

Business resilience for banking institutions



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Banks everywhere grapple with the overlapping challenges of maintaining continuous availability, managing risk and retaining customer trust. They must also comply with global, national and local regulations, including Basel II, the Patriot Act, Sarbanes-Oxley (SOX), the European Data Protection Act and Gramm-Leach-Bliley. Banks with brokerage operations must keep tabs on edicts from bodies like the SEC, NASDAQ and NYSE.

The Internet has made it possible to conduct business in real time across municipalities, regions and nations, and afford customers a consistent and security-enhanced experience. All of these capabilities rely on giving employees and partners virtually uninterrupted access to the data and information they need to safely operate and provide services across channels and regions.

Highlights

- **Take a proactive approach to maintaining continuous operations, managing operational risk and promoting market readiness**
- **Support business growth and new market opportunities—even in the face of business disruptions**
- **Help sustain customer trust and regulatory compliance through a unified, governed approach**
- **Afford security-rich, virtually uninterrupted access to real-time data and information**
- **Anticipate and adapt to changing circumstances, unpredictable demands and unexpected events**
- **Improve crisis management**

Sustaining these requirements—whether they originate at the branch, on the Web site, at the ATM or on the phone—are the various “layers” of the business: standalone systems, business processes, business units, operations, as well as partners and suppliers. Availability is critical. A moment of network disruption can immobilize transactions, suspend connections with customers, partners and shareholders, and cut into revenue. Because of these factors, banks have remained at the forefront of managing risk, maintaining around-the-clock operations and promoting market readiness.

Business resilience: The new standard

For most banks, business continuity incorporates more than disaster recovery. Still, firms’ strategies may not address the entire range and level of exposure in areas like operational risk management, regulatory compliance, information security, and market ebbs and flows. They may also fall short in supporting new opportunities, and confronting post-merger volumes and complexities.

In today’s world, “experience and react” is an increasingly dangerous strategy. The key is to *anticipate* and *adjust* to both predictable and unforeseen requirements—armed with the appropriate degree of readiness and dexterity to foster continuous operations. This is called **business resilience**—the new paradigm for forward-looking banking institutions.

Prepared and proactive . . . with IBM

IBM business resilience consultants can help your bank develop a program designed to **protect** its business and IT infrastructure; **deflect** the impact of normal outages and disruptions; **predict** potential disruptions; and **adapt** when the unforeseen occurs.

IBM has developed a set of services and a framework to help banks plan for and manage potential disruptions and stay ahead of the curve in six critical areas:

- *Continuity of business operations*
- *Integrated risk management (which emphasizes operational risk)*
- *Regulatory compliance*
- *Security, privacy and data protection*
- *Knowledge, expertise and skills*
- *Market readiness*

IBM is prepared to supply whatever additional resources your bank may need—from training and crisis management programs to maintenance and management of your entire business resilience program. IBM also affords ready access to IBM business continuity centers around the world.

For more information

To find out more about how IBM business resilience experts can help you plan, create and deploy a comprehensive, proactive business resilience program for your bank, please visit:

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07-05
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