

Using BPM, MDM and ODM to Implement On-boarding Solutions for Banking

Panel Discussion – Facilitated by Scott Simmons (IBM)

Emericon – Matthew Warta

US Bank – Antonio Barreto

Wells Fargo – Manish Bhargava

IBM – Ali Arsenjani



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- US Bank: **Antonio Barreto**
- Wells Fargo: **Manish Bhargava**
- Emericon: **Matthew (Matt) Warta**
- IBM: **Ali Arsenjani**
- IBM: **Scott Simmons**

An Ironic Set of Facts....



Brand Promise

Client-centricity
Agility
Stability

Interaction Reality

Firm-centricity
Complexity
Volatility

21%

Percent of banks understand what clients value

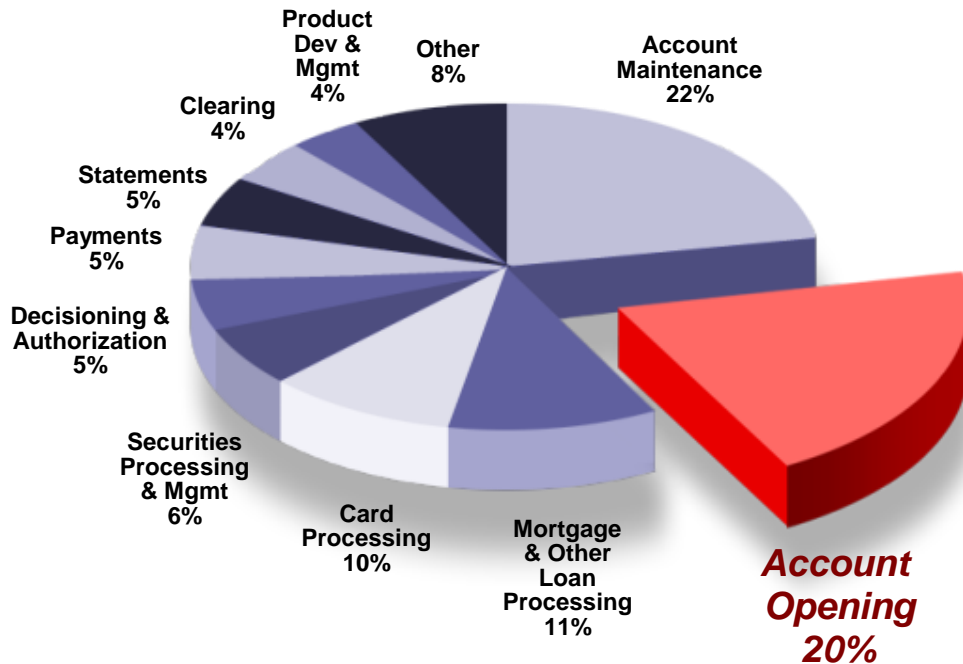
67%

Banks that rank themselves as 'moderate' to 'poor' in business and technology agility

90%

Of bank executives believe the returns of the past are over

Source: IBM / CFA Institute Survey 2009; IBM Institute for Business Value analysis



- Account Opening (AO) is a major cost item due to maintaining multiple AO systems and applications
- Heavily customized systems that make it difficult for IT to support business
- Duplication of efforts / systems increases AO costs
- Global product management is absent. Processes are line-of business specific
- Lack of enterprise-wide AO workflow results in duplication of effort across product lines and channels
- Difficulty in responding to changing market conditions with new offerings constraining growth

1. Process Visibility

Business & Performance KPI's

2. Process Collaboration

Efficient tasks and communication across departments

3. Process Governance

Manage change

4. Ensure information from process is accurate

Check against existing records

Ensure unique, accurate and complete

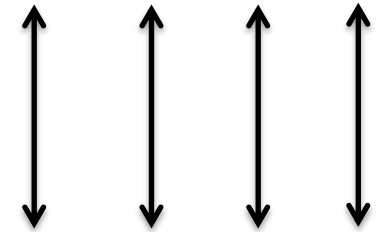
5. Leverage accurate information in a timely manner

Customer, Accounts, Product

Avoid extra business costs and client satisfaction issues with accurate information



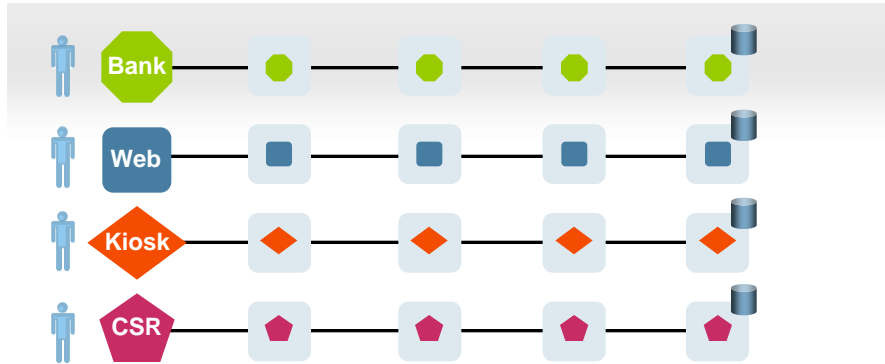
Process requirements



Information requirements



“As Is” Process



Different processes used to identify existing customers using different channels

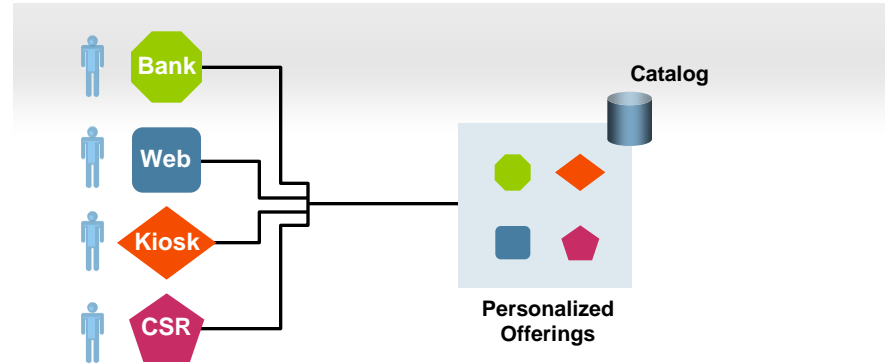
Offers not tailored to customer profile. Unsuitable products are offered

Difficult to initiate a transaction in one channel and continue in another

No global product catalog available

Unable to add channels easily to existing products & services

“What if” Process



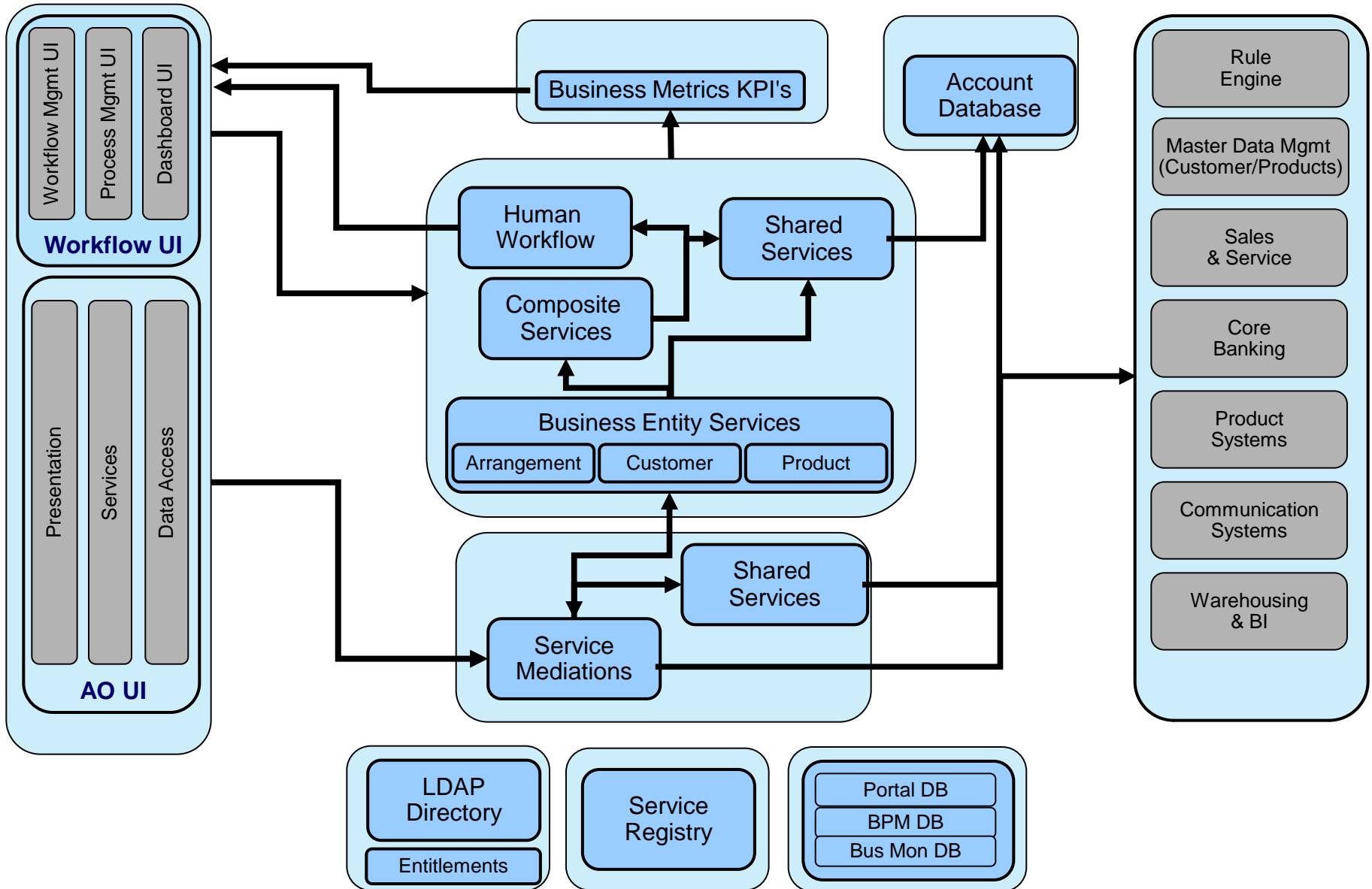
Single centralized view of customer, product, and account info

Insight into customer choices & preferences. Customization of products now available

Use channel of choice with consistent info. Start in one channel continue in another

Global, company-wide, product catalog available

Channels can be added quickly & easily



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