

A close-up photograph of a stack of several silver coins resting on the pan of a metal scale. The background is blurred, showing a person's hand and another part of the scale.

## **BANK ON SERVICE-ORIENTED IT TO HELP GROW YOUR BUSINESS**

Make your banking business more dynamic, flexible and efficient. Use IT to grow your enterprise and serve your customers in new ways. Software AG can help. We can tailor a service-oriented solution that will synchronize your IT investments with business goals to accelerate your success.



**MEETING YOUR CHALLENGES  
PREPARE YOURSELF FOR CHANGE AND INNOVATION**

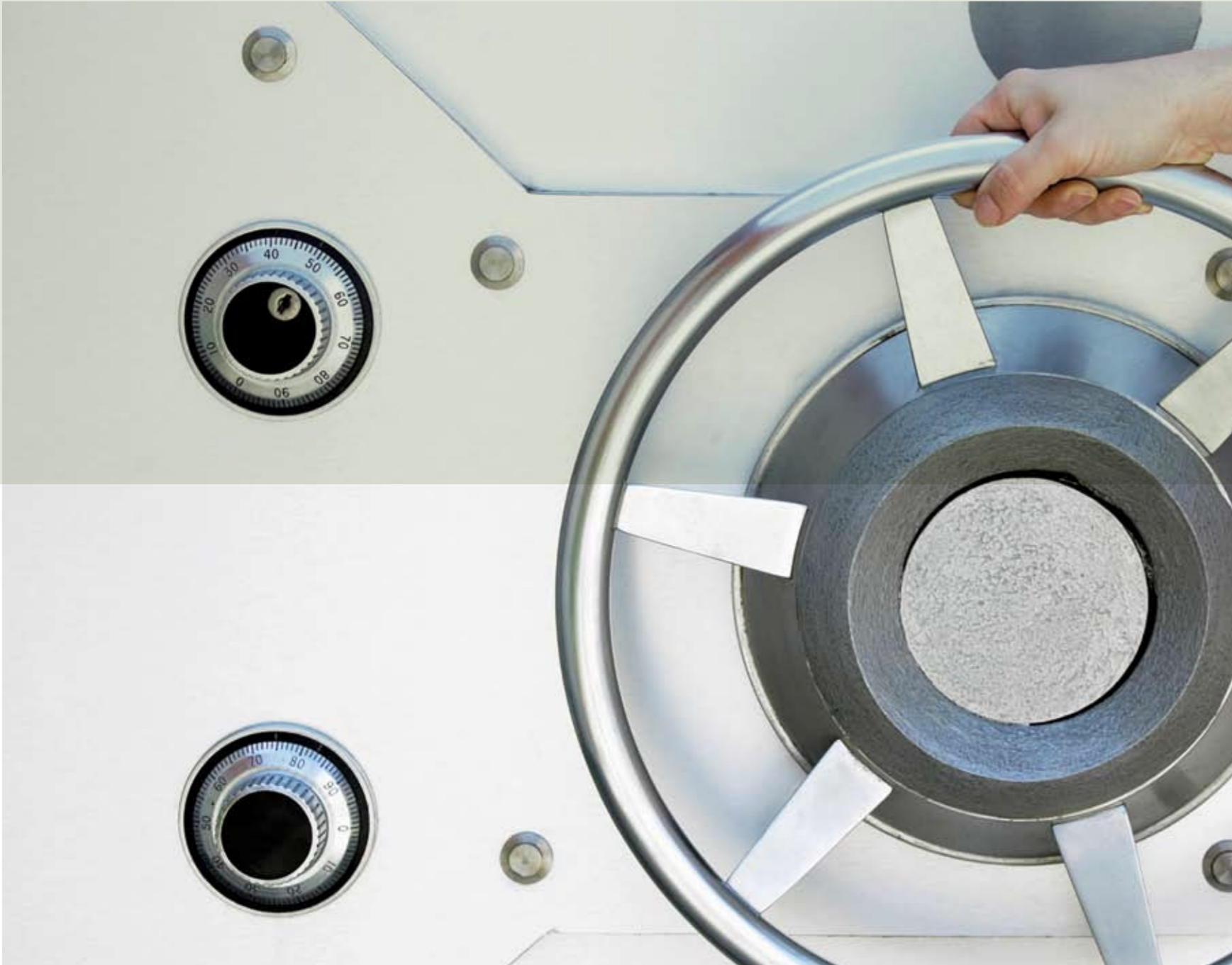
**The banking industry's in a constant state of change.**

**You need to meet increased regulatory requirements, such as Sarbanes-Oxley, Basel II, Anti Money Laundering, Markets in Financial Instruments Directive (MiFID) and SEPA.**

**New non-traditional competitors mean you must find new ways to differentiate your business.**

Emerging technologies, such as RFID, voice verification and biometrics, offer opportunities for improving your financial services. But how will you make the most of them? And how will you prepare now if consolidation's in your company's future?

Be ready for these challenges – and more. Structure your IT environment in a way that enables your business to adapt quickly and easily to change. The answer is a flexible Service-Oriented Architecture (SOA), enabling IT to support your business better than ever before.



**SERVICE ORIENTED  
FREE YOUR BUSINESS FROM SILOED SYSTEMS**

**“According to Forrester Research, 87 % of decision makers at financial services expect to use new technology enabled capabilities in the next three years.”**

**– “The Financial Services Survival Guide”  
by Bruce D. Temkin, Forrester Research, July 2006**

Siloed systems have kept valuable information from being accessed, shared and leveraged across your enterprise. That’s a limitation you can do without.

SOA resolves this challenge simply and effectively through the use of services.\* In an SOA, valuable existing applications are transformed into services, which can be “loosely coupled” and then reused as needed by other applications. An IT architecture based on services allows the dynamic exchange of data, smooth interaction among systems and the ability to quickly adjust or implement processes as needed.

Modernize your IT architecture using a flexible services approach with a solution from Software AG. Our products and methodologies

can help you gradually and safely move from existing IT architectures to an SOA, so you can achieve real measurable improvements.

Additionally, Software AG puts you in control of your SOA from the start, with CentraSite™, a leading SOA Registry and Repository co-developed by Software AG and Fujitsu, for top-of-the line governance.

**HOW WILL YOU BENEFIT?**

- **Faster time-to-market and reduced costs through reuse**
- **Improved image by delivering higher quality, consistent services**

\*Technically speaking, services are functionalities implemented in small software components that act as a mediator in the interaction among systems and applications by using open standards.

**BANKING SOLUTIONS  
BUILD THE RIGHT SOLUTION FOR YOUR UNIQUE CHALLENGES**

Choose from one of three SOA frameworks to tailor a solution to your individual requirements. If your bank is like most you're not starting an IT architecture from scratch. So each framework lets you reuse existing core functionalities and systems, helping you get more from your IT budget.

Your solution can be implemented incrementally on your schedule. And, because Software AG supports open standards, you'll have the freedom to integrate and use a variety of new and different products within your SOA.

**Tailor your solution from SOA frameworks for:**

- Regulatory Compliance
- Customer Data Management
- Straight-Through Processing (STP)

**SOA governance is an aspect of corporate and IT governance that defines and controls rules and policies for service quality. Governance is key to success of every SOA initiative.**

REGULATORY COMPLIANCE	CUSTOMER DATA MANAGEMENT	STRAIGHT-THROUGH PROCESSING (STP)
<p>Meet new compliance rules, such as Markets in Financial Instruments Directive (MiFID), Anti Money Laundering, Sarbanes-Oxley, the U.S. Patriot Act and Basel II. Achieve the necessary quality and time-to-compliance for processes and IT.</p>	<p>Create a single view of customer data from disparate data sources. Rely on accurate, up-to-date customer master data – a single source of information – to support sales, improve decision-making and manage risks.</p>	<p>Process trades, loans, payments and other financial products without manual intervention and media-breaks. You can speed up the whole settlement process, reducing settlement and operational risks while lowering operating costs.</p>
<p><b>Software AG's solutions support the definition of rules and policies, gathering of information, analysis, reporting and exception handling for different regulatory requirements while retaining the flexibility to quickly adapt to changing demands.</b></p> <p><b>Advantages are:</b></p> <ul style="list-style-type: none"> <li>- Efficient implementation of new compliance solutions based on reusable services</li> <li>- Full transparency on process instances and exception handling</li> <li>- Flexibility to adapt to global, regional and local needs</li> <li>- Ability to meet regulatory requirements in time</li> </ul>	<p><b>With a Software AG solution, you can retrieve and aggregate customer data and centrally manage master data, regardless of its physical location. This helps you streamline internal processes and keep customers satisfied.</b></p> <p><b>Count on:</b></p> <ul style="list-style-type: none"> <li>- Quick and easy creation of the overall financial position of a customer – even after a merger or acquisition</li> <li>- Improved data quality and reduced synchronization efforts</li> <li>- Easier risk management across departments and products</li> <li>- Reduced heterogeneity of operational IT applications</li> <li>- Faster decision-making based on real-time data</li> </ul>	<p><b>Software AG helps you to automate, manage and optimize transactions across multiple departments (front-, middle- and back-office) as well as channels (branch, call center, online and mobile) to achieve:</b></p> <ul style="list-style-type: none"> <li>- Shorter processing times</li> <li>- Increased customer satisfaction and loyalty</li> <li>- Enhanced collaboration across business units</li> <li>- Reduced operational risks and enhanced data quality</li> </ul>

## AT THE CORE OF YOUR SOLUTION – CROSSVISION

**Software AG was rated as a Leader in the Forrester Wave™: Enterprise Service Bus, Q2 2006 (June 30, 2006), and received the highest score for strategy.**

Optimize your business with a banking solution based on the Crossvision Suite – a full set of integrated SOA tools designed to help you achieve your business vision. With Crossvision, you can quickly and cost effectively create, manage and govern new processes, policies and services. Depending on your requirements, your solution may incorporate:

### **Business Process Management**

Reduce operating costs and improve service quality, process control and overall profitability by automating and optimizing banking processes with Software AG's Crossvision Business Process Manager™, powered by Fujitsu.

### **Enterprise Service Bus**

Compose new business applications and services – without rebuilding existing functionality – by using Software AG's Enterprise Service Bus (ESB). Crossvision Service Orchestrator helps ensure your IT services match real business needs.

### **Legacy Modernization**

Integrate legacy systems with new business applications – without touching legacy code – by tapping Software AG's expertise in modernizing core systems.

### **SOA Governance**

CentraSite™, co-developed by Software AG and Fujitsu, manages and governs your SOA for optimal effectiveness. CentraSite is a powerful, open and standards-based SOA registry and repository that ensures manageability and transparency of SOA initiatives. This tool makes it easier to identify and reuse services so you can get new products to market faster.

### **Information Integration**

Create single views of information from across disparate systems in the business user's context – without having to do low-level coding.

### **Application Composition**

Create a new generation of Web 2.0 business solutions and composite applications with user-friendly and highly interactive user interfaces.

## KEYS TO SUCCESS MAKE THE NEXT SUCCESS STORY YOURS

**“Software AG's products have substantially contributed to the development of the company's business, increased the number of customers from 180 to 350 within two years and has greatly improved our customer services.”**

**– Shlomi Gorenler, CTO, Poalim Sahar, Israel**

### **Grupo Konecta | Spain**

Loan Processing Platform

Grupo Konecta is leader in offering services for financial products sales in Spain. The company had encountered inefficiencies in selling consumer loans due to the number of involved systems and business partners. The company wanted to improve process efficiency, more easily handle internal process changes, have all customer-related information on just one screen and enhance service quality for customers. Together with Software AG Grupo Konecta implemented a loan processing platform based on Crossvision. Without having to change any running system, the company realized full process control, better usability and much more efficient processes.

### **Poalim Sahar | Israel**

Web-based Portfolio Management

Poalim Sahar is a subsidiary of Bank Hapoalim, Israel's largest bank, which specializes in providing financial services to institutional customers, including funds, insurance companies and public companies. The company wanted to offer its customers high-performance portfolio management services with a modern, easy-to-use user interface. Instead of replacing its AS/400 system, the bank cost effectively created a new Web interface for its applications using ApplinX, part of the Crossvision suite. This Web interface also integrates data from external sources (e.g. stock quotes) and allows exporting data into third-party office applications.



**RESULTS**  
HOW CAN WE HELP YOU GROW YOUR BUSINESS?

**The technology behind Software AG solutions has helped leading banks:**

- Get new products to market faster – in 2 weeks, rather than 3–9 months
- Reduce the error rate on new account/loans applications from 60 % to 1 %
- Sign up new clients 70 % faster
- Boost the number of real-time transactions from 10 to 200/day for a system that controls and allocates currencies

What measurable results can we help you achieve? Our banking solutions can help you use your IT investments wisely so your business performs better every day. And, every Software AG solution is built solidly on 37+ years of experience supporting thousands of mission-critical systems of enterprises in 70 countries.

Get started today on an SOA solution designed to accelerate your success.

Contact us at [www.softwareag.com](http://www.softwareag.com) or [banking@softwareag.com](mailto:banking@softwareag.com).

Software AG has offices in over 70 countries. To find the office nearest you, please visit [www.softwareag.com](http://www.softwareag.com)

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