

# IBM Retail Banking Template for WebSphere Portal Fact Sheet

The IBM Retail Banking Template for WebSphere Portal can help banks accelerate the development of online retail banking websites for delivery of products and of services to customers and prospective customers. The template includes a sample retail online banking website which has been built with Websphere Portal, Lotus Web Content Management, Lotus Sametime and Lotus Connections.

The template provides best practice examples for the many design patterns which are common in an online banking portal. All content, layouts, and portlets can be customized and configured to meet specific requirements. The template assets can be integrated with existing systems and content to provide an exceptional user experience for banking customers.



## Why a Retail Banking Portal?

Regardless of the size of the bank or the geographical region in which it operates in – delivery of banking services to customers; whenever they want them and wherever they are is critical in today's highly competitive banking environment. Increasingly bank customers are demanding access to bank services and products on a 24/7 basis.

Customers want to bank regardless of the time or their location; this requires banks to deliver services across multiple delivery channels including traditional teller, online, public kiosk, mobile phone and ATM. The Retail Banking Template provides a platform for multi-channel service and product delivery.

Additionally, customers are demanding an exceptional on-line experience that is comparable to what they are experiencing on the general internet and in social networking and other consumer websites. As a result, online banking portals have become the critical platform for delivering important information and services.

The Retail Banking Template also provides a platform for collaboration between the bank employees and customers or prospective customers. It also represents a potential source for innovative solutions to address today's ever growing demands for financial products and services.

Common Retail Banking Portal solution patterns that the template addresses include:

- Delivery of content describing products and services
- Access to customer account information and application for new products
- Information on current and upcoming payment information and account balances
- Request for banking services such as check ordering, check copies, and location mapping
- Blogs and wikis for creating a forum to convey and discuss important topics
- The ability for bank customers to self-register and use of the portal to receive and manage bank services and products.
- Self registration and wizard to profile customers and provide access to relevant information and processes
- Ability to create bank transactions such as payments and transfers

### **Service Oriented Architecture (SOA):**

The IBM Retail Banking Template leverages WebSphere Portal software's inherent Web service-based portlet development technology to deliver a SOA-

based G2B portal solution. To help ease customization, portlets are developed with WebSphere Portlet Factory and in some cases Lotus Web Content Management templates.

Existing content can be integrated through the inherent capabilities of WebSphere Portal and Lotus Web Content Management. Lotus Sametime provides the ability for customers to instantly communicate with bank employees and other experts to ask questions or get information on products and services. Lotus Connections provides the ability for bank employees and other experts to create blogs and wikis that provide information and education on how to best use bank products and services.

The Retail Banking Template can be extended using electronic forms created with IBM Lotus Forms and can be easily integrated to support process reengineering and business process management. Lotus Forms provides numerous options for integration of existing data and business processes for automating workflows.

Additionally, there are numerous options for WebSphere Portal integration with existing systems and data sources using pre-built and custom connectors, adapters and portlets from both IBM and IBM Business Partners.

The underpinnings for the Retail Banking Portal template include the following products: WebSphere Portal, Lotus Web Content Management, Lotus Connections and Lotus Sametime. The Retail Banking Portal template builds on top of these products plus additional assets which are also used in the sample website. The assets are available on the IBM WebSphere Portal Business Solutions Catalog and include:

- Retail Banking Portlets – series of banking specific portlets for WebSphere Portal that provide the ability to transfer balances, initiate payment, request checks, loan calculator, location mapping and other services
- Lotus Connections portlets – Wiki and blog portlets for WebSphere Portal that provide access to Lotus Connections service through the WebSphere Portal platform.
- Lotus Web Content Management Product Catalog - a content structure that allows product information to be easily managed by Product Managers.
- Self-Registration - built in WebSphere Portlet Factory this portlet provides a set of services to allow existing bank customers to establish a user name and password and build a profile which can be used in WebSphere Portal for personalization. Profile building questions can be completely customized and are presented in a wizard fashion.

To learn more about the IBM Retail Banking Template, contact your IBM representative. For product information, please visit:

IBM WebSphere Portal

[www.ibm.com/software/websphere/portal](http://www.ibm.com/software/websphere/portal)

Banking Industry Toolbox for WebSphere Portal for IBM WebSphere Portal:

[www.ibm.com/software/websphere/portal/industry/banking](http://www.ibm.com/software/websphere/portal/industry/banking)

IBM WebSphere Portal Business Solutions Catalog

[www.ibm.com/software/brandcatalog/portal/portal](http://www.ibm.com/software/brandcatalog/portal/portal)

Note: Product capabilities referenced in this document reflect current capability and may change at any time at IBM's sole discretion based on market opportunities or other factors, and are not intended to be a commitment to future product or feature availability in any way.

### **PREREQUISITES/LIMITATIONS:**

Hardware and software requirements

Before installing the IBM® Retail Banking template for WebSphere® Portal, review the hardware and software requirements. Because the Retail Banking template integrates with other software components, you should also refer to the appropriate hardware and software requirement information for each of the components.

Operating systems

The Retail Banking template is supported on the following operation system:

Microsoft® Windows® Server 2003 32bit

Software versions

IBM WebSphere Portal and IBM Lotus® Web Content Management V6.1.0.2, with the following fix packs:

WebSphere Portal requirements:

<http://www->

[947.ibm.com/support/entry/portal/Overview/Software/WebSphere/WebSphere\\_Portal](http://www-947.ibm.com/support/entry/portal/Overview/Software/WebSphere/WebSphere_Portal)

WebSphere Portal Fixpacks

- PK85710 at

<http://www-01.ibm.com/support/docview.wss?uid=swg1PK85710>

- PK90388 at

[http://www-01.ibm.com/support/docview.wss?](http://www-01.ibm.com/support/docview.wss?rs=3501&context=SS3JLV&dc=DB550&uid=swg1PK90388&loc=en_US&cs=UTF-8=en&rss=ct3501websphere)

[rs=3501&context=SS3JLV&dc=DB550&uid=swg1PK90388&loc=en\\_US&cs=UTF-8=en&rss=ct3501websphere](http://www-01.ibm.com/support/docview.wss?rs=3501&context=SS3JLV&dc=DB550&uid=swg1PK90388&loc=en_US&cs=UTF-8=en&rss=ct3501websphere)

- PK84560 at

<http://www-933.ibm.com/support/fixcentral/>

- PK81344 at

<http://www-01.ibm.com/support/docview.wss?uid=swg1PK81344>

- PK83431 at

<http://www-01.ibm.com/support/docview.wss?uid=swg1PK83431>

Lotus Web Content Management requirements:

[http://www-](http://www-947.ibm.com/support/entry/portal/Overview/Software/Lotus/Lotus_Web_Content_Management)

[947.ibm.com/support/entry/portal/Overview/Software/Lotus/Lotus\\_Web\\_Content\\_Management](http://www-947.ibm.com/support/entry/portal/Overview/Software/Lotus/Lotus_Web_Content_Management)

Lotus Web Content Management fix packs:

<http://www-01.ibm.com/software/lotus/products/webcontentmanagement/support/>

IBM WebSphere Application Server V6.1.0.21 with the following fix pack: JAVA SDK 1.5 SR9 Cumulative Fix at

<http://www-01.ibm.com/support/docview.wss?rs=180&uid=swg27015215>

WebSphere Application Server requirements:

<http://www-01.ibm.com/support/docview.wss?rs=180&uid=swg27006921>

IBM DB2® 9.1

DB2 requirements:

<http://publib.boulder.ibm.com/infocenter/db2luw/v9/topic/com.ibm.db2.udb.uprun.doc/doc/r0025127.htm>

IBM WebSphere Portlet Factory 6.1.2

WebSphere Portlet Factory requirements:

[http://publib.boulder.ibm.com/infocenter/wpfhelp/v6r1m2/topic/com.bowstreet.designer.doc/wpf612\\_release\\_notes.htm](http://publib.boulder.ibm.com/infocenter/wpfhelp/v6r1m2/topic/com.bowstreet.designer.doc/wpf612_release_notes.htm)

IBM Lotus Connections v2.5

Lotus Connections requirements:

[http://www-](http://www-947.ibm.com/support/entry/portal/Overview/Software/Lotus/Lotus_Connections)

[947.ibm.com/support/entry/portal/Overview/Software/Lotus/Lotus\\_Connections](http://www-947.ibm.com/support/entry/portal/Overview/Software/Lotus/Lotus_Connections)

## Web browsers

Microsoft Internet Explorer 7.0

Microsoft product site: <http://www.microsoft.com/>

Firefox V3.0

Firefox product site: <http://www.mozilla.org/>

## Mail server

Simple Mail Transfer Protocol (SMTP) compliant mail server.

## LIMITATIONS:

IBM Retail Banking Template (PRPQ P02102) is available in US English only.