



Streamlined corporate payment systems

Increase flexibility, save time and money

Highlights

- Optimize corporate payments systems to help banks boost corporate client satisfaction and increase revenue
 - Use a banking-specific BPM powered by SOA solution to create customized communications, role-based interfaces and automated interactions quickly and easily
 - Visualize process changes through “as-is” and “to-be” business modeling with simulation capabilities
 - Save time and money by enabling more streamlined processes
 - Reduce risk exposures and improve business monitoring and management capabilities through increased process visibility.
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Building a system that works for both banks and their corporate clients

Many banks' corporate payment operations are inherently fraught with complexities and inefficiencies that can negatively affect both the bank and the corporate client. On the banking side, payment operations are fragmented, inflexible and costly. Process and system duplication and the prevalence of manual processes block innovation, inhibit changes, and sustain higher maintenance costs. Additionally, corporate clients understand that late or missing payments in the supply chain can cripple or even kill their business. These clients are often frustrated by a lack of cash flow transparency, delays due to manual processing and human errors, and the lack of validation that payment is complete.

IBM offers proven Business Process Management (BPM) solutions specially designed to help banks develop and implement streamlined corporate payment solutions with less risk and improved time to value. Our specialized, service-oriented architecture (SOA)-based banking solutions provide banking leaders with the framework they need to quickly simplify and automate their corporate payment processes while embracing industry standards and best practices and complying with all necessary policies and regulations.

Applying IBM software to industry-specific problems

IBM WebSphere® Dynamic Product Edition, IBM WebSphere Banking Content Pack and the IBM Banking Industry Framework help banks optimize their corporate payment systems.



Built on a SOA foundation, solution features include the following:

- User-friendly interfaces for multiple roles
- Automated business user interaction through forms
- Customized use policies to easily adapt to banking changes
- Ease of connection to and between existing banking customer, accounts, payments and treasury systems
- Real-time insight into the status of transactions
- The ability to model and simulate “as-is” and “to-be” banking processes

Achieving value without replacing the infrastructure

The IBM BPM solutions and Banking Industry Framework enable banks to streamline and optimize their corporate payments processing system by building on existing asset investments rather than starting over with new front- and back-end banking systems. Such an approach has been shown to:

- Save up to 40 percent of processing time, due to more streamlined “straight-through processing.”
- Reduce costs by up to 20 percent in key payments areas.
- Speed time to market for new products and services.
- Provide flexibility to readily switch payment channels based on business need.
- Lower compliance and risk exposures.
- Improve business monitoring and management capabilities.

At IBM, we have the tools, knowledge and experience to help organizations optimize their corporate payment process systems to streamline activity, increase profit and transparency, and improve customer satisfaction.

For more information

To learn more about BPM solutions, please contact your IBM marketing representative or IBM Business Partner, or visit the following Web site: <http://www-01.ibm.com/software/info/bpm/industry-banking/>

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