



Accelerate Technology-Based Financial Services Solutions with an IBM Industry Business Value Assessment

- *Align line-of-business (LOB) and IT management with a common and prioritized set of business capabilities*
- *Quickly develop a solution vision for your financial services organization*
- *Leverage your existing assets along with market-leading IBM cross-brand software*
- *Create a high-level business case to help advance key business initiatives*

Financial services firms continue to face an evolving set of challenges in markets around the world. Global trading systems are under extreme stress, handling billions of marketplace data messages each day. Organizations today must be able to sort through and manage massive quantities of data to derive meaningful insights about their commercial and retail customers that they can act upon. Providing tailored service while managing risk is a priority. Additionally, banks, insurance companies and financial markets firms all strive to serve customers in new ways with innovative products, services, distribution channels and business models.

As the world's largest business software company, IBM is helping financial services companies turn challenges like these into opportunities. IBM software is optimized to work together in integrated solutions that deliver value to your business. Integrated solutions can help you automate business processes, integrate structured and unstructured data, manage content and analyze information to make predictions about customer behavior and needs. IBM clients are using these solutions to cut costs, better understand customers' needs and buying behaviors, manage risk more effectively and speed time to market with new products and services.

Implement Solutions Faster with IBM Industry Frameworks

IBM software capabilities are delivered to financial services firms through IBM industry frameworks. Frameworks deliver the power of IBM software capabilities along with:

- Industry-specific extensions to software to meet specific standards (e.g., ACORD-standard forms for insurance, NACHA-standard data transformation packs for payments)
- Solution accelerators such as pre-defined banking and insurance process models, data models and reference templates to streamline processes faster
- An ecosystem of business partners providing key solution capabilities
- Best practices gained from IBM experience in deploying financial services solutions

Figure 1. IBM Financial Services Framework Offerings

IBM industry frameworks have been developed from years of working with industry leading companies around the world. Frameworks and related solutions offered by IBM and our business partners:

-  **IBM Banking Industry Framework:** Supports solutions for integrated risk management, core banking transformation, improved customer care and insight and more efficient payments operations
-  **IBM Insurance Industry Framework:** Supports solutions for integrated risk management, core insurance transformation, improved customer care and insight and more effective distribution
-  **IBM Financial Markets Framework:** Supports solutions for market data, scalable automated trading platforms, securities processing, high performance trading infrastructures, market surveillance and trade monitoring, and settlement risk management

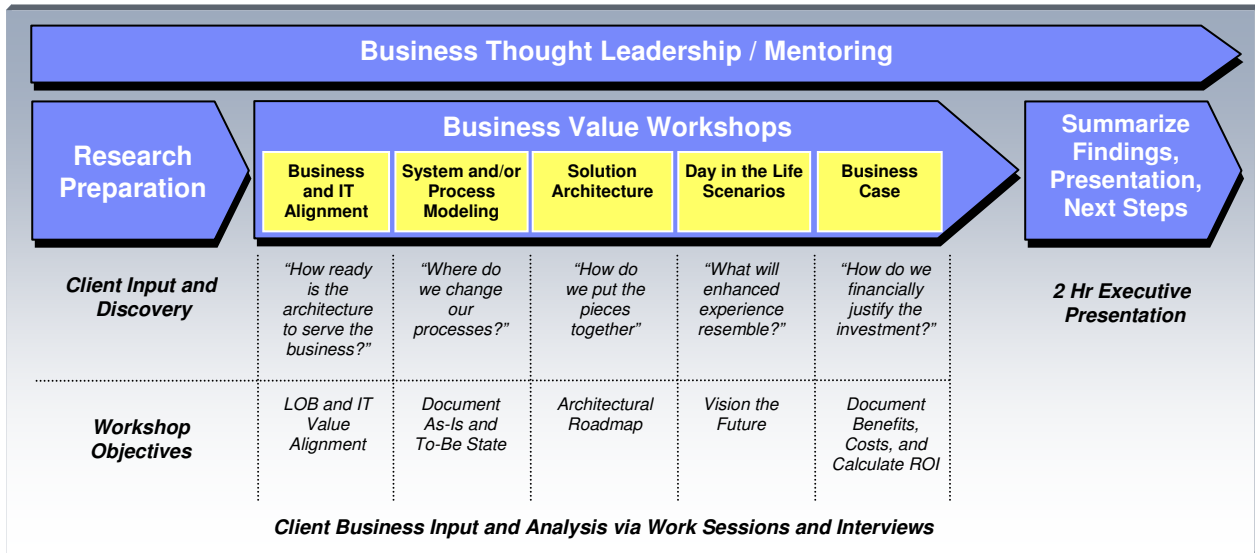
A framework approach helps create a more strategic and flexible technology infrastructure that is aligned with the needs of your business. Solutions can be deployed faster and at lower cost and risk to your business when built with an IBM industry framework.



Get Started with an IBM Industry Business Value Assessment

Factors such as competing priorities, a multitude of solution options, and a rapidly changing business environment may hinder even the best intentions in adopting new solutions. IBM works with your organization to provide an Industry Business Value Assessment (IBVA) that, in a relatively short time period, can help you build a solution vision and business case for advancing one or more key business priorities. As part of an IBVA, IBM will work with you to define a specific solution to achieve key business goals and to quantify the expected ROI.

Figure 2. Typical IBVA Approach



IBM consultants plan and execute IBVAs from a financial services perspective, employing a proven assessment methodology to help you gain the maximum benefits and insight for your organization in a short period of time. IBVA consultants work with you to develop a business-led solution vision and identify the technology capabilities needed to support that vision. They develop a benefits framework to help you prioritize and analyze the impact of an industry framework-based solution investment. The IBVA issues-based approach typically takes four to six weeks to produce future alternative(s), a benefits framework, deployment roadmap, and vision of an IBM-based solution targeted to your specific business needs.

Components of a Typical IBVA

1. Current State Assessment

"What are our business challenges and priorities?"

IBVA consultants work closely with your LOB managers to understand their business challenges and strategic vision for the future. Through a series of interviews with executives and business process participants, they are able to help document business priorities for change. Data is also collected to help estimate solution benefits for the business case.

2. Future State Vision

"What does the future look like with a solution in place?"

Once the business challenges are understood, IBVA consultants work with business and IT stakeholders to define the future state vision. Solution capabilities are prioritized; future state processes are defined; and a solution architecture, including the software capabilities required to support the solution, is developed. This module provides a high level vision of how solution-enabled business processes will work, supported by technology.



3. Day-in-the-Life Value Demonstration (optional)

“What experience will the solution deliver to my employees and customers?”

After defining the future state vision, IBM consultants can help you create a working demonstration that represents the possibilities of your solution and the potential impact it can have on your organization. Output from the visioning work is used to prepare and build the demonstration. This “day-in-the-life” solution scenario enables you to visualize how a proposed solution can deliver value. It can also enable you to demonstrate the value and functions of the solution to a wider audience throughout your value chain.

4. Deployment Roadmap

“How do I begin to implement the solution?”

IBM works with your business and technology stakeholders to begin to define a roadmap for implementing new capabilities. A staged approach is used, taking into account your existing technology architecture, business priorities, resources, and budget. Implementation priority is given to those capabilities that will drive value to your business quickly.

5. Benefits Framework and Financial Analysis

“How do I financially justify a solution?”

IBM works with your business, financial and technology team members to identify the potential resource and IT Infrastructure costs required to implement a framework-based solution. Revenue and cost reduction benefits, based on a benefits framework, are also quantified. The end deliverable is a business case outlining ROI and cost-benefit analyses, tailored to meet your needs. Often the business case deliverable is used to secure investment in the solution.

Benefit from IBM Experience

IBM has the breadth and depth of skills available to help guide you through your solution projects. With extensive knowledge about financial services solutions – and the ability to provide a strategic business design – IBM business consultants and technical specialists can help you develop and deploy a solution that can generate maximum business value for your organization. The IBVA is the first step for building the high-level vision and business case for your solution.

Figure 3. IBVA Highlights

The IBVA is a value-focused consulting engagement that provides:







-  A solution vision to meet your current and longer-term needs
-  Accelerated alignment of business and IT solution priorities
-  A business case to help secure investment
-  A deployment roadmap that aims to speed return on investment

Figure 4. IBVA Contacts

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For More Information

To learn more about the IBM Industry Business Value Assessment and IBM frameworks for financial services, contact your IBM software sales representative today or visit:

www.ibm.com/software/industry/frameworks

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