Get Social Roadshow

IBM Collaboration Solutions for Banking

Get Social. **Do Business.**

Agenda

- Today's Banking Challenges
- The IBM Banking Framework
- IBM Customer Experience and Project Northstar
- IBM Banking Templates
- Demo

There are dramatic forces of change (most with “people” implications) across financial institutions

ECONOMY

Weak conditions impact investment decisions and reduce need for financial services

TRUST

Rebuilding trust and confidence across the system is critical to future growth and stability

COMPETITION

Intensified competition with increased M&A, divestitures and entrance of non-bank service providers

REGULATION

Radically increased oversight ushering in a new era of increased government intervention

CLIENTS

Rapidly evolving expectations for offerings, service unbiased advice, and convenience

CAPITALIZATION

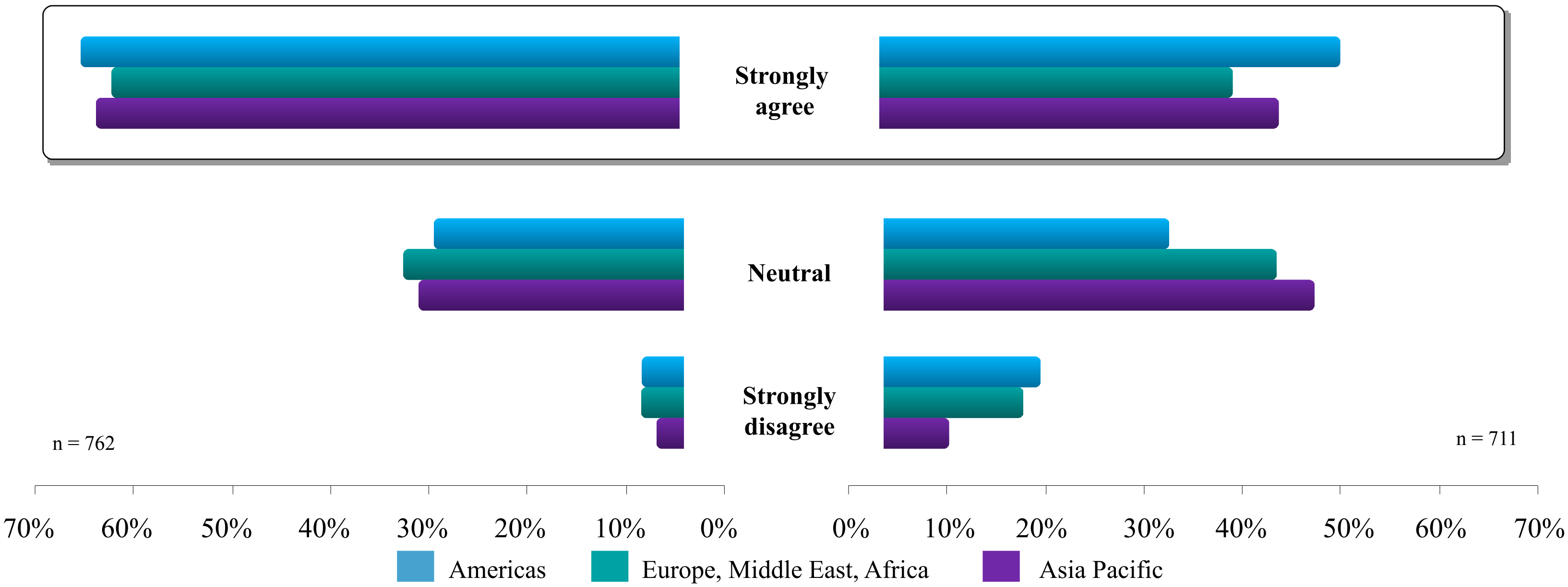
Mature markets and emerging markets alike focus on rebuilding their capital reserves

Bankers and Clients agree – banks offer products in the institution's best interest

Trust gap

Client opinion: Providers offer products in the *firm's best interest*
(Percentage of survey respondents)

Provider opinion: Providers offer products in the *firm's best interest*
(Percentage of survey respondents)

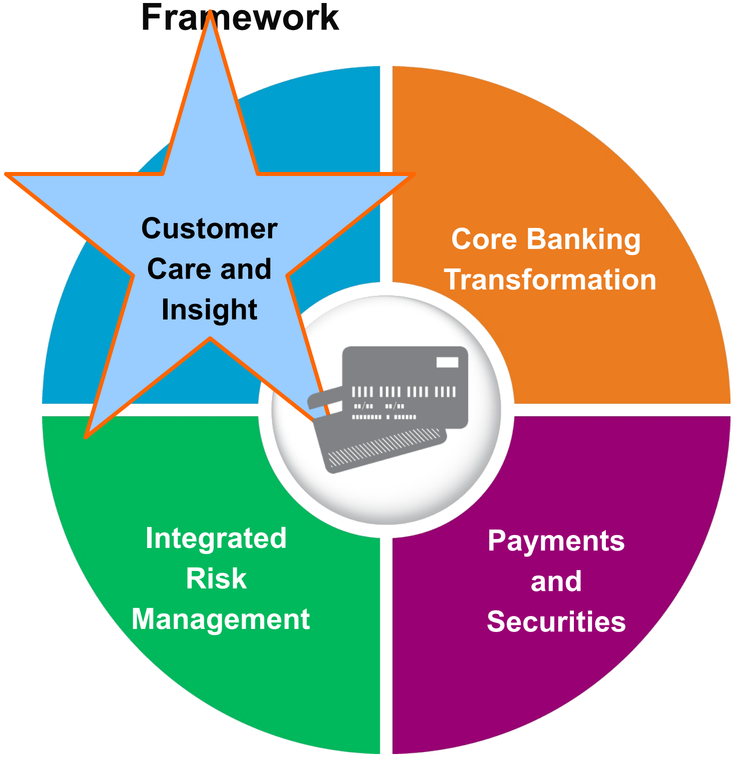


How do banks close the gap?

Source: IBM/CFA Survey 2008; IBM Institute for Business Value analysis

The IBM Banking Framework .. Framework projects in four domains provide the capabilities to address banking pain points

IBM Banking Industry Framework


Customer Care and Insight
Core Banking Transformation
Integrated Risk Management
Payments and Securities

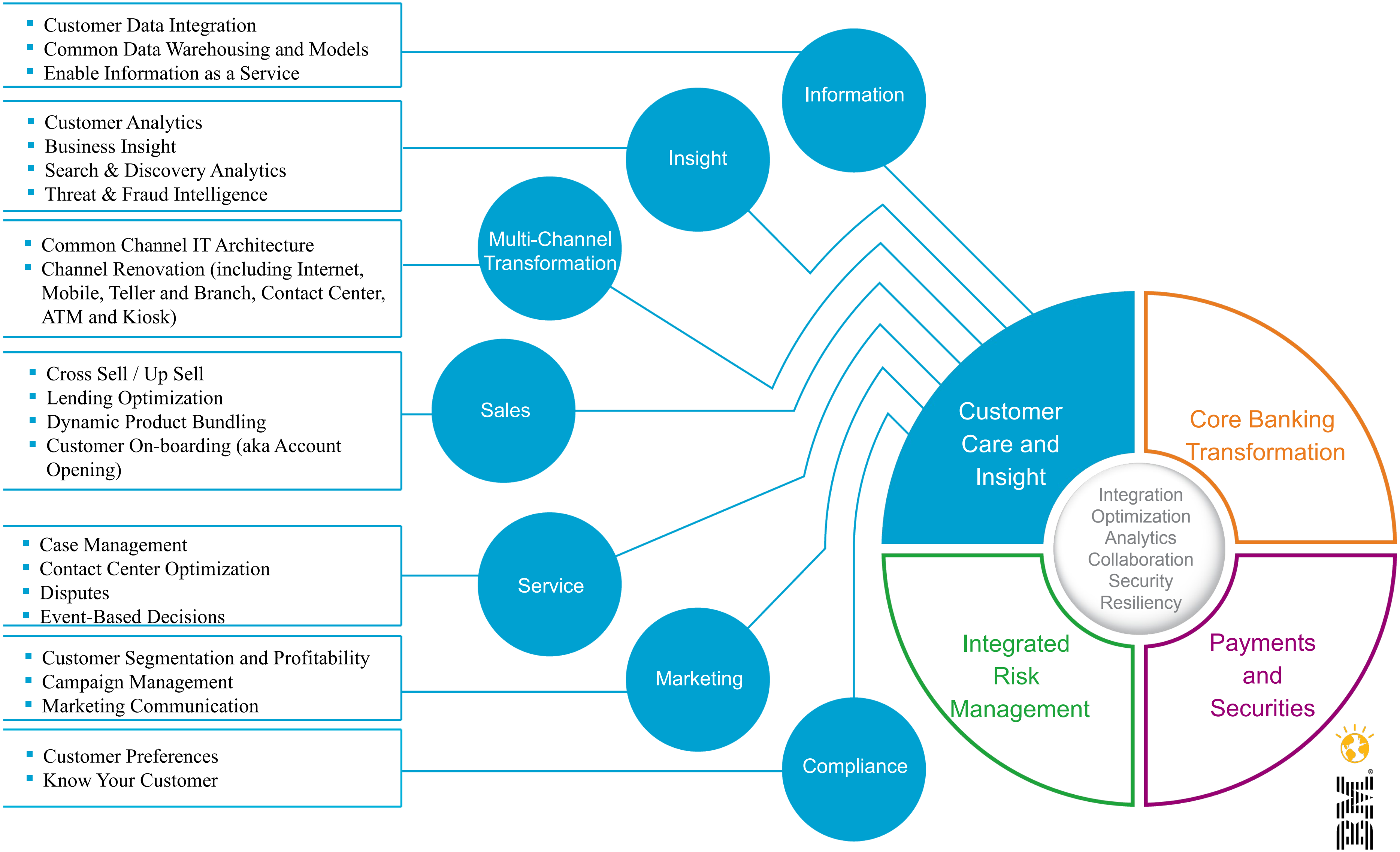
The **core banking transformation** domain allows you to modernize and renovate the legacy applications that support core banking functions while aligning with the changing needs of the business

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

Customer Care and Insight (CC&I) – A Deeper View



- Customer Data Integration
- Common Data Warehousing and Models
- Enable Information as a Service

Information

- Customer Analytics
- Business Insight
- Search & Discovery Analytics
- Threat & Fraud Intelligence

Insight

- Common Channel IT Architecture
- Channel Renovation (including Internet, Mobile, Teller and Branch, Contact Center, ATM and Kiosk)

Multi-Channel Transformation

- Cross Sell / Up Sell
- Lending Optimization
- Dynamic Product Bundling
- Customer On-boarding (aka Account Opening)

Sales

- Case Management
- Contact Center Optimization
- Disputes
- Event-Based Decisions

Service

- Customer Segmentation and Profitability
- Campaign Management
- Marketing Communication

Marketing

- Customer Preferences
- Know Your Customer

Compliance

Customer Care and Insight

Core Banking Transformation

Integrated Risk Management

Payments and Securities

Integration
Optimization
Analytics
Collaboration
Security
Resiliency

Customer Care and Insight is all about the customer… Creating a better client experience and better selling environment to generate a sustainable advantage.

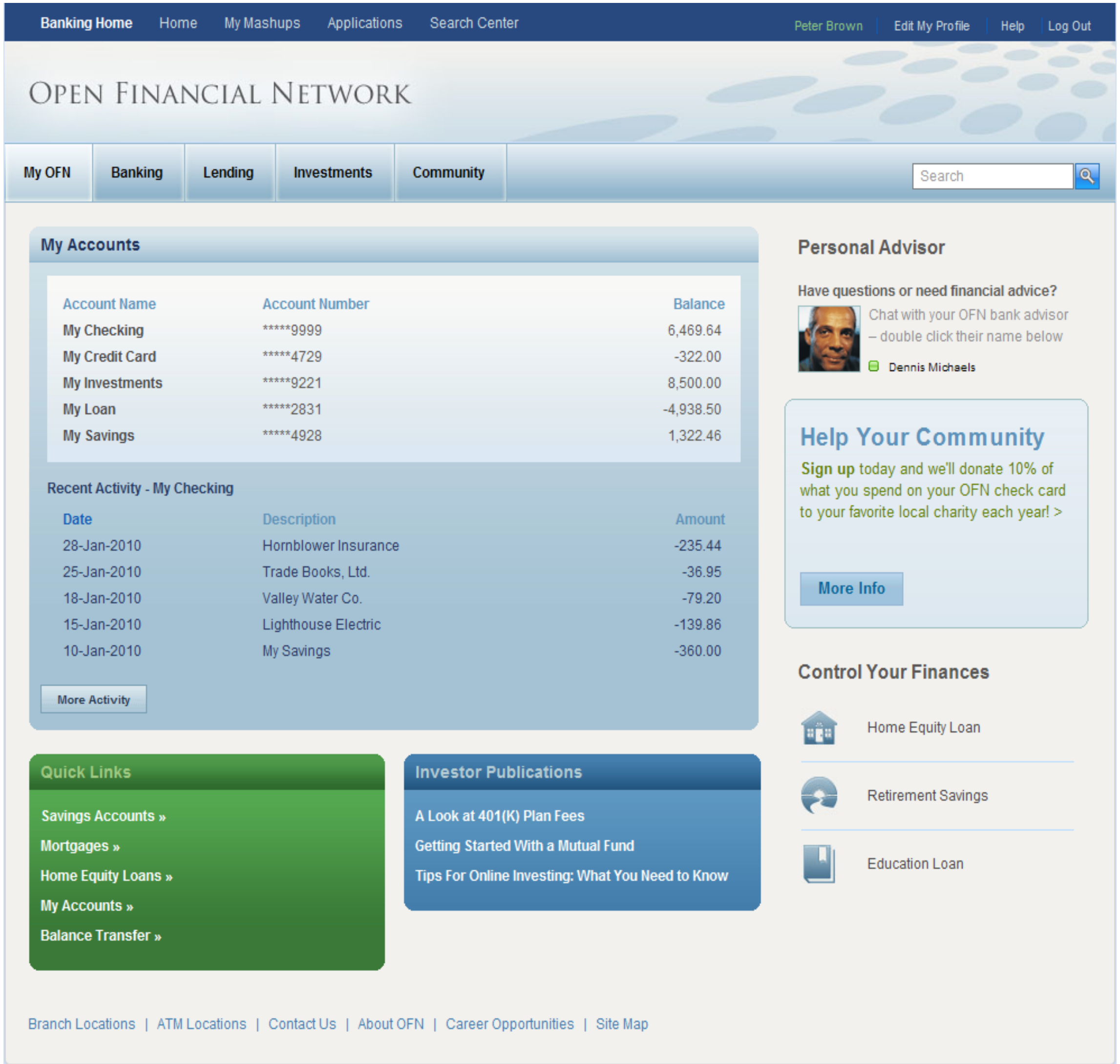
Citizen Patron Agent

Patient Guest Passenger

Shopper Member Client Consumer

How do we get there… ?

… through Lotus Customer Experience Suite (Portal + other SW)


Banking Home
Home
My Mashups
Applications
Search Center
Peter Brown
Edit My Profile
Help
Log Out
OPEN FINANCIAL NETWORK
My OFN
Banking
Lending
Investments
Community
Search
More Activity
More Info

My Accounts

Account Name	Account Number	Balance
My Checking	*****9999	6,469.64
My Credit Card	*****4729	-322.00
My Investments	*****9221	8,500.00
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My Savings	*****4928	1,322.46

Recent Activity - My Checking

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10-Jan-2010	My Savings	-360.00

Quick Links

- Savings Accounts »
- Mortgages »
- Home Equity Loans »
- My Accounts »
- Balance Transfer »

Investor Publications

- A Look at 401(K) Plan Fees
- Getting Started With a Mutual Fund
- Tips For Online Investing: What You Need to Know

Personal Advisor

Have questions or need financial advice?

Chat with your OFN bank advisor – double click their name below

Dennis Michaels

Help Your Community

Sign up today and we'll donate 10% of what you spend on your OFN check card to your favorite local charity each year! >

Control Your Finances

- Home Equity Loan
- Retirement Savings
- Education Loan

Branch Locations | ATM Locations | Contact Us | About OFN | Career Opportunities | Site Map

Achieving CC&I Project Through Lotus Customer Experience Suite

Reach and Socialize

Engage

Create

Target

Optimize

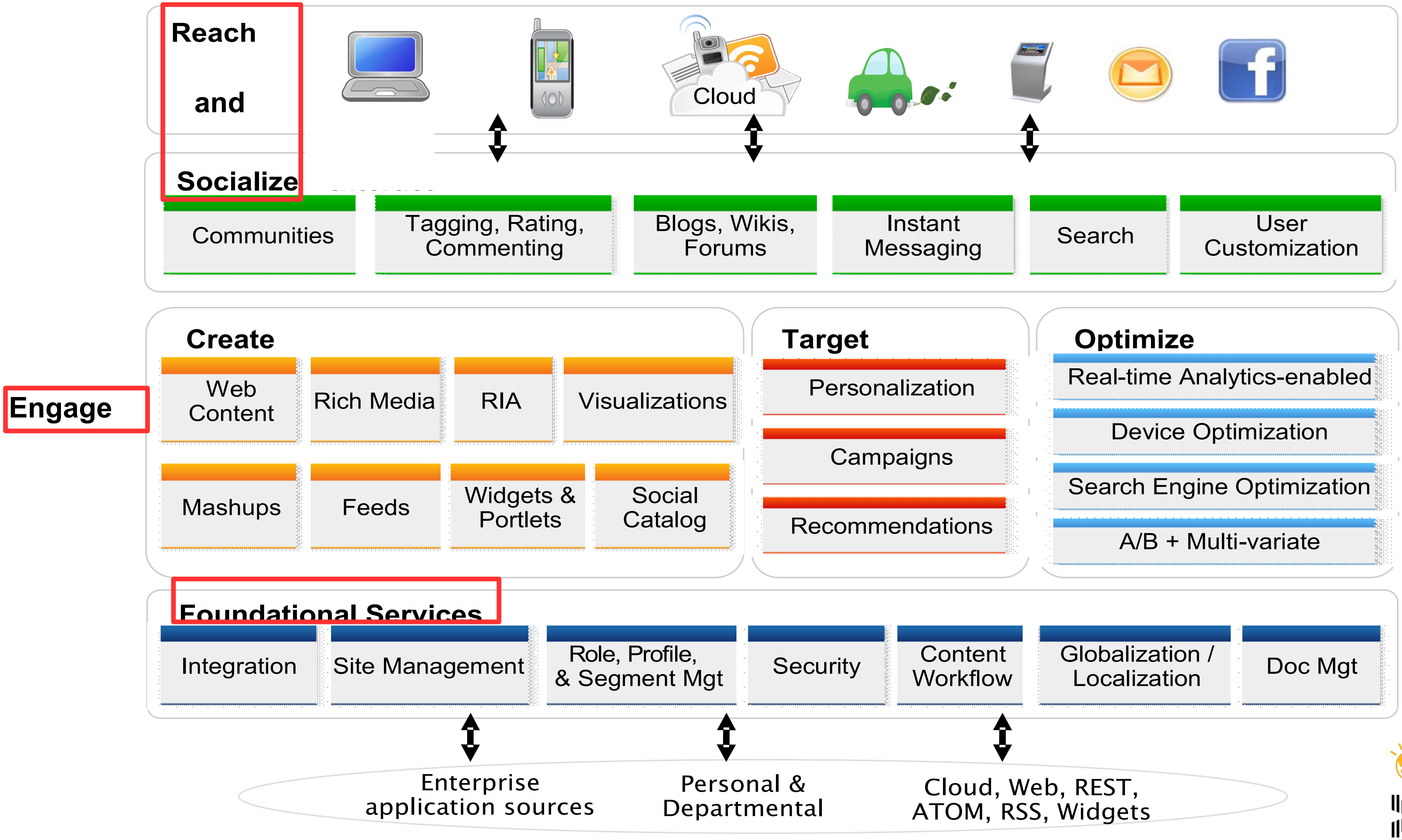
Foundational Services

Applications

Content

Processes

IBM Customer Experience Suite (detailed view)



Reach and Socialize

Cloud

- Communities
- Tagging, Rating, Commenting
- Blogs, Wikis, Forums
- Instant Messaging
- Search
- User Customization

Engage

Create

- Web Content
- Rich Media
- RIA
- Visualizations
- Mashups
- Feeds
- Widgets & Portlets
- Social Catalog

Target

- Personalization
- Campaigns
- Recommendations

Optimize

- Real-time Analytics-enabled
- Device Optimization
- Search Engine Optimization
- A/B + Multi-variate

Foundational Services

- Integration
- Site Management
- Role, Profile, & Segment Mgt
- Security
- Content Workflow
- Globalization / Localization
- Doc Mgt

- Enterprise application sources
- Personal & Departmental
- Cloud, Web, REST, ATOM, RSS, Widgets

IBM Project Northstar Offerings – Adding In The Rest of the Solution ...

Services and Support

Industry Solutions and Templates

- Government
- Healthcare
- **Banking**
- Retail
- Insurance
- Industrial
- Telco
- Travel + Transportation

IBM Value-added Modules

- Commerce
- Forms
- Mobile (multi-channel server)
- Predictive Analytics
- Web Analytics
- Business Intelligence

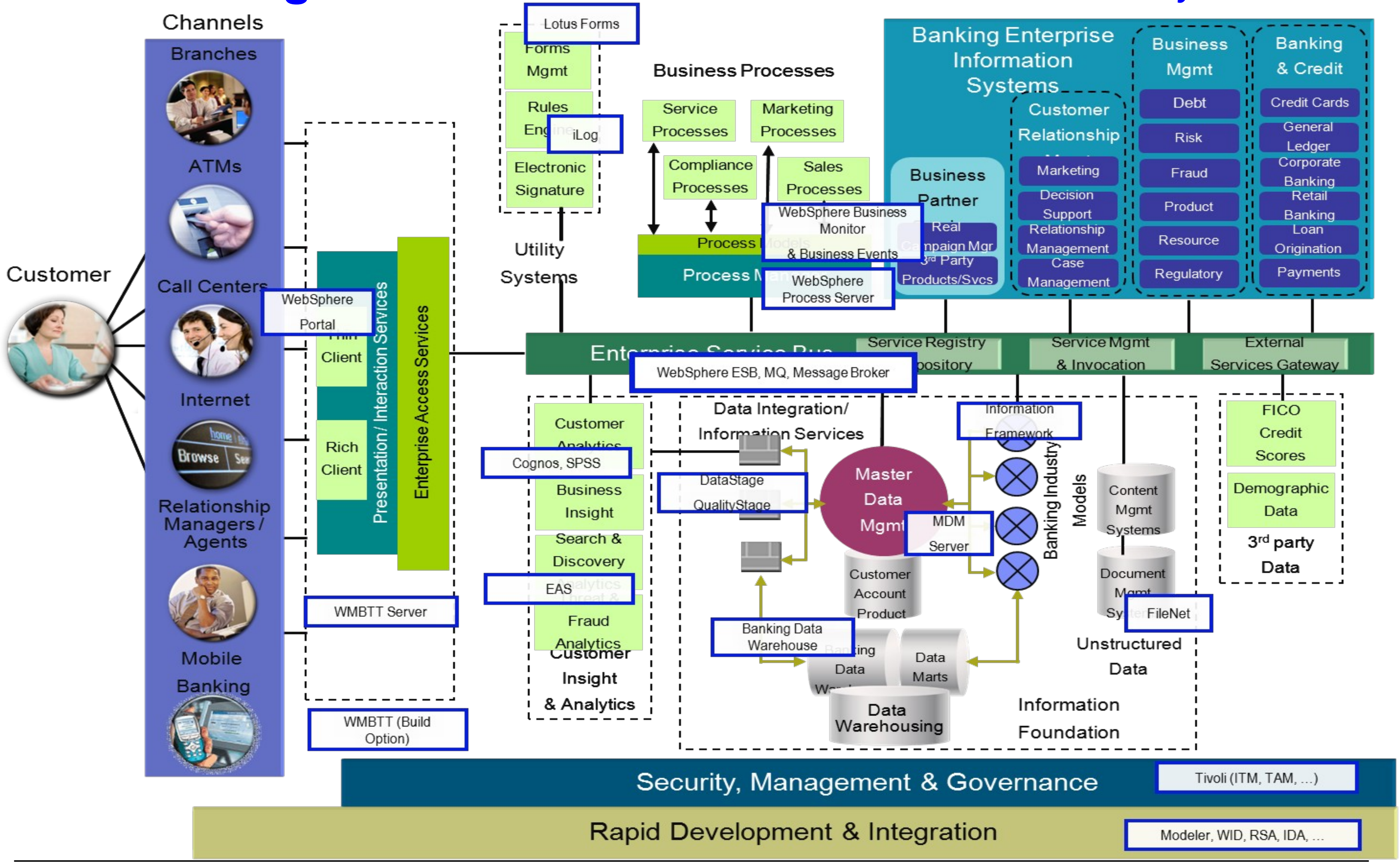
Partner Value-added Modules

- Digital Asset Management
- Web Analytics
- Mobile
- Enterprise Marketing Mgt
- Immersive Viewing
- CRM

IBM Customer Experience Suite

- Web Content
- Portal
- Social
- Personalization
- Marketing Tools
- Search
- Analytics-enabled
- Instant Messaging
- Mobile (high end)
- Rich Media
- Mashups
- Rich Internet App Tooling

Banking framework… *with IBM SWG Product Overlays*


Channels
Branches
ATMs
Customer
Call Centers
WebSphere Portal
Thin Client
Internet
Rich Client
Relationship Managers / Agents
Mobile Banking
Presentation / Interaction Services
Enterprise Access Services
WMBTT Server
WMBTT (Build Option)
Lotus Forms
Forms Mgmt
Rules Engine
iLog
Electronic Signature
Utility Systems
Business Processes
Service Processes
Marketing Processes
Compliance Processes
Sales Processes
WebSphere Business Monitor
& Business Events
Process Models
Process Management
WebSphere Process Server
Banking Enterprise Information Systems
Business Partner
Real
Campaign Mgr
3rd Party Products/Svcs
Customer Relationship Mgmt
Marketing
Decision Support
Relationship Management
Case Management
Business Mgmt
Debt
Risk
Fraud
Product
Resource
Regulatory
Banking & Credit
Credit Cards
General Ledger
Corporate Banking
Retail Banking
Loan Origination
Payments
Enterprise Service Bus
WebSphere ESB, MQ, Message Broker
Service Registry
Repository
Service Mgmt & Invocation
External Services Gateway
Customer Analytics
Cognos, SPSS
Business Insight
Search & Discovery
Threat & Analytics
EAS
Fraud Analytics
Customer Insight & Analytics
Data Integration/ Information Services
DataStage
QualityStage
Master Data Mgmt
MDM Server
Customer Account Product
Information Framework
Banking Industry Models
Banking Data Warehouse
Banking Data Warehouse
Data Marts
Data Warehousing
Content Mgmt Systems
Document Mgmt Systems
FileNet
Unstructured Data
Information Foundation
FICO Credit Scores
Demographic Data
3rd party Data
Security, Management & Governance
Tivoli (ITM, TAM, …)
Rapid Development & Integration
Modeler, WID, RSA, IDA, …

What Banks are using IBM’s Web Experience Solutions?

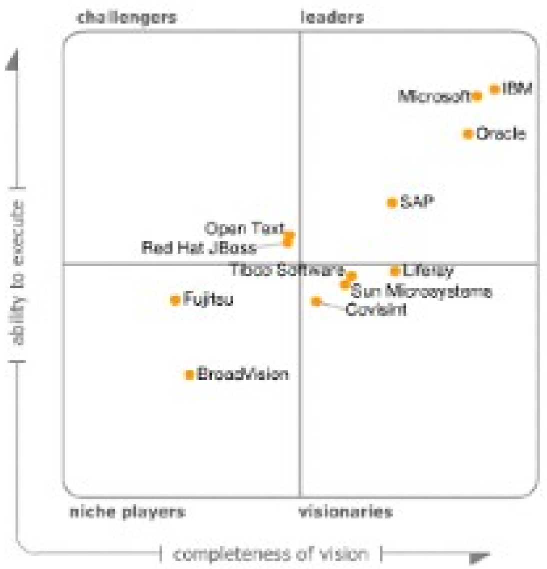
Retail References, Public Sites

- HSBC http://hsbc.com
- Sparda Bank *www.sparda.de*
- Allianz Bank GER https://banking.allianz.de
- Hong Leong Bank Maylasia http://www.hlb.com.my/index.jsp
- W&W Informatik GmbH http://www.ww-informatik.de
- Fifth Third Bank, USA http://53.com
- Rabobank, NLD http://portal.rabobank.com
- Westpac Bank, AUS http://online.westpac.com.au
- **Raiffeisen Bank, ROU** http://www.raiffeisen.ro
- Riyad Bank, SAU http://www.riyadbank.com
- **National Bank of Greece** http://www.nbg.gr
- First Bank of Taiwan http://ebank.firstbank.com.tw
- The Housing Bank for Trade and Finance, JOR http://www.hbtf.com
- European private Bankers http://www.europeanprivatebankers.com
- Banque Saudi Fransi, SAU http://www.alfransi.com.sa
- ABN AMRO Access, NLD http://access.abnamro.com
- Bank Hapoalim, ISR http://www.bankhapoalim.com
- Glitnir Bank, NOR http://www.glitnir.no
- KBL – Kredietbank Luxembourg http://www.kbl.lu
- **Izola Bank, MLT** https://www.izolabank.com.mt
- The United Bank, EGY http://www.theubeg.com
- Postbank Verzekeringen http://www.postbank.nl/
- Bank of Tokyo http://www.bk.mufg.jp/
- Cajasol http://www.cajasol.es/
- Banco Itau http://www.itau.com.br
- **Zagreb Bank** http://www.zaba.hr/
- Socram http://www.socram.fr
- National Australia Bank http://www.nab.com.au
- Bank of Ayudhya http://www.krungsri.com
- Compartamos Bank http://compartamos.com

Used by the Largest Banks

- 9 of 10 Globally
- 10 of 10 in the US
- 9 of 10 in Europe
- 9 of 10 in AP

Figure 1. Magic Quadrant for Horizontal Portal Products



As of September 2009

Source: Gartner (September 2009)

Horizontal Portal Magic Quadrant, 2009 leader for ***8 consecutive years!***

Banks are achieving measurable value from connecting customers, partners and employees

35%

Increase in marketing campaign revenue through web channel and social networking

Marketing

25%

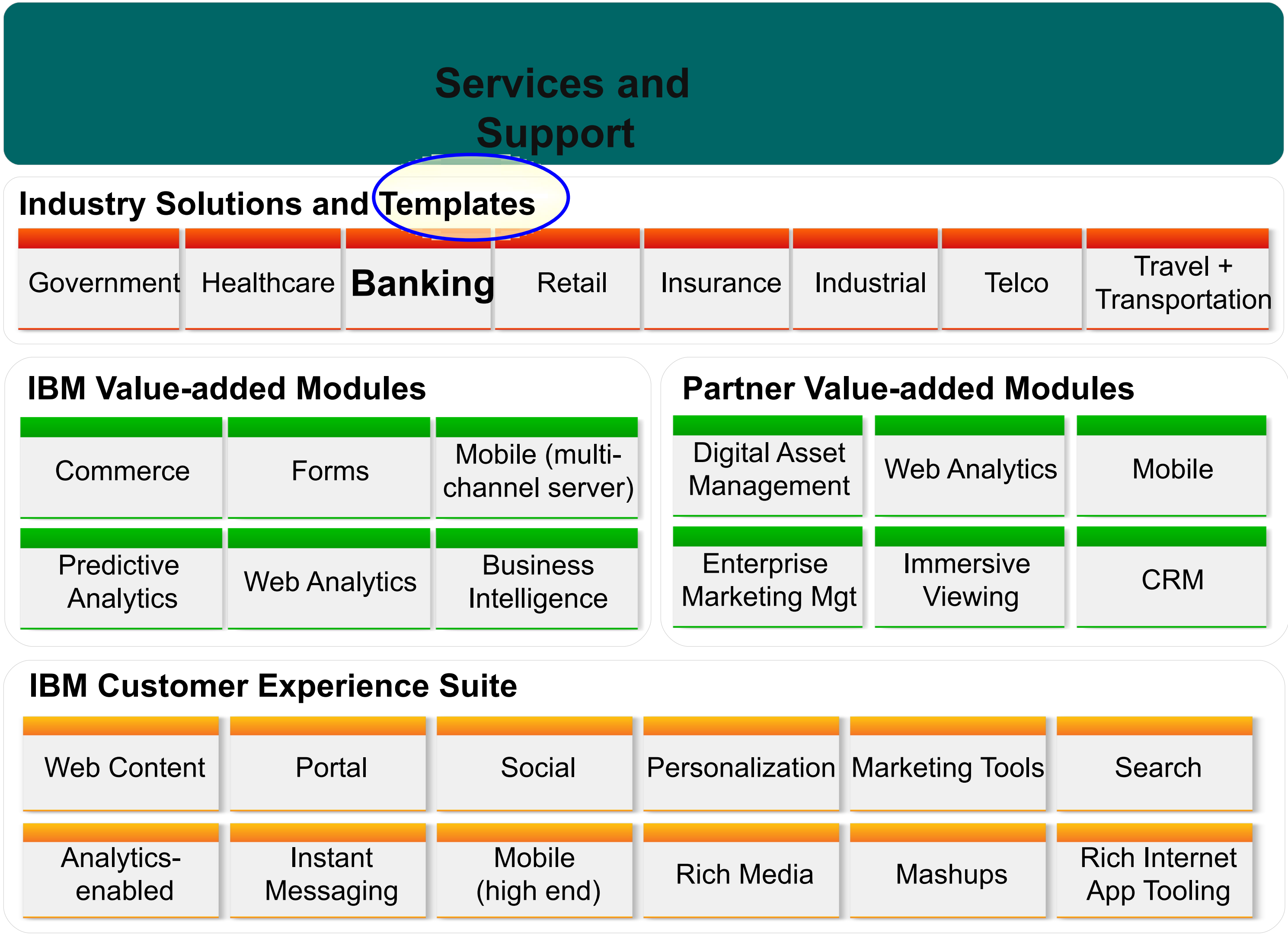
Reduction of inbound customer service call with online and collaborative service to customers

Channel

Improve customer care and insight

- ✓ Providing high-touch relationship that move smoothly across channels
- ✓ Connecting across customers, marketing, etc. for product innovations
- ✓ Getting right experts to answer customer questions
- ✓ Providing personalized products and information to customers

IBM Project Northstar Offerings – Adding In The Rest of the Solution ...



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Jump-Start Templates Speed Time to Value

- **Extensible, Configurable Software Templates**
  - Software to accelerate solution construction for specific business needs
  - Prebuilt Portal sites, structure, and collaboration components commonly used in a target industry
  - Code that customers or partners can easily modify and customize
- **Built-in Best Practices**
  - To help IT speed deployment and reduce the cost of portal-based business solutions
  - Solve recurring user needs in a best practice way
  - Showcase for successful interaction patterns ***spanning the Lotus collaboration portfolio***

> "We see the IBM solution as more than just a one-off project. It's a platform for change that is transforming our company from the inside out."
>
> Geoff Pearce
> Store Systems Applications Manager
> The Reject Shop

Healthcare Patient Portal

MY HOSPITAL
Welcome
Our Hospital
Your Personal Portal

Portal, WCM

Government Self Service

GREENER GOV
WELCOME TO GREENER GOV

Portal, WCM, Forms

Online Banking

OPEN FINANCIAL NETWORK
OFN
Auto Loans
Getting you from A to B without breaking the bank.
OFN Events
Quick Links
Personal Advisor
Control Your Finances

Portal, WCM, Connections, ST

Retail Vendor On-Boarding

Portal, WCM, Forms, ST

Insurance Self Service

Whatever you are driving, we have you covered!

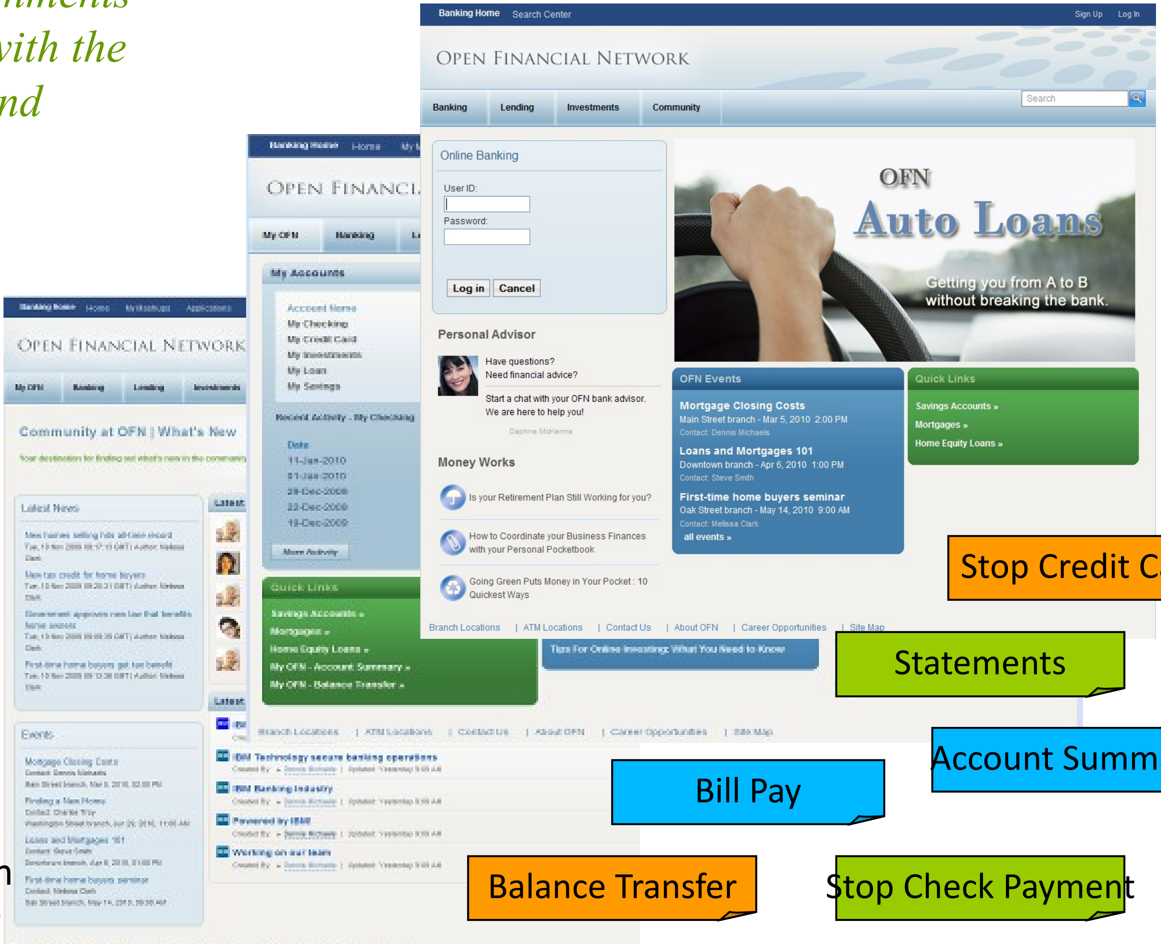
Portal, WCM, Forms, Connections, ST, Dashboards (future)

Product, Pre-Requisites

Jump-Start Templates Speed Time to Value

helps banks set up social environments where consumers can interact with the bank, manage their accounts, and communicate with experts

- **Improved Customer Access**
  anonymous and authenticated access
- **Increased Customer Satisfaction**
  personalized services, information and offers
- **Improved Efficiency**
  by empowering the customer self service
- **Greater Banking Innovation**
  by freeing bankers to focus more on services (and less on administrative tasks)
- **Foundation for Multi-Channel Banking**
  extend to Mobile, Kiosks and other platforms


Banking Home
Search Center
Sign Up
Log In
OPEN FINANCIAL NETWORK
Banking
Lending
Investments
Community
Search
Online Banking
User ID:
Password:
Log in
Cancel
OFN
Auto Loans
Getting you from A to B without breaking the bank.
My OFN
My Accounts
Account Home
My Checking
My Credit Card
My Investments
My Loan
My Savings
Recent Activity - My Checking
Community at OFN | What's New
Latest News
Events
Quick Links
Savings Accounts »
Mortgages »
Home Equity Loans »
My OFN - Account Summary »
My OFN - Balance Transfer »
Branch Locations | ATM Locations | Contact Us | About OFN | Career Opportunities | Site Map

Personal Advisor

Have questions? Need financial advice?

Start a chat with your OFN bank advisor. We are here to help you!

Daphne McKenna

Money Works

Is your Retirement Plan Still Working for you?

How to Coordinate your Business Finances with your Personal Pocketbook

Going Green Puts Money in Your Pocket : 10 Quickest Ways

OFN Events

Mortgage Closing Costs
Main Street branch - Mar 5, 2010 2:00 PM
Contact: Dennis Michaels

Loans and Mortgages 101
Downtown branch - Apr 6, 2010 1:00 PM
Contact: Steve Smith

First-time home buyers seminar
Oak Street branch - May 14, 2010 9:00 AM
Contact: Melissa Clark

all events »

Tips For Online Investing: What You Need to Know

IBM Technology secure banking operations

IBM Banking Industry

Powered by IBM

Working on our team

Stop Credit Card

Statements

Account Summary

Bill Pay

Balance Transfer

Stop Check Payment

Check Ordering

Account Details

Demo: http://bit.ly/bankdemo

IBM Retail Banking Template is available now!

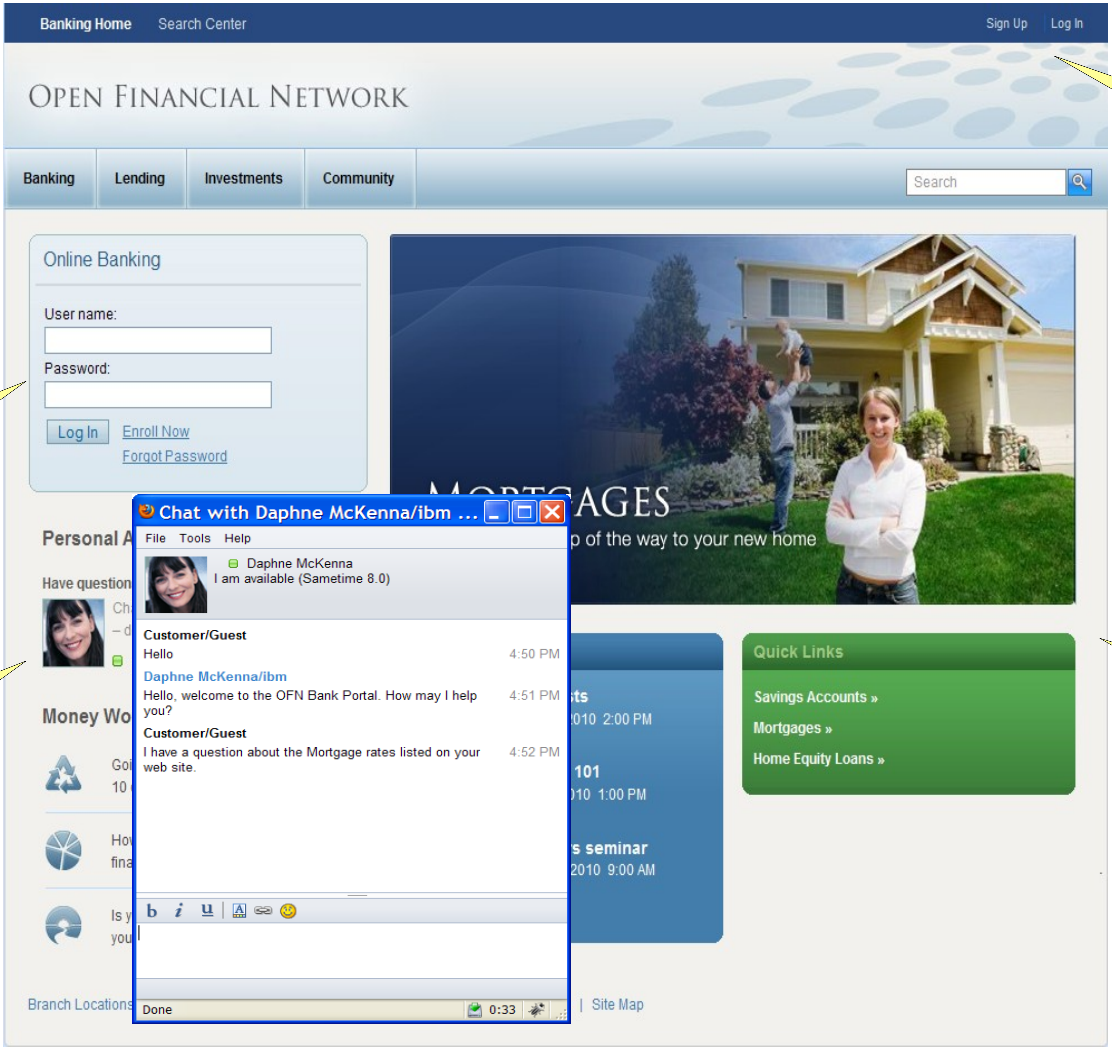
Template Leverages: Portal, WCM, Connections, Sametime

Welcome Page

Custom Portal theme and portlet skins samples

Enhanced Login portlet

Live Chat portlet featuring Sametime 8.5 Chat integration


Banking Home
Search Center
Sign Up
Log In
OPEN FINANCIAL NETWORK
Banking
Lending
Investments
Community
Search
Online Banking
User name:

Password:

Log In
Enroll Now
Forgot Password
Personal A
Have question
Money Wo
MORTGAGES
p of the way to your new home
Chat with Daphne McKenna/ibm ...
File
Tools
Help
Daphne McKenna
I am available (Sametime 8.0)

Customer/Guest
Hello 4:50 PM

Daphne McKenna/ibm
Hello, welcome to the OFN Bank Portal. How may I help you? 4:51 PM

Customer/Guest
I have a question about the Mortgage rates listed on your web site. 4:52 PM

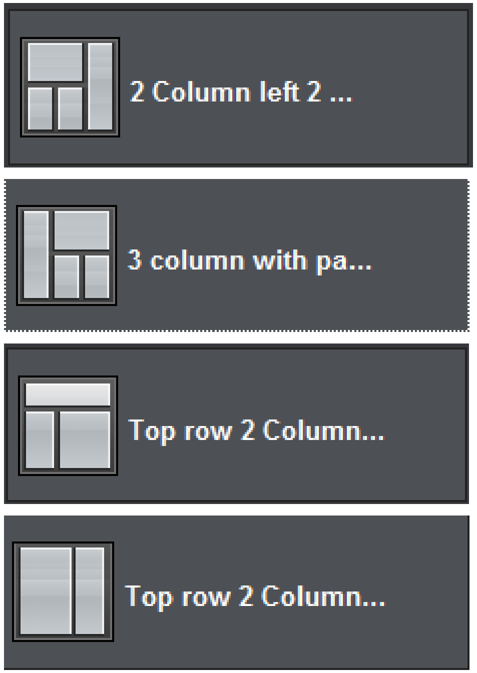
Done
0:33
ts
010 2:00 PM
101
10 1:00 PM
s seminar
2010 9:00 AM
Quick Links
Savings Accounts »
Mortgages »
Home Equity Loans »
Branch Locations
| Site Map

Improved Self Registration and Profile Management portlets

Reusable WCM templates and libraries for personalized content creation

Easy Theme Customization with Banking Portal Theme

- Based on new Page Builder theme
- Easy style and layout customization
- Four new Custom page layouts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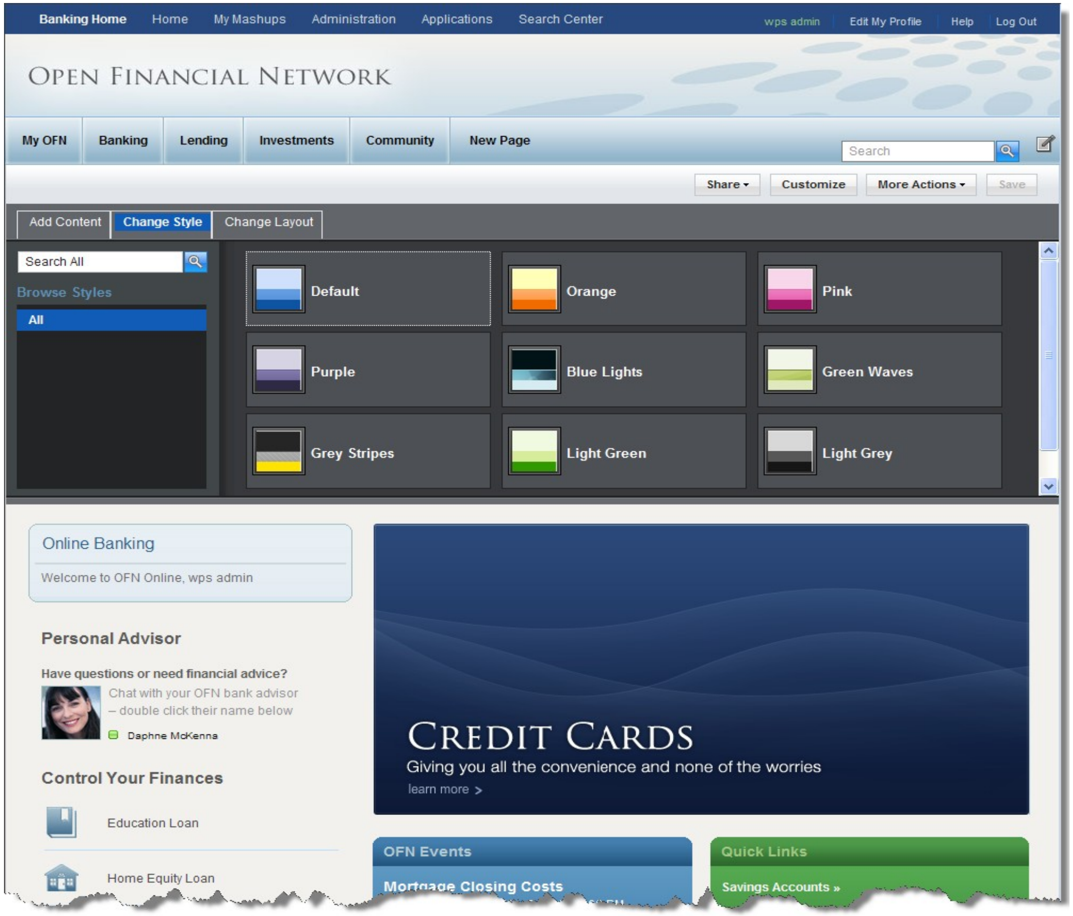
3 column with pa...
Top row 2 Column...
Top row 2 Column...


Banking Home
Home
My Mashups
Administration
Applications
Search Center
wps admin
Edit My Profile
Help
Log Out
OPEN FINANCIAL NETWORK
My OFN
Banking
Lending
Investments
Community
New Page
Search
Share
Customize
More Actions
Save
Add Content
Change Style
Change Layout
Search All
Browse Styles
All
Default
Orange
Pink
Purple
Blue Lights
Green Waves
Grey Stripes
Light Green
Light Grey
Online Banking
Personal Advisor
Control Your Finances
Education Loan
Home Equity Loan
CREDIT CARDS
learn more >
OFN Events
Mortgage Closing Costs
Quick Links
Savings Accounts »

Welcome to OFN Online, wps admin

Have questions or need financial advice?

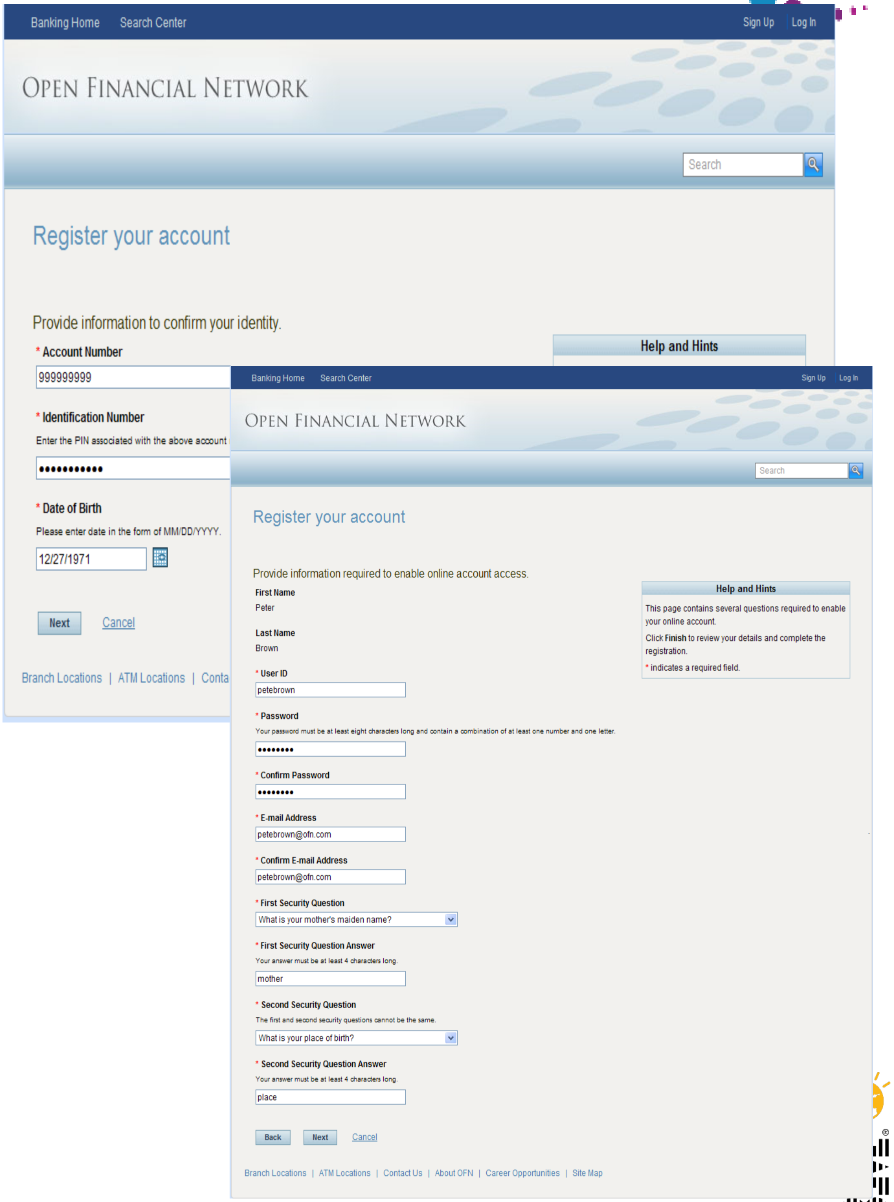
Chat with your OFN bank advisor – double click their name below

Daphne McKenna

Giving you all the convenience and none of the worries

Self Registration

- Improved profile management capabilities
- Rapid customization of field validation
- Password and user ID field validation support for regular expressions.
- Wizard cancel action support
- Automated creation of user attributes during the registration or profile update
- New rule that enables new users to be automatically added to groups
- New post registration action to facilitate custom methods for actions after registration
- Localized calendar dates
- Java™ version 5 support


Banking Home
Search Center
Sign Up
Log In
OPEN FINANCIAL NETWORK
Search
Next
Cancel
Branch Locations | ATM Locations | Conta

Register your account

Provide information to confirm your identity.

* Account Number
999999999

* Identification Number
Enter the PIN associated with the above account
●●●●●●●●●●●

* Date of Birth
Please enter date in the form of MM/DD/YYYY.
12/27/1971

Help and Hints

Banking Home
Search Center
Sign Up
Log In
OPEN FINANCIAL NETWORK
Search
Back
Next
Cancel
Branch Locations | ATM Locations | Contact Us | About OFN | Career Opportunities | Site Map

Register your account

Provide information required to enable online account access.

First Name
Peter

Last Name
Brown

* User ID
petebrown

* Password
Your password must be at least eight characters long and contain a combination of at least one number and one letter.
●●●●●●●●

* Confirm Password
●●●●●●●●

* E-mail Address
petebrown@ofn.com

* Confirm E-mail Address
petebrown@ofn.com

* First Security Question
What is your mother's maiden name?

* First Security Question Answer
Your answer must be at least 4 characters long.
mother

* Second Security Question
The first and second security questions cannot be the same.
What is your place of birth?

* Second Security Question Answer
Your answer must be at least 4 characters long.
place

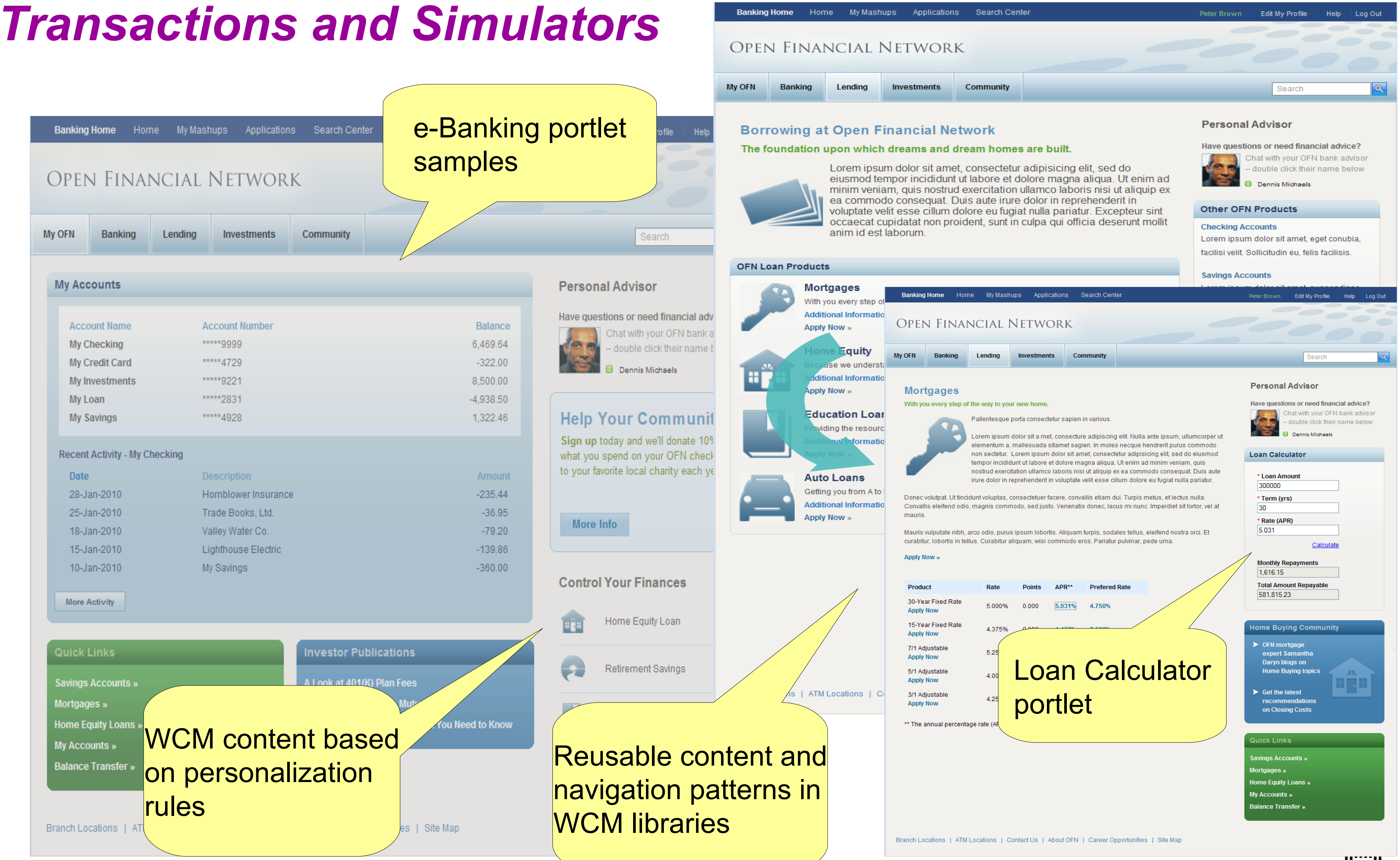
Help and Hints

This page contains several questions required to enable your online account.

Click **Finish** to review your details and complete the registration.

* indicates a required field.

Transactions and Simulators



Banking Home | Home | My Mashups | Applications | Search Center | Peter Brown | Edit My Profile | Help | Log Out

OPEN FINANCIAL NETWORK

My OFN | Banking | Lending | Investments | Community | Search

My Accounts

Account Name	Account Number	Balance
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More Activity

Personal Advisor

Have questions or need financial adv

Chat with your OFN bank a
– double click their name b

Dennis Michaels

Help Your Communit

Sign up today and we'll donate 10
what you spend on your OFN check
to your favorite local charity each ye

More Info

Control Your Finances

Home Equity Loan

Retirement Savings

Quick Links

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- My Accounts »
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Investor Publications

A Look at 401(K) Plan Fees

Mutu

You Need to Know

Branch Locations | AT | es | Site Map

Borrowing at Open Financial Network

The foundation upon which dreams and dream homes are built.

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

OFN Loan Products

Mortgages
With you every step of
Additional Informatio
Apply Now »

Home Equity
Because we understa
Additional Informatio
Apply Now »

Education Loar
Providing the resourc
Additional Informatio
Apply Now »

Auto Loans
Getting you from A to
Additional Informatio
Apply Now »

s | ATM Locations | C

Personal Advisor

Have questions or need financial advice?

Chat with your OFN bank advisor
– double click their name below

Dennis Michaels

Other OFN Products

Checking Accounts
Lorem ipsum dolor sit amet, eget conubia, facilisi velit. Sollicitudin eu, felis facilisis.

Savings Accounts

Mortgages

With you every step of the way to your new home.

Pallentesque porta consectetur sapien in various.

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Apply Now »

Product	Rate	Points	APR**	Prefered Rate
30-Year Fixed Rate Apply Now	5.000%	0.000	5.031%	4.750%
15-Year Fixed Rate Apply Now	4.375%			
7/1 Adjustable Apply Now	5.25			
5/1 Adjustable Apply Now	4.00			
3/1 Adjustable Apply Now	4.25			

** The annual percentage rate (AF

Loan Calculator

* Loan Amount: 300000
* Term (yrs): 30
* Rate (APR): 5.031
Calculate
Monthly Repayments: 1,616.15
Total Amount Repayable: 581,815.23

Home Buying Community

- OFN mortgage expert Samantha Daryn blogs on Home Buying topics
- Get the latest recommendations on Closing Costs

Quick Links

- Savings Accounts »
- Mortgages »
- Home Equity Loans »
- My Accounts »
- Balance Transfer »

Branch Locations | ATM Locations | Contact Us | About OFN | Career Opportunities | Site Map

e-Banking portlet samples

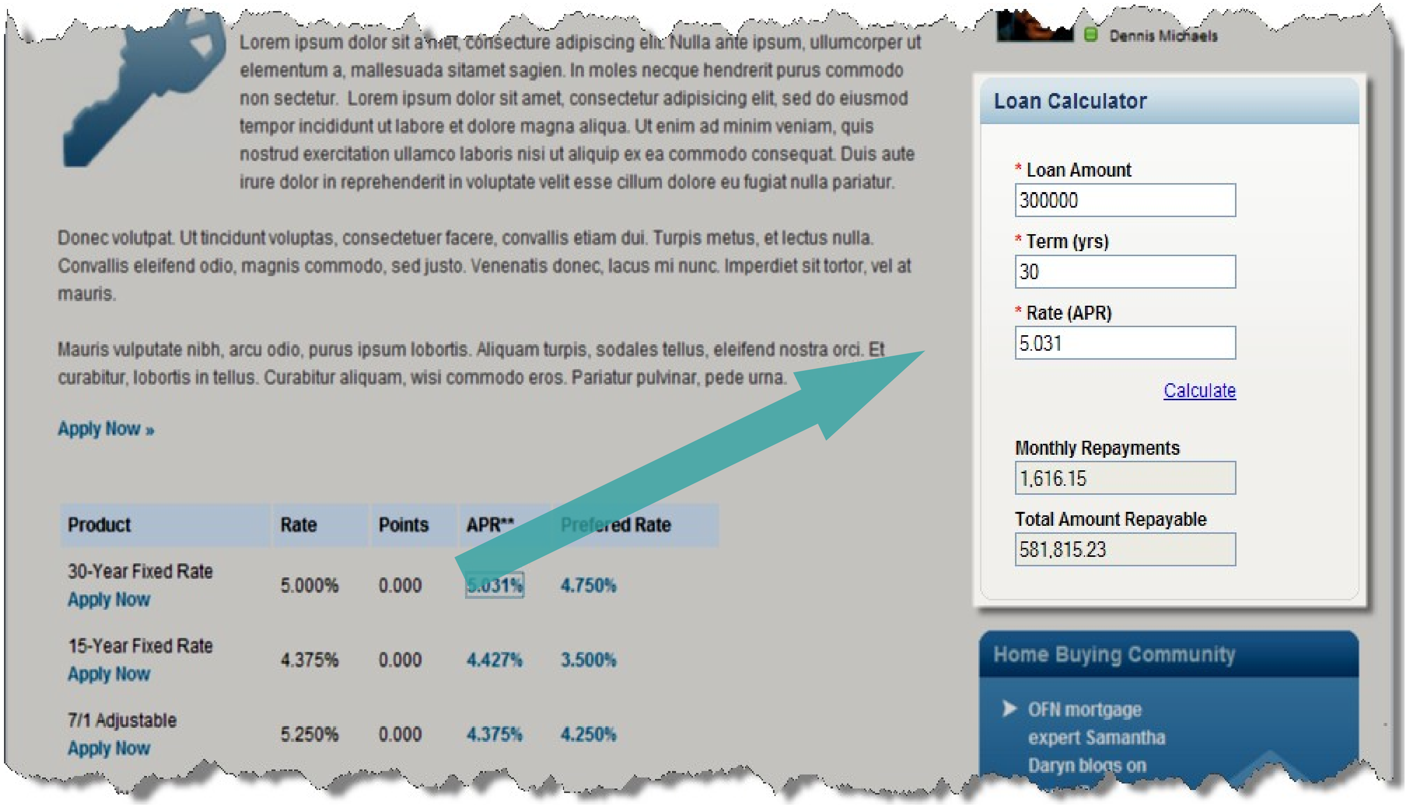
WCM content based on personalization rules

Reusable content and navigation patterns in WCM libraries

Loan Calculator portlet

Loan Calculator

- Enables client-side inter-portlet communication with Dojo for automated pre-filling of Terms and Rate input fields
- Built with Portlet Factory, customizable



Dennis Michaels

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Apply Now »

Product	Rate	Points	APR**	Prefered Rate
30-Year Fixed Rate Apply Now	5.000%	0.000	5.031%	4.750%
15-Year Fixed Rate Apply Now	4.375%	0.000	4.427%	3.500%
7/1 Adjustable Apply Now	5.250%	0.000	4.375%	4.250%

Loan Calculator

* Loan Amount: 300000

* Term (yrs): 30

* Rate (APR): 5.031

Calculate

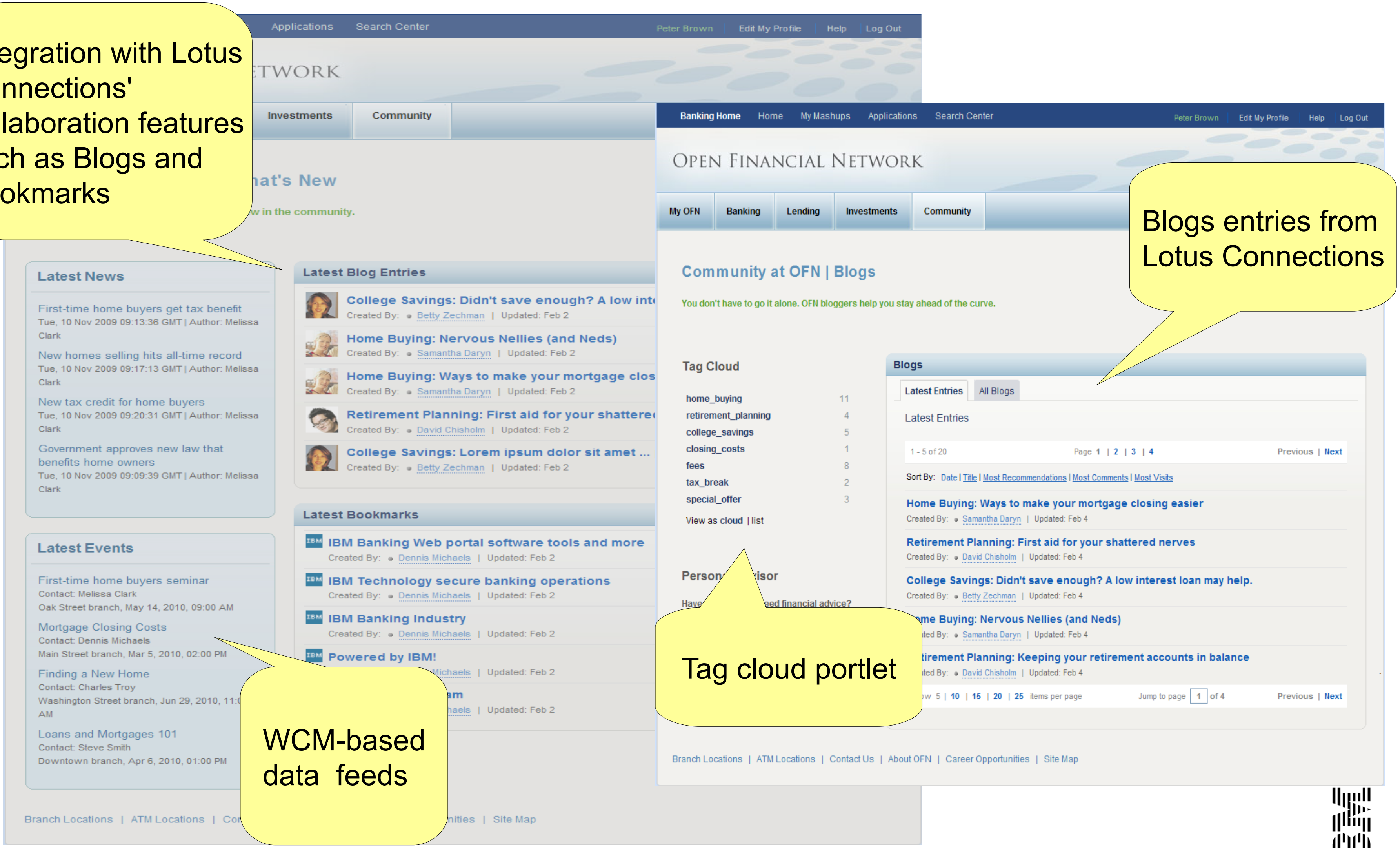
Monthly Repayments: 1,616.15

Total Amount Repayable: 581,815.23

Home Buying Community

OFN mortgage expert Samantha Daryn blogs on

Social Communities



Integration with Lotus Connections' collaboration features such as Blogs and Bookmarks

Applications Search Center Peter Brown Edit My Profile Help Log Out

ETWORK

Investments Community

hat's New

w in the community.

Latest News

First-time home buyers get tax benefit
Tue, 10 Nov 2009 09:13:36 GMT | Author: Melissa Clark

New homes selling hits all-time record
Tue, 10 Nov 2009 09:17:13 GMT | Author: Melissa Clark

New tax credit for home buyers
Tue, 10 Nov 2009 09:20:31 GMT | Author: Melissa Clark

Government approves new law that benefits home owners
Tue, 10 Nov 2009 09:09:39 GMT | Author: Melissa Clark

Latest Events

First-time home buyers seminar
Contact: Melissa Clark
Oak Street branch, May 14, 2010, 09:00 AM

Mortgage Closing Costs
Contact: Dennis Michaels
Main Street branch, Mar 5, 2010, 02:00 PM

Finding a New Home
Contact: Charles Troy
Washington Street branch, Jun 29, 2010, 11:0 AM

Loans and Mortgages 101
Contact: Steve Smith
Downtown branch, Apr 6, 2010, 01:00 PM

Latest Blog Entries

College Savings: Didn't save enough? A low inte
Created By: Betty Zechman | Updated: Feb 2

Home Buying: Nervous Nellies (and Neds)
Created By: Samantha Daryn | Updated: Feb 2

Home Buying: Ways to make your mortgage clos
Created By: Samantha Daryn | Updated: Feb 2

Retirement Planning: First aid for your shattere
Created By: David Chisholm | Updated: Feb 2

College Savings: Lorem ipsum dolor sit amet ...
Created By: Betty Zechman | Updated: Feb 2

Latest Bookmarks

IBM Banking Web portal software tools and more
Created By: Dennis Michaels | Updated: Feb 2

IBM Technology secure banking operations
Created By: Dennis Michaels | Updated: Feb 2

IBM Banking Industry
Created By: Dennis Michaels | Updated: Feb 2

Powered by IBM!
Michaels | Updated: Feb 2

am
haels | Updated: Feb 2

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WCM-based data feeds

Banking Home Home My Mashups Applications Search Center Peter Brown Edit My Profile Help Log Out

OPEN FINANCIAL NETWORK

My OFN Banking Lending Investments Community

Blogs entries from Lotus Connections

Community at OFN | Blogs

You don't have to go it alone. OFN bloggers help you stay ahead of the curve.

Tag Cloud

home_buying	11
retirement_planning	4
college_savings	5
closing_costs	1
fees	8
tax_break	2
special_offer	3

View as cloud | list

Person isor

Have eed financial advice?

Tag cloud portlet

Blogs

Latest Entries All Blogs

Latest Entries

1 - 5 of 20 Page 1 | 2 | 3 | 4 Previous | Next

Sort By: Date | Title | Most Recommendations | Most Comments | Most Visits

Home Buying: Ways to make your mortgage closing easier
Created By: Samantha Daryn | Updated: Feb 4

Retirement Planning: First aid for your shattered nerves
Created By: David Chisholm | Updated: Feb 4

College Savings: Didn't save enough? A low interest loan may help.
Created By: Betty Zechman | Updated: Feb 4

me Buying: Nervous Nellies (and Neds)
ted By: Samantha Daryn | Updated: Feb 4

tirement Planning: Keeping your retirement accounts in balance
ted By: David Chisholm | Updated: Feb 4

w 5 | 10 | 15 | 20 | 25 items per page Jump to page 1 of 4 Previous | Next

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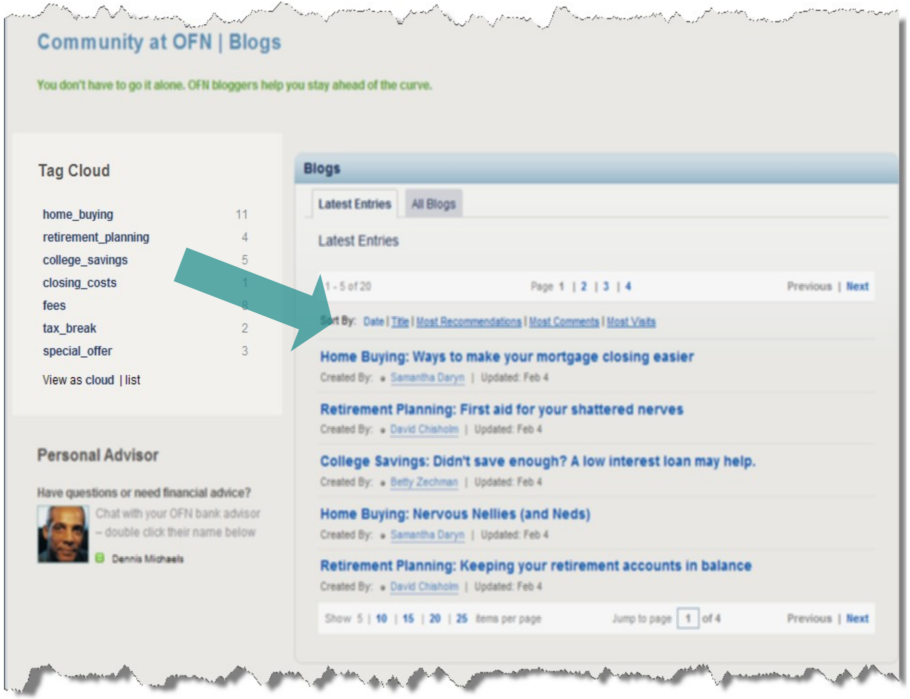
Tapping into Social Communities in Context

Tag Cloud portlet



Community at OFN | Blogs

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retirement_planning	4
college_savings	5
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fees	8
tax_break	2
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View as cloud | list

Personal Advisor

Have questions or need financial advice?

Chat with your OFN bank advisor – double click their name below

Dennis Michaels

Blogs

Latest Entries | All Blogs

Latest Entries

1 - 5 of 20 Page 1 | 2 | 3 | 4 Previous | Next

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Created By: David Chisholm | Updated: Feb 4

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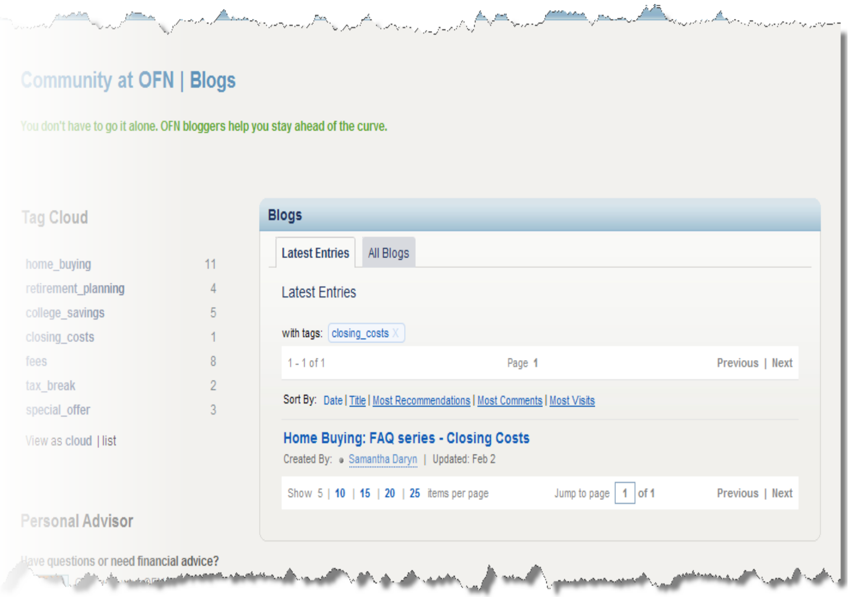
Content Teaser



Community at OFN | Blogs

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View as cloud | list

Personal Advisor

Have questions or need financial advice?

Blogs

Latest Entries | All Blogs

Latest Entries

with tags: closing_costs X

1 - 1 of 1 Page 1 Previous | Next

Sort By: Date | Title | Most Recommendations | Most Comments | Most Visits

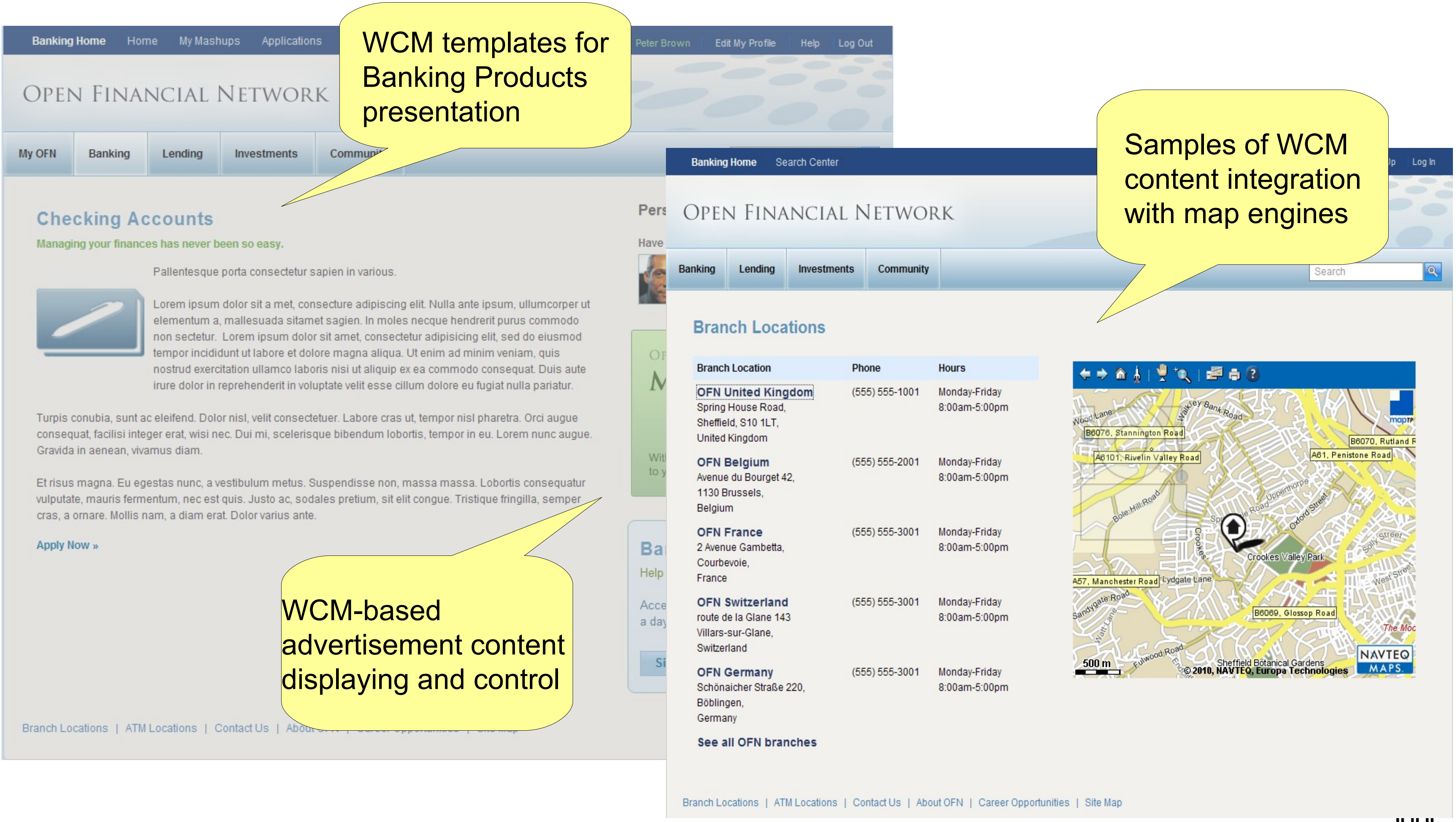
Home Buying: FAQ series - Closing Costs
Created By: Samantha Daryn | Updated: Feb 2

Show 5 | 10 | 15 | 20 | 25 items per page Jump to page 1 of 1 Previous | Next

- Filters entries in Lotus Connections Blog Portlet through inter-portlet communication.
- Built with Portlet Factory, customizable

Online to Branch Customer

WCM templates for Banking Products presentation


Banking Home
Home
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Edit My Profile
Help
Log Out
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My OFN
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Log In
Banking
Lending
Investments
Community
Search
Wood Lane
Walkley Bank Road
B6076, Stannington Road
A6101, Rivelin Valley Road
B6070, Rutland R
A61, Penistone Road
Bole Hill Road
Upperthorpe
Oxford Street
Crookes
Crookes Valley Park
A57, Manchester Road
Lydgate Lane
Sandygate Road
B6069, Glossop Road
West Street
Fulwood Road
Sheffield Botanical Gardens
500 m
© 2010, NAVTEQ, Europa Technologies
NAVTEQ MAPS

Checking Accounts

Managing your finances has never been so easy.

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Apply Now »

Branch Locations | ATM Locations | Contact Us | About

WCM-based advertisement content displaying and control

Branch Locations

Branch Location	Phone	Hours
OFN United Kingdom Spring House Road, Sheffield, S10 1LT, United Kingdom	(555) 555-1001	Monday-Friday 8:00am-5:00pm
OFN Belgium Avenue du Bourget 42, 1130 Brussels, Belgium	(555) 555-2001	Monday-Friday 8:00am-5:00pm
OFN France 2 Avenue Gambetta, Courbevoie, France	(555) 555-3001	Monday-Friday 8:00am-5:00pm
OFN Switzerland route de la Glane 143 Villars-sur-Glane, Switzerland	(555) 555-3001	Monday-Friday 8:00am-5:00pm
OFN Germany Schönaicher Straße 220, Böblingen, Germany	(555) 555-3001	Monday-Friday 8:00am-5:00pm

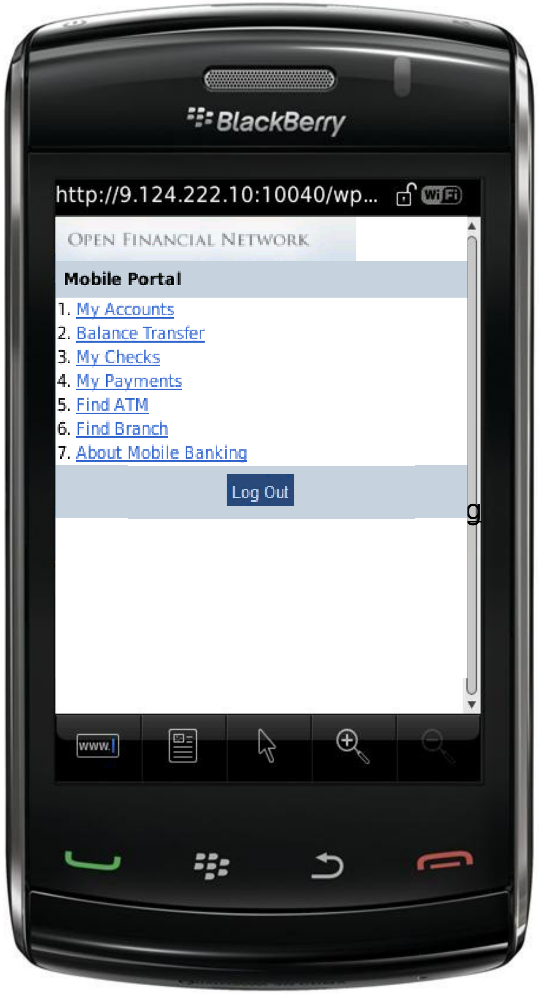
See all OFN branches

Branch Locations | ATM Locations | Contact Us | About OFN | Career Opportunities | Site Map

Samples of WCM content integration with map engines

Mobile Banking Extension

- Banking Template and Mobile Portal are prerequisites
- Provides multi channel solution by extending the Banking Template to support mobile channel
- Support for:
  - Location look-up, ATM or Branch Office
  - Account Summary
  - Transaction History
  - Balance Transfer
  - Bill Payment



OPEN FINANCIAL NETWORK

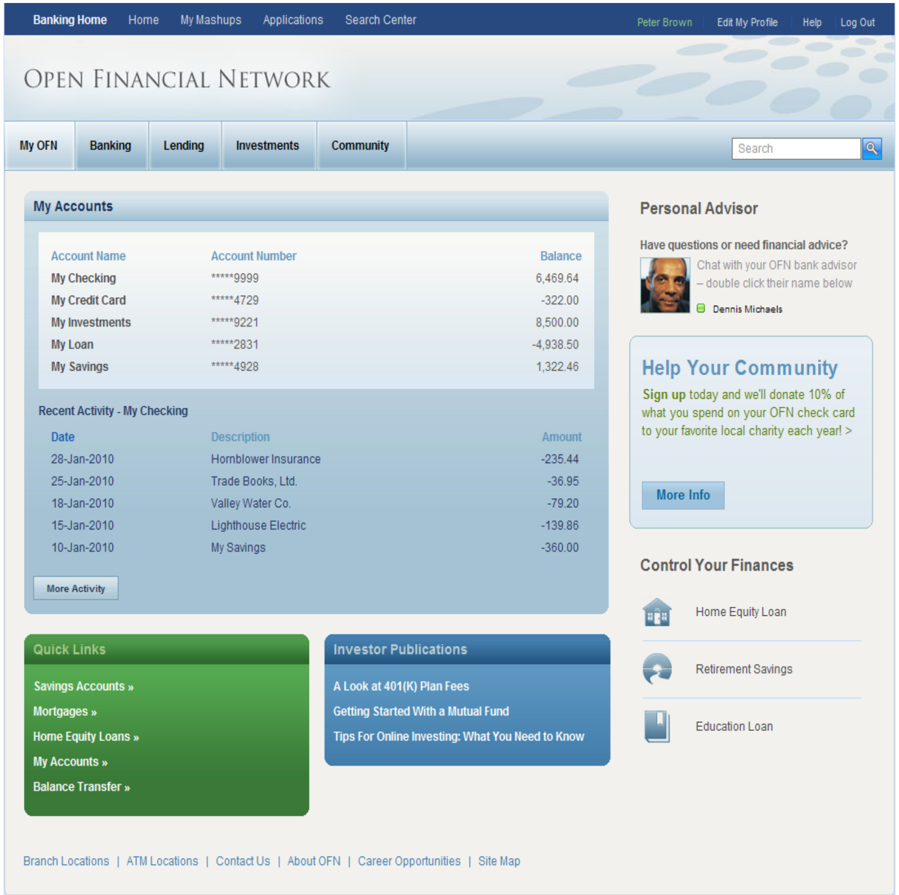
Mobile Portal

1. My Accounts
2. Balance Transfer
3. My Checks
4. My Payments
5. Find ATM
6. Find Branch
7. About Mobile Banking

Agenda

- Today's Banking Challenges
- The IBM Banking Framework
- IBM Customer Experience and Project Northstar
- IBM Banking Templates
- Demo

Demo


Banking Home
Home
My Mashups
Applications
Search Center
Peter Brown
Edit My Profile
Help
Log Out
OPEN FINANCIAL NETWORK
My OFN
Banking
Lending
Investments
Community
Search

My Accounts

Account Name	Account Number	Balance
My Checking	*****9999	6,469.64
My Credit Card	*****4729	-322.00
My Investments	*****9221	8,500.00
My Loan	*****2831	-4,938.50
My Savings	*****4928	1,322.46

Recent Activity - My Checking

Date	Description	Amount
28-Jan-2010	Hornblower Insurance	-235.44
25-Jan-2010	Trade Books, Ltd.	-36.95
18-Jan-2010	Valley Water Co.	-79.20
15-Jan-2010	Lighthouse Electric	-139.86
10-Jan-2010	My Savings	-360.00

More Activity

Personal Advisor

Have questions or need financial advice?

Chat with your OFN bank advisor – double click their name below

Dennis Michaels

Help Your Community

Sign up today and we'll donate 10% of what you spend on your OFN check card to your favorite local charity each year! >

Control Your Finances

- Home Equity Loan
- Retirement Savings
- Education Loan

Quick Links

- Savings Accounts »
- Mortgages »
- Home Equity Loans »
- My Accounts »
- Balance Transfer »

Investor Publications

- A Look at 401(K) Plan Fees
- Getting Started With a Mutual Fund
- Tips For Online Investing: What You Need to Know

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ISSL Roadmap Workshop for IBM Customer Experience Suite

hop that leverages the IBM Industry Templates to educate and determine requirements. Delivers high-level architecture approach, environmental sizing estimate, and implementation services proposal.

1-Day Workshop: Led by an ISSL Solution Architect

Suggested Participants: Customer IT and LOB leaders

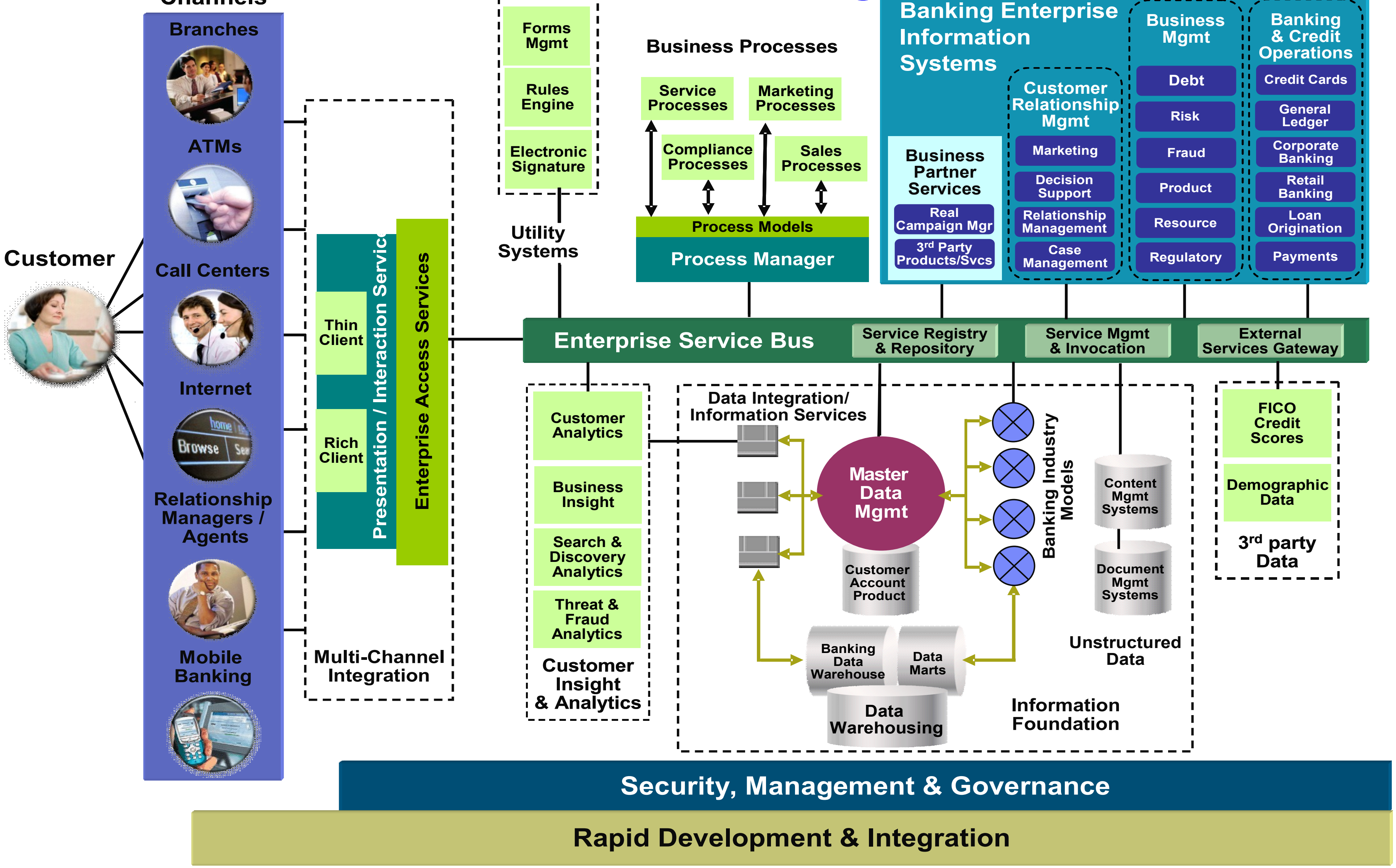
Primary Objective: Provide the customer with a high-level roadmap for deploying an Exceptional Web Experience.

ISSL offers a proven Portal Architecture Assessment method and best practices from successful customer projects

Exceptional Web Experiences =
content + transactions +
people

Thank You

And the rest of the banking framework



Channels

Branches

ATMs

Call Centers

Internet

Relationship Managers / Agents

Mobile Banking

Customer

Thin Client

Rich Client

Presentation / Interaction Services

Enterprise Access Services

Multi-Channel Integration

Forms Mgmt

Rules Engine

Electronic Signature

Utility Systems

Business Processes

Service Processes

Marketing Processes

Compliance Processes

Sales Processes

Process Models

Process Manager

Banking Enterprise Information Systems

Business Partner Services

- Real Campaign Mgr
- 3rd Party Products/Svcs

Customer Relationship Mgmt

- Marketing
- Decision Support
- Relationship Management
- Case Management

Business Mgmt

- Debt
- Risk
- Fraud
- Product
- Resource
- Regulatory

Banking & Credit Operations

- Credit Cards
- General Ledger
- Corporate Banking
- Retail Banking
- Loan Origination
- Payments

Enterprise Service Bus

Service Registry & Repository

Service Mgmt & Invocation

External Services Gateway

Customer Insight & Analytics

- Customer Analytics
- Business Insight
- Search & Discovery Analytics
- Threat & Fraud Analytics

Information Foundation

Data Integration/ Information Services

Master Data Mgmt

Customer Account Product

Banking Industry Models

Banking Data Warehouse

Data Marts

Data Warehousing

Content Mgmt Systems

Document Mgmt Systems

Unstructured Data

3rd party Data

- FICO Credit Scores
- Demographic Data

Security, Management & Governance

Rapid Development & Integration