>- Governance and Compliance</li> <li>- Compliance information lifecycle management</li> <li>- Inventory of Obligations</li> <li>- Monitoring and Reporting</li> <li>- Systemic Risk</li> </ul>	<b>SMART WORK</b>
<p><b>Customer Care and Insight</b></p> <ul style="list-style-type: none"> <li>- CRM Strategy</li> <li>- Marketing and Customer Analytics</li> <li>- Sales and Productivity</li> <li>- Business Analytics and Optimization</li> </ul>	<p><b>Core Systems Transformation</b></p> <ul style="list-style-type: none"> <li>- Retail Banking Deposits</li> <li>- Retail Lending &amp; Liquidity</li> <li>- Mortgage Lending &amp; Servicing</li> <li>- Scalable Architecture for Financial Reporting</li> <li>- Mergers and Acquisitions</li> </ul>	<p><b>Financial Risk</b></p> <ul style="list-style-type: none"> <li>- Credit analytics</li> <li>- Risk Insight and Control</li> </ul> <p><b>Financial Crimes</b></p> <ul style="list-style-type: none"> <li>- Anti-Money Laundering</li> <li>- Threat and Fraud Intelligence</li> <li>- Identity &amp; Access Management</li> </ul>	<b>NEW INTELLIGENCE</b>
<ul style="list-style-type: none"> <li>• Energy Efficient Technology</li> <li>• Green Data Center Services</li> </ul>		<ul style="list-style-type: none"> <li>• Energy Management</li> <li>• Green Sigma™</li> </ul>	<b>GREEN &amp; BEYOND</b>
	<p><b>Core Systems Transformation</b></p> <ul style="list-style-type: none"> <li>- Core Banking Application Modernization optimized on IBM Systems</li> <li>- Core Banking Process Agility</li> <li>- Cloud: Digitization and Archiving</li> <li>- Business Resiliency (GDPS, PowerHA)</li> <li>- High Performance Computing</li> </ul>	<p><b>Operational and IT Risk</b></p> <ul style="list-style-type: none"> <li>- Enterprise Security Risk Monitoring</li> <li>- Data Encryption and Leakage Protection</li> <li>- Information Infrastructure</li> </ul> <p><b>Financial Crimes</b></p> <ul style="list-style-type: none"> <li>- Cloud Computing: Fraud Detection</li> </ul>	<b>DYNAMIC INFRA.</b>

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# IBM provides a comprehensive banking framework that delivers software and accelerates smarter solution deployment

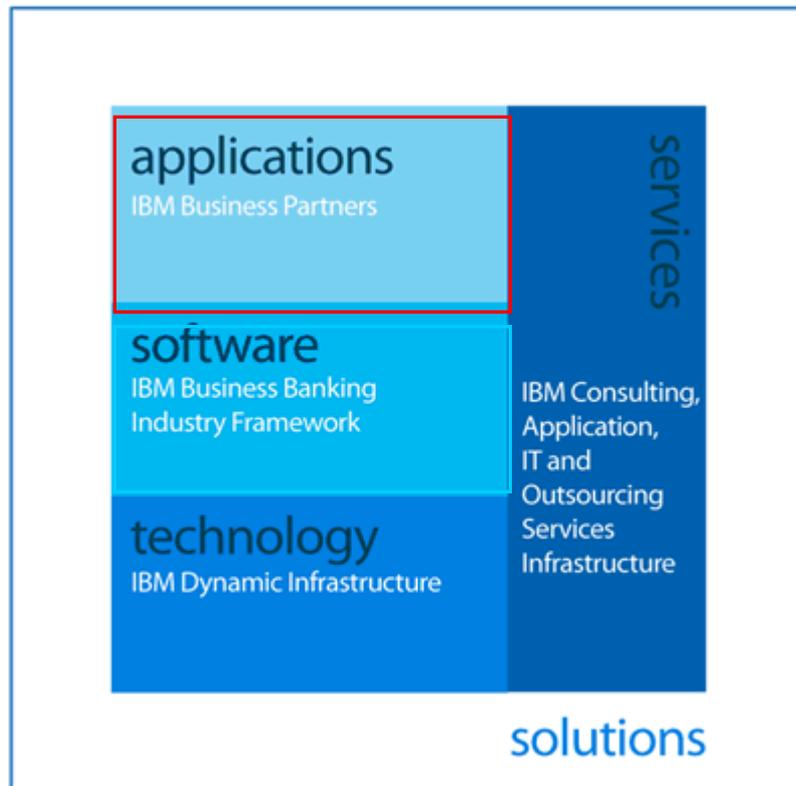


*The framework gives you speed, flexibility and choice in deploying solutions while reducing cost and risk!*

The framework provides a banking-specific software platform with...

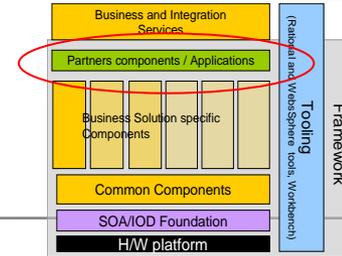
- Banking extensions and pre-built solution accelerators to speed deployment
- Best practices and business-specific usage patterns to lower risk
- Support for adoption of open and industry standards
- A choice of business applications from IBM business partners
- An approach to align technology with business needs

# The framework provides the software foundation for end-to-end IBM banking solutions



- **Banking solutions** address the diverse business and IT needs of our clients through integrated IBM offerings
- **Applications** are provided by IBM best-in-class independent software vendor (ISV) business partners
- **Software** that supports banking solutions is delivered by the IBM Banking Industry Framework
- **Services** help clients maximize their investments, decrease costs, and realize value more quickly
- **Technology**, including hardware and storage, supports flexible and scalable solutions in a dynamic infrastructure

# Choose from leading business partner applications for your solutions



applications  
and Business Partners

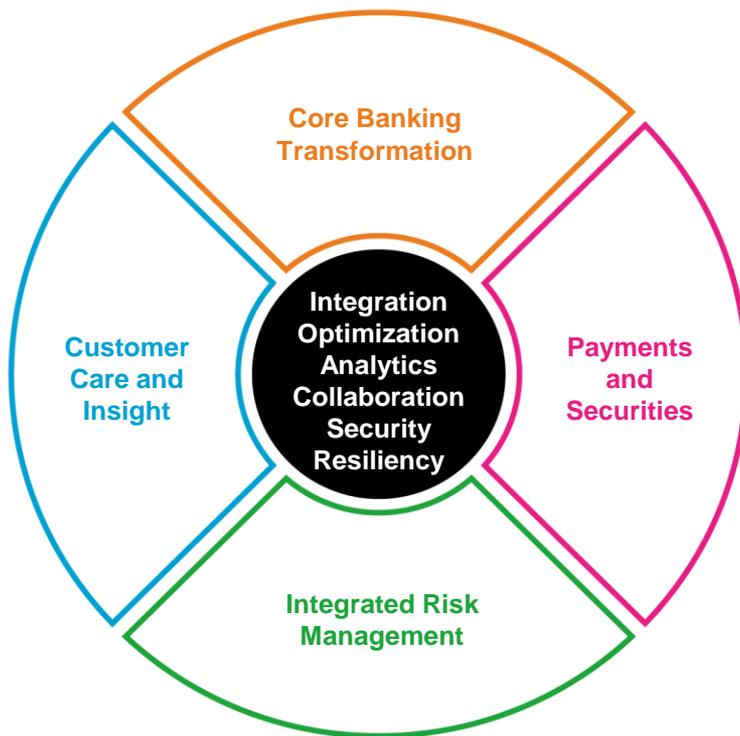


**...with 35+ IBM business partners in the framework ecosystem**

Proven integration between IBM framework middleware and industry-leading partner applications provides...

- Faster deployment
- Easier integration
- Lower cost of operations

## Framework projects in four domains provide the technology capabilities to address banking pain points



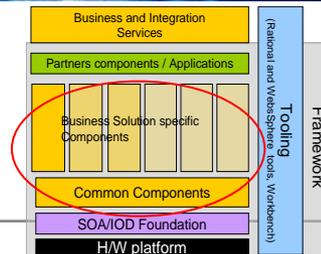
The **core banking transformation** domain allows you to modernize and renovate the legacy applications that support core banking functions while aligning with the changing needs of the business

The **payments and securities** 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 helps you build a foundation for creating a single view of the customer and enabling more effective and efficient sales and service

# Currently available Framework components



## Business Solution specific components

**Core Banking Transformation**

- Banking Vocabulary
- Banking Message Model
- Banking Extensions for MDM Server
- Common Shared Services
- Services Component Building Blocks
- Solution Templates
- Development Tools / Methodology
- Design Rules

**Payments & Securities**

- WebSphere BI for FN
- EPP Assets
- WTX Industry Packs
- pureXML™ Payments Bundles
- Corporate Payments Scenario

**IBM Foundational**

**Common components**

- Information FrameWork (IFW) & Banking Data Warehouse (BDW) Process and Data Models
- SOA Banking Scenarios
- WebSphere Banking Content Pack
- COGNOS Banking Performance Blueprints
- WebSphere Modeler with IFW
- Rational Software Architect with IFW

**Customer Care & Insight**

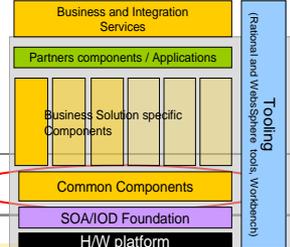
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**Integrated Risk Management**

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## Business Solution specific components

# The Information Framework - IFW



## Foundation Models

### Conceptual Model

The **Conceptual Model** comprises an enterprise-wide vocabulary which is used to precisely define the meaning of the many concepts that make up the Financial Institution's. Forms part of a common language between business and IT

### FSFM

The **Financial Services Function Model**, (FSFM), defines a set of independent business functions that must be managed by a Financial Institution in order to operate successfully

### FSWM

These workflow components provide an enterprise-wide basis for standardized naming of the business activities and triggers which make up a financial institution's workflows and business processes.

## Process Models

### FSBPM

**Financial Services Business Process Model** is a detailed business process model capturing the end to end business processes of a financial institution.

## Service Models

### FS BOM

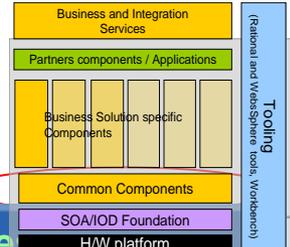
**Financial Services Business Object Model** provides technology independent use cases and class models

### FS IDM

**Financial Services Interface Design Model** (FSIDM) is a UML (Unified Modeling Language) Object Model reflecting a design for the development of components, objects, interfaces, services and messages appropriate for an enterprise-wide business services based architecture.

# Common Components : e.g. WebSphere Banking Content Pack

## Banking Solution Assets for WebSphere BPM



Configurable & extensible BPM solution assets for core banking, payments & securities, integrated risk management & customer care; Based on ISO 20022, IFW, SEPA, NACHA standards

### Capability Models

*Capability Maps & Process Maps align business strategy with process execution*

**Based on APQC & IBM's Best Practices**

### Process Models

*Process Flows & Business Measures simulate human workflows & automate processes*

**Based on APQC & IBM's Best Practices**

### Service Models

*Service Interface & Schemas facilitate creation & assembly of process implementations*

**Based on IFW & IBM's Best Practices**

### Common Components

*Common Services & Utilities enable interoperability with the application ecosystem*

**Based on ISO 20022, SEPA and NACHA**

### Business Vocabulary

*Repository of Business Concepts, Terms & Relationships to ensure consistency*

**Based on ISO 20022, IFW & IBM's best practices**

### Business Object Models

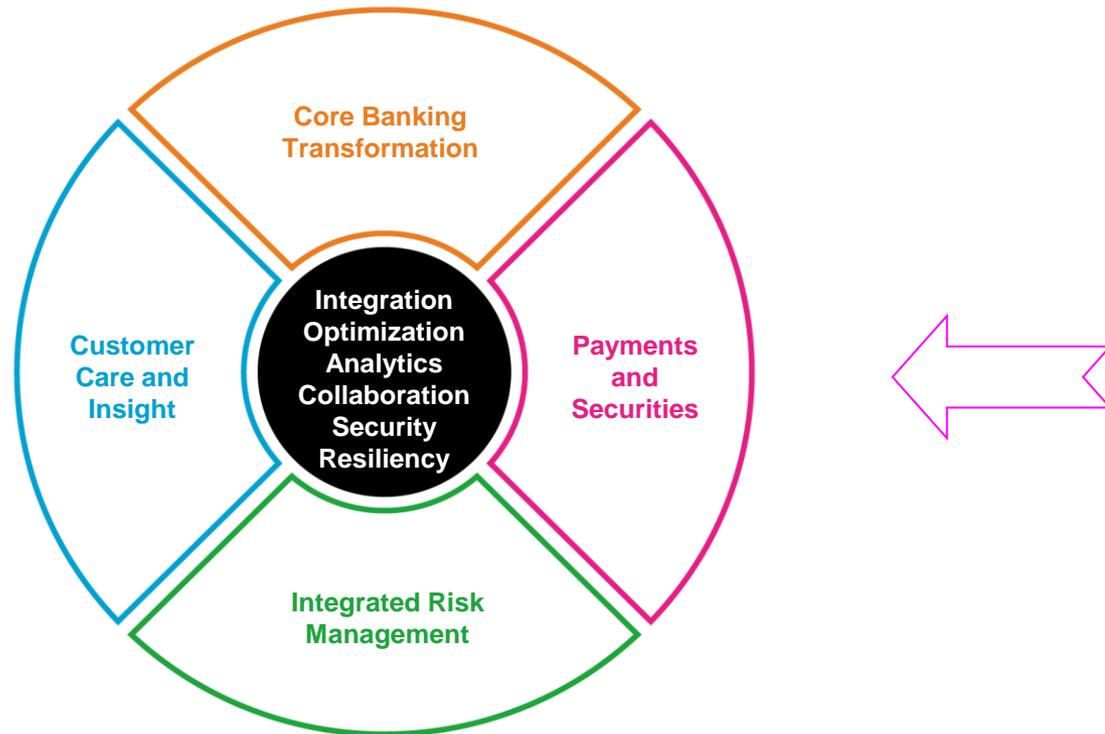
*Conceptual Data Models to provide a foundation for information management*

**Based on ISO 20022 & IBM's Best Practices**

### BPM Solution Scenarios

*Mortgage Refinancing, Corporate Payments – Includes UI Forms, Dashboards, Process Implementation*

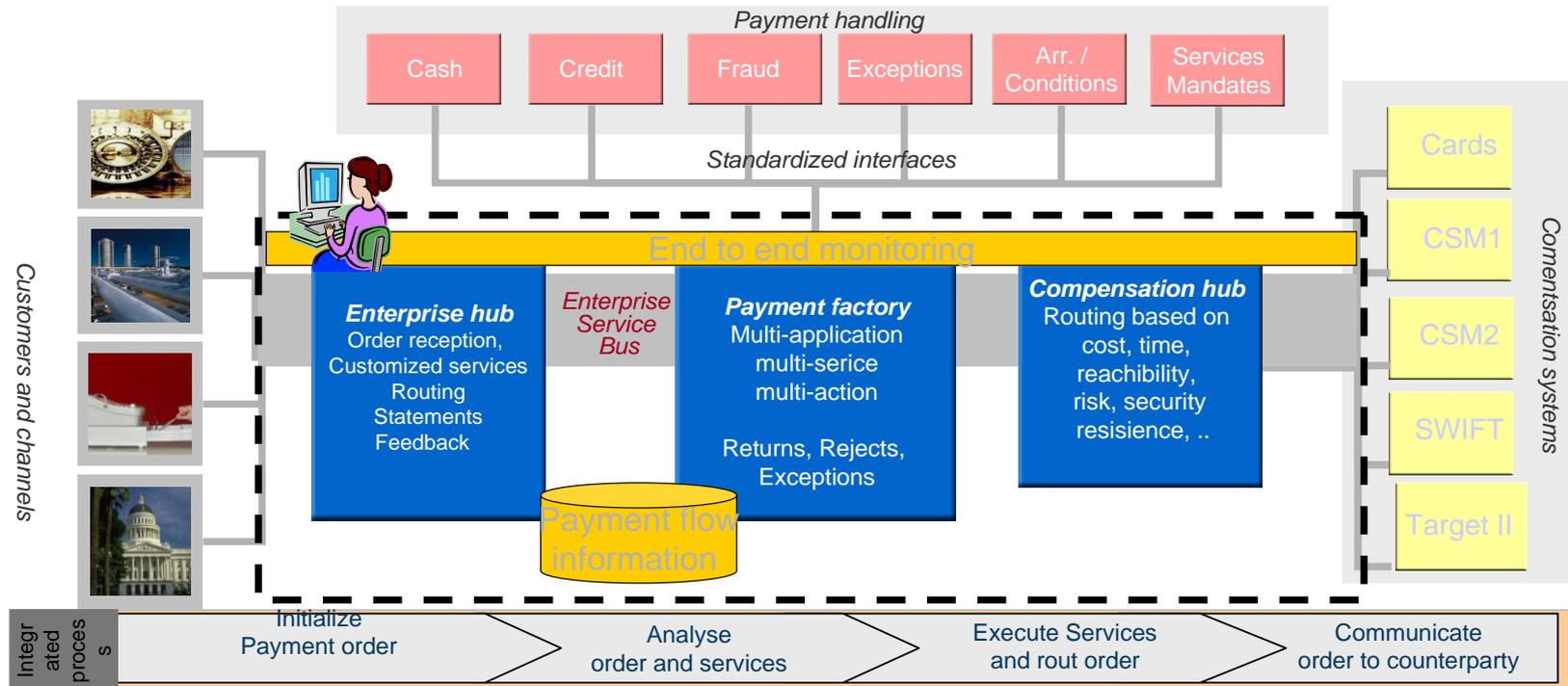
# Banking Industry Framework : Payments & Securities



# Payments system renovation strategies and opportunities

The key factors helping a bank to differentiate are :

- A customizable payments services offering and a flexible acquisition platform satisfying multiple profiles (B2B, B2C, low and high volumes, specific services, ..)
- A performant end to end payments bus mediating the services delivered by the corresponding banking applications and silos including a payment flow repository and real time monitoring
- Cost cutting and execution excellence are a must in this commodity like market
- A first class customer service including the delivery of business information (statements, key indicators, reports) and customized added value services



# Payments and Securities Framework Business Partners

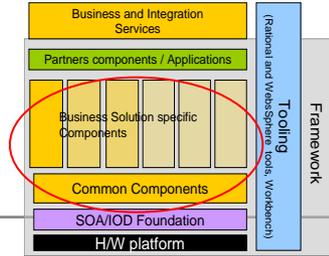


### IBM Business Partners

★ = validated for solutions that leverage the IBM Banking Industry Framework for Payments & Securities



# Currently available Framework components



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**Customer Care & Insight**

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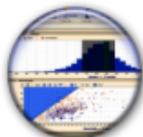
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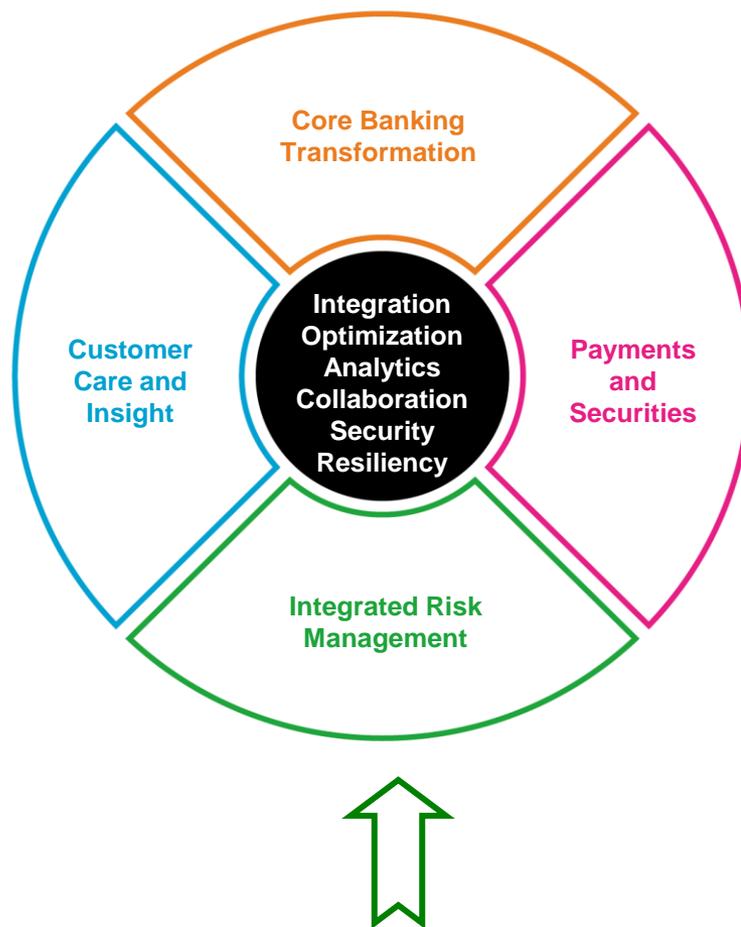
## Business Solution specific components

# IBM Business Solution Center in La Gaude : CoE for Payments

- **The payment solutions developed in the center focus on helping clients in six project areas :**
  - **SEPA compliance:** restructure payments operations to comply with the European SEPA Direct Debit and SEPA Credit Transfer schemes
  - **SWIFTNet Modernization :** Modernize and upgrade your SWIFTNet operations for more efficient processing of high volume payments messages.
  - **Payments Process Efficiency:** Deploying business process management
  - **Corporate Services:** Integration with clients treasury operations to reduce working capital requirements and improve supply chain management
  - **Retail Payments:** Migrate to a modern, more secure platform for ATM, mobile and card switch functionality.
  - **Digital Payments Conversion:** Migrate from paper-based to digital processing capabilities to reduce costs.
- Live solutions such as "End-to-end payment business process tracking" or "NFC person to merchant mobile payment solution" are available for live demonstrations to customers.



# Banking Industry Framework : Integrated Risk Management



# Integrated Risk Management

## *Holistically manage risk across the enterprise*

Banks need to:

- Understand market and credit risk exposure across multiple silos
- Secure all transactions and forms of interaction
- Proactively prevent increasingly sophisticated internal and external prohibited activities
- Effectively manage detected events
- Proactively manage internal and external potential risks
- Understand and manage increasingly complex compliance requirements at optimal cost

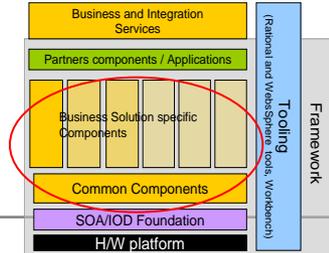


# Integrated Risk Management Framework Business Partners



IBM Business Partners

# Currently available Framework components



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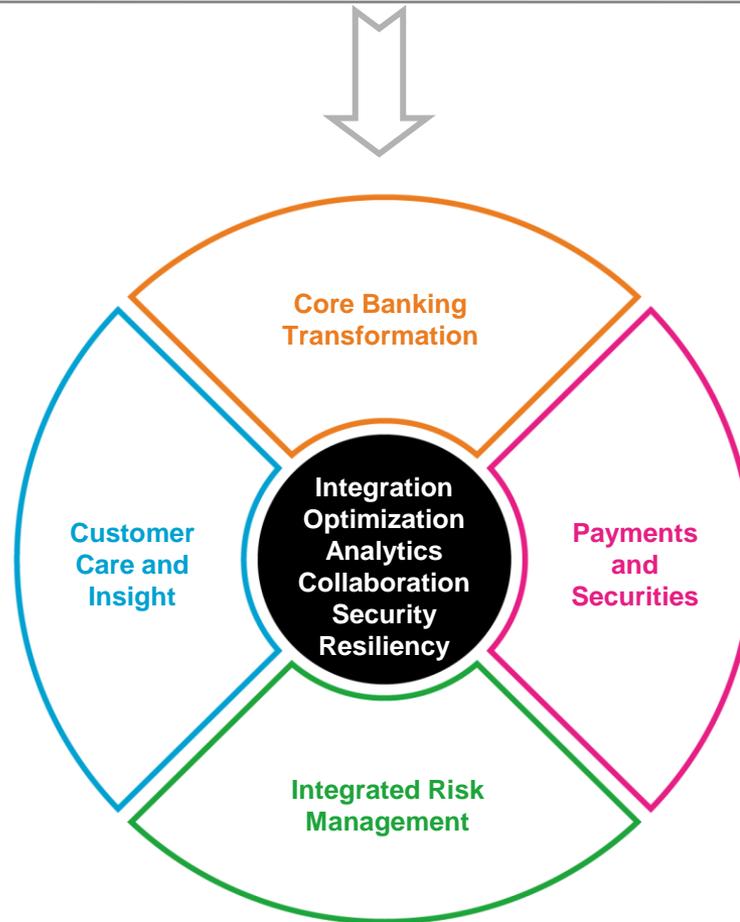
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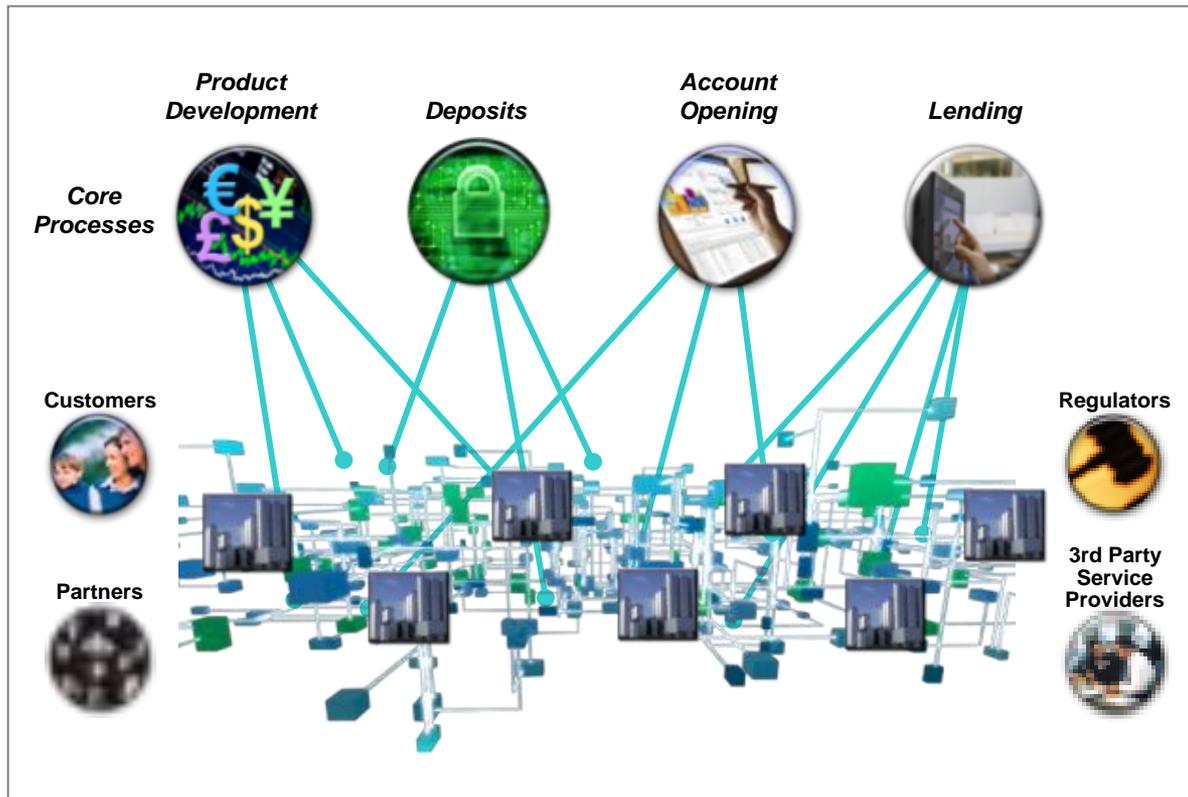
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## Business Solution specific components

# Banking Industry Framework : Core Banking Transformation



# Old inflexible legacy applications and siloed data make addressing these strategic drivers challenging



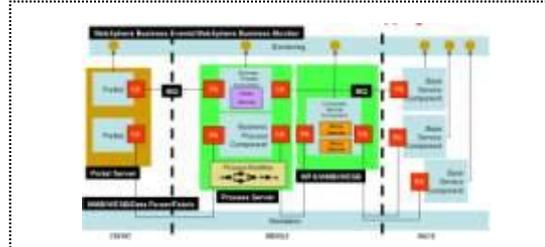
70% + of bank IT costs are spent in maintenance of legacy environments and less than 30% is spent on true differentiation, innovation and new product offering support

- Core banking processes are supported by **internally developed or highly customized** legacy applications
- Processes are **hard-wired** in applications and difficult to change
- Applications are becoming increasingly **complex**
- Some systems **do not support a “product” or “arrangement”** concept across different LOBs
- **Business logic** is factored into user interface components and backend applications rather than a middle-tier
- Many are built as **siloed applications** with master data embedded within each application

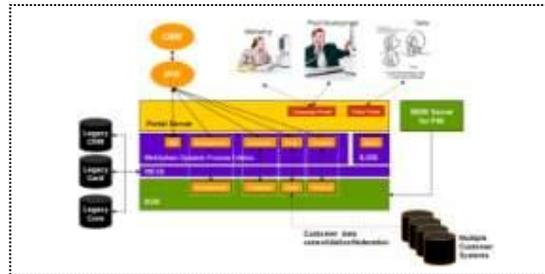
# Customers typically approach progressive transformation with the framework in one of three ways or a combination of these

## Typical Client Approaches...

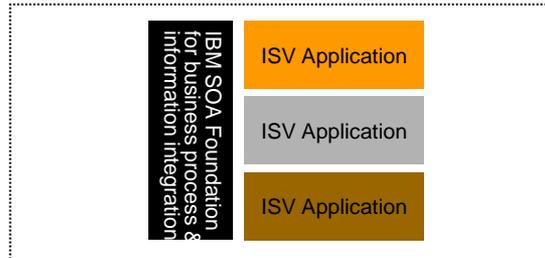
Use the framework to assist in-house application **development**



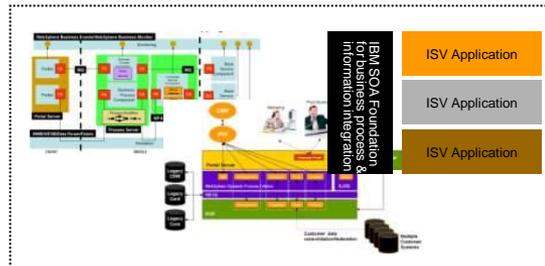
Use the framework to **renovate** existing legacy applications



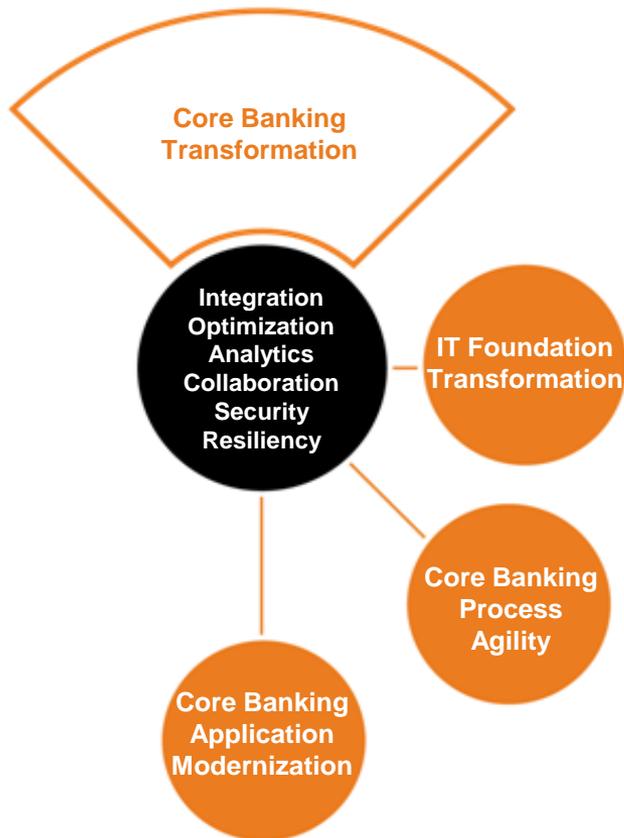
Use the framework to **integrate** best-of-breed Independent Software Vendor (ISV) applications or application components



Use the framework to take a **hybrid approach** to transformation



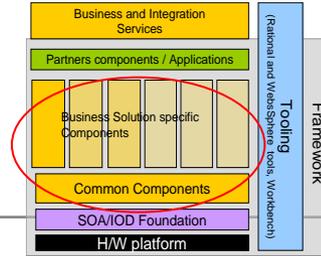
# Core Banking Transformation Framework Business Partners



## IBM Business Partners



# Currently available Framework components



## Business Solution specific components

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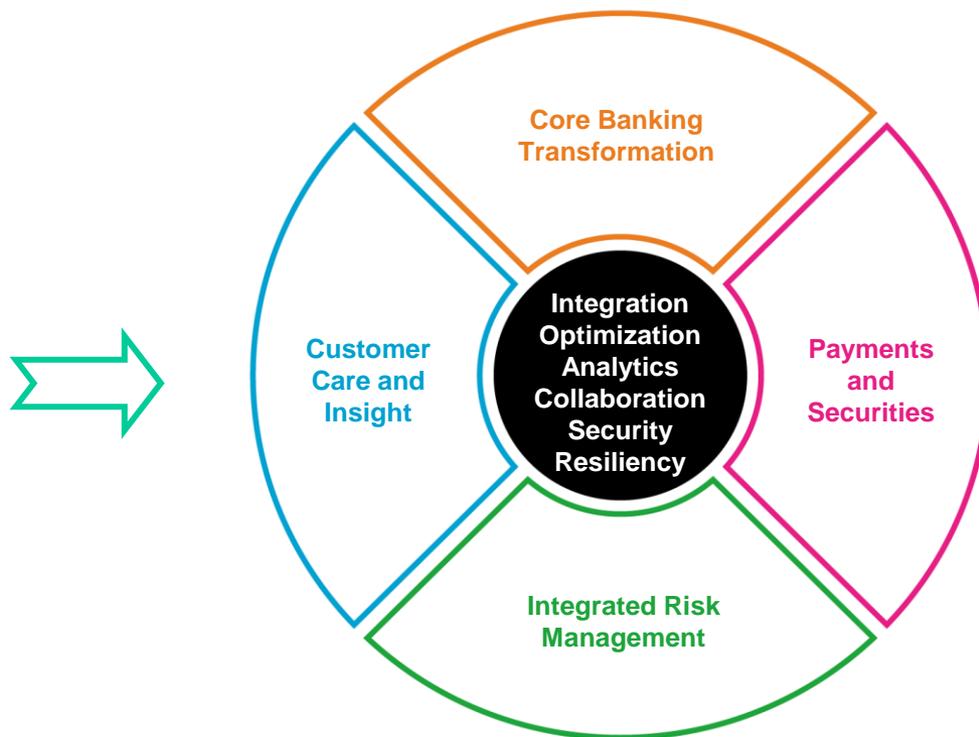
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# Banking Industry Framework : Customer Care & Insight



# Customer Care and Insight

## *Optimizing the customer experience*

### Consumers...

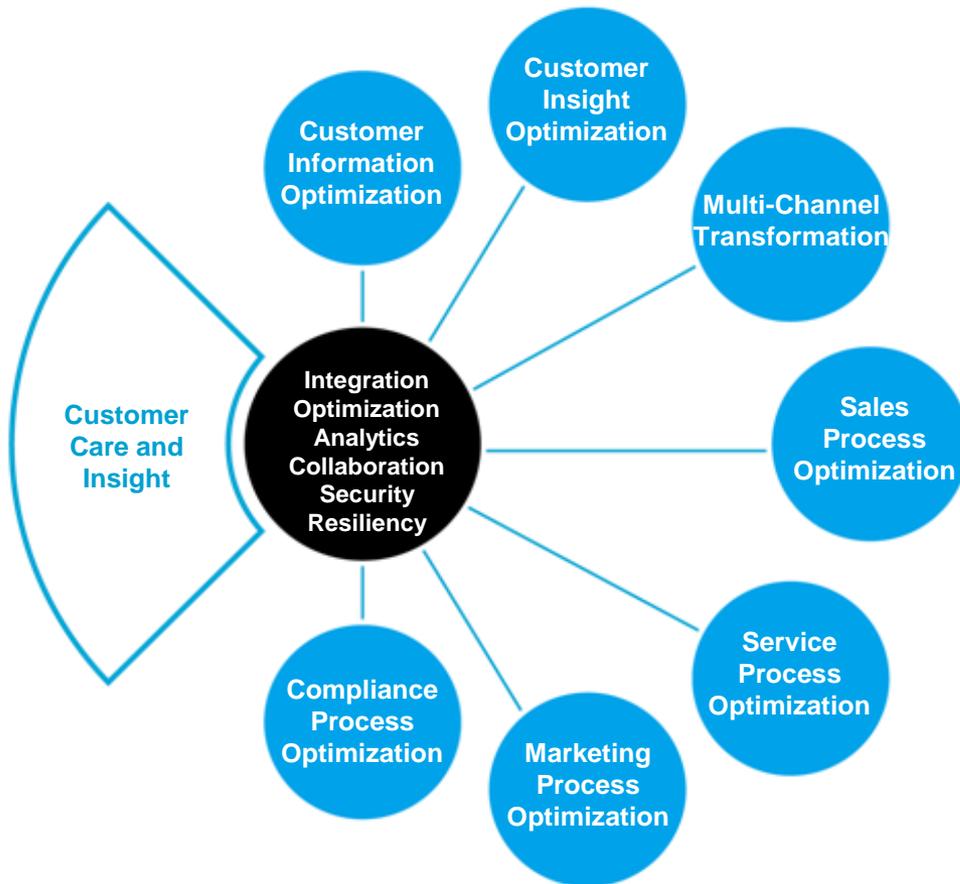
- Demand innovative and more customized products and services
- Want a consistently high quality customer experience across all touch points

### Banks...

- Must be able to identify their most profitable customer relationships
- Need an enterprise view of customer relationships to optimize the customer experience
- Need to balance managing cost, risk, security and compliance with meeting customer needs



# Customer Care and Insight Framework Business Partners



IBM Business Partners

Chordiant

D&B

KANA

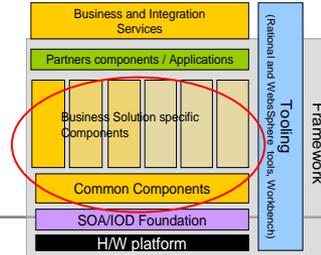
ARGO  
www.argo2018.com

Finantix

S|ONE

THUNDERHEAD®

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## Business Solution specific components

# IBM Banking Industry Solution Center in Barcelona



- Customer briefings
- Subject Matter experts working on démos, PoCs and projects
- Partner solutions integration
- Excellent customer feedback

- Yearly IBM Smart Banking Forum
- **The physical location where IBM Europe is discussing banking solutions with customers.**
  - IBM and Business Partner based solutions
  - Help on specific opportunities
  - Raise customer relationship specially with the LOB contacts



# Benefits of a framework approach

- **Speed...** of implementation with repeatable architectural patterns and accelerators
- **Flexibility...** to progressively transform to a simplified architecture one project at a time
- **Choice...** of how to get started and who to partner with for business capabilities
- **Cost Reduction...** through re-use of services and assets and through faster implementation
- **Alignment...** of business and IT priorities for more effective results from solution implementation

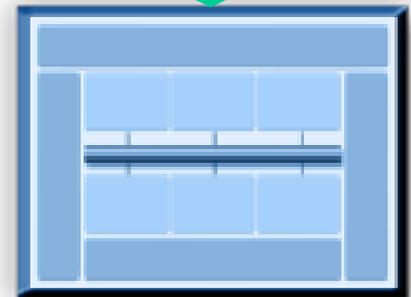
**Business  
Architecture**



**Business  
Processes &  
Information**



**Technology  
Architecture &  
Infrastructure**



# Agenda

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- IBMs vision of the Marketplace
- Smarter – IBM Industry Frameworks
- The Banking Industry Framework
  - Payments & Securities
  - Integrated Risk Management
  - Core Banking Transformation
  - Customer Care & Insight
- **Partner Validation Program**
- Conclusion

## IBM will launch a partner validation program for the Banking Industry Framework

Draft

- An ecosystem of partners is key to the success of the Banking Industry Framework in all 4 domains:
  - Payments & Securities (Today there is a partner validation program available for this domain)
  - Customer Care & Insight
  - Integrated Risk Management
  - Core Banking Transformation
- A formal partner program was identified as a critical success factor in recruiting and enabling this ecosystem
  - Formal and objective validation criteria to ensure partners support the framework and key IBM SWG capability - Pre-integrated and tested
  - Complemented by a process to manage the health, vitality, and currency of the ecosystem.

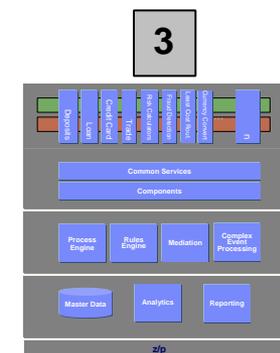
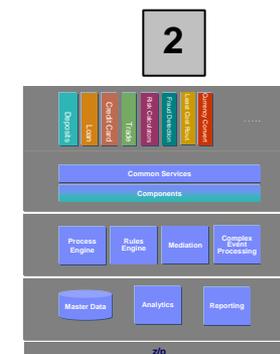
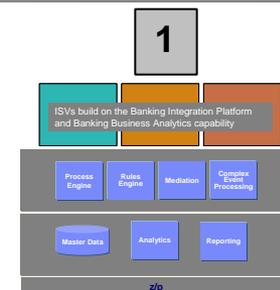
# Banking Framework Ecosystem Vision

# Draft

- The Framework ecosystem will probably be based on 3 levels of “maturity”:

- Application built on the Framework platform
- Application components and/or extended services built on a common services and components framework
  - Requires Banking Framework to publish common services/components and the services APIs
- Application / Solution templates created using a Framework programming model

**This phase targets Level 1**



# Design principles for the Partner Validation Program

**Draft**

- Target level 1 partners
- Build on the concept of a common Banking Middleware stack
- Be domain relevant (architecture and content)
- Focus on the key technology differentiators
  - Strategic control points for industry SW patterns and framework
- Keep it simple
  - Avoid lengthy lists of product majors and domain specific electives
- Address technology and business requirements for success
- Built upon success (IBM + partner)

# Banking Framework Proposed Technical Validation

- Partner fulfills industry (A) and domain (B) specific technical criteria for domain relevant application / content
  - Validation is based on a combination of Banking Framework Major and Domain specific Elective components
  - Can select 1 Major plus 1 Elective; Major and Elective must be different.

## A

## +

## B

### Key Framework Building Block

- Cognos 8 BI
- ILOG BRMS Vx
- MDM Server Vx
- SPSS
- WebSphere Business Events Vx
- WebSphere Message Broker Vx or WebSphere ESB Vx
- WebSphere Process Server Vx

### Domain Specific Electives

#### IRM Example

- Cognos 8 BI
- FileNet P8
- IBM Banking Data Warehouse
- ILOG BRMS
- InfoSphere Warehouse
- InfoSphere Information Server
- SPSS
- Tivoli Security Information and Event Manager
- Tivoli Business Service Manager
- WebSphere Business Events

Additionally, IBM **requires** that the partner's products maintain compatibility with **WebSphere Application Server** if an application server is required, with **WebSphere MQ** if a messaging server is required, and with **DB2** if a database server is required.

Our sales efforts are concentrated on working with those products that are compatible with our key software components.

- Partner content is relevant to the Banking Framework business domain
- Partner application or offering is validated on the Banking Framework for xxx where xxx is the domain name of the B criteria met.

# Domain specific validation

**Draft**

## Core Banking Electives

- ILOG BRMS
- Information Server
- MDM Server
- WebSphere Message Broker
- WebSphere Process Server

## IRM Electives

- Cognos 8 BI
- FileNet P8
- IBM Banking Data Warehouse
- ILOG BRMS
- InfoSphere Warehouse
- InfoSphere Information Server
- SPSS
- Tivoli Security Information and Event Manager
- Tivoli Business Service Manager
- WebSphere Business Events

## Key Framework Building Block (Majors)

- Cognos 8 BI
- ILOG BRMS Vx
- MDM Server Vx
- **SPSS**
- WebSphere Business Events Vx
- WebSphere Message Broker Vx or WebSphere ESB Vx
- WebSphere Process Server Vx

## CC&I Electives

- Cognos 8 BI
- FileNet P8
- IBM Banking Data Warehouse
- InfoSphere Warehouse
- InfoSphere Information Server
- Lotus Expeditor
- MDM Server
- SPSS
- WebSphere Multi-Channel Branch Transformation Toolkit
- WebSphere Process Server
- WebSphere Portal Server

## Payments & Securities Electives

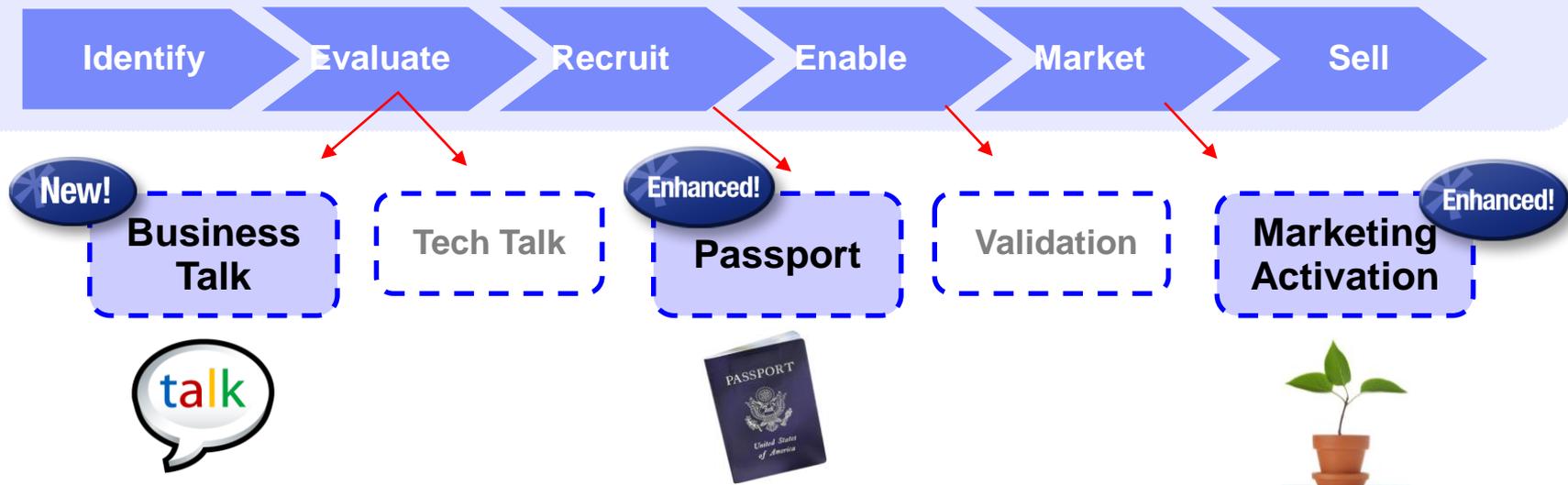
- DB2 V9 (exploiting pure XML)
- ECM / FileNet
- WBI for Financial Networks
- WebSphere Banking Content Pack
- WebSphere Datapower SOA Appliance
- WebSphere Transformation eXtender plus appropriate Industry Packs (SEPA, FIX, NACHA, SWIFT or SWIFT Funds)

# Banking Framework - New and Enhanced Partner Evaluation

Extends model with Industry Frameworks capability for ISVs – adds business best practices

**Draft**

## Industry Framework Ecosystem Support Process



- Defines current industry trends and identifies related partner offerings and capabilities mapped to the appropriate banking domain(s) and project area(s).

- Establishes GTM strategy with partner & Defines near term Revenue Opportunities

- Identifies any existing IBM agreements and/or relationships that can be leveraged

- Formalized criteria for entry into ecosystem (based on combined business & technical)

- Ensures partner Content / Application is Domain relevant

- GTM Playbook

- Solution Briefs on Campaign Designer

- Quickview

- CSF (Campaign Support Funding)

- Communication to IBM teams (S&D, SWG Sales, GBS, geos, etc)

# Agenda

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- IBMs vision of the Marketplace
- Smarter – IBM Industry Frameworks
- The four domains of the Banking Industry Framework
  - Payments & Securities
  - Integrated Risk Management
  - Core Banking Transformation
  - Customer Care & Insight
- Partner Validation Program
- **Conclusion**

## SWG Industry Frameworks are central to IBM's strategy

CNET News  
[Software, Interrupted](#)  
September 15, 2009 3:06 PM PDT

Does IBM have a fix for banking infrastructure?

- The Banking Industry Framework announcement at Sibos in Sept'09 was very well received by clients, analysts and also ISVs as well as SIs
- It is perceived as the right approach to develop IBM's solutions portfolio
- We from IBM SWG support it
- We understand it as a common journey with our customers and partners



Frameworks are not industry nor business solutions but **accelerators**



Frameworks are **software platforms** based on specific industry use case scenarios



The IBM SWG Industry Frameworks

- Provide relevant entry points
- Enable value creation
- Facilitate the re-use of software assets across projects to drive greater return on investment
- Help to reduce projects risks in industrializing software integration and reusing investments done project after project

# Industry Frameworks enable our Business Partners to:

**Draft**

## ■ Reduce Technical costs by:

- Lowering porting, testing, & maintenance costs
- Reducing risk & potential implementation challenges
- Ensuring easier interoperability across solution suites
- Enabling them to focus & invest in their core competencies vs. integration

## ■ Increase Sales revenue by:

- Driving more software
- Selling higher value solutions
- Opening up customer opportunities in new accounts
- Star-burst Selling within an account
- Reducing Commoditization / improving profitability
- Aligning with our reps and leveraging the IBM brand name
- Moving conversation from price to business value discussion

### To develop your business

- Use the program's marketing benefits, gain visibility through our various showcases
- Enter into contact with the people who can influence your sales

### To benefit from the ecosystem

- IBM (hardware, software, services, financing....)
- ISV partners: additional application software components
- Other IBM partners: Integrators, Business Partners, Resellers, Cloud providers

### To be supported

- A proven program with teams and resources to support ISVs & developers who want to adopt IBM technologies and publicize their solutions.

## Useful links to learn and understand what's behind and inside

- Banking Industry Framework :

<http://www-01.ibm.com/software/industry/banking/> -

[http://www-935.ibm.com/services/us/gbs/bus/html/bcs\\_banking.html](http://www-935.ibm.com/services/us/gbs/bus/html/bcs_banking.html)

Websphere BPM Information Center and Banking Content Pack

<http://publib.boulder.ibm.com/infocenter/dmndhelp/v7r0mx/index.jsp?topic=/com.ibm.ws.wicp.icmaster.doc/ic-homepage.html>

- developerWorks

<http://www.ibm.com/developerworks/search/searchResults.jsp?searchType=1&searchSite=dW&searchScope=dW&query=banking+framework>

- Industry scenarii (SOA Sandbox) :

[http://publib.boulder.ibm.com/infocenter/soasandbox/v1r0m0/index.jsp?topic=/com.ibm.soln.SOA\\_SandboxBusPatterns.nav.fw.doc/home\\_pages/RiskManRedpaper.html](http://publib.boulder.ibm.com/infocenter/soasandbox/v1r0m0/index.jsp?topic=/com.ibm.soln.SOA_SandboxBusPatterns.nav.fw.doc/home_pages/RiskManRedpaper.html)



### IBM SOA Sandbox

⊕ SOA Entry Points

⊖ SOA Industry Scenarios

⊖ SOA Banking Scenarios (Updated)

📄 Risk Management Redpaper (New)

📄 Integrated Risk Management Scenario for Retail Banking Account Originations Web Lecture (New)

📄 Corporate Payments Presentation (PDF) ⌵

📄 Corporate Payments Case Study

📄 Account Open Redpaper

📄 Account Open Recording



# Redpaper



IBM