



## Solution Overview

# Metastorm Enterprise for Retail Banking

As a retail bank in today's difficult market, you must capitalize on the unique business processes and capabilities that differentiate you from your competitors. You need to innovate with speed and confidence as markets shift and regulations change. And you need to do it all under strict regulatory guidelines with responsibility to your customers and your shareholders.

Metastorm addresses your challenges with Metastorm Enterprise, an integrated portfolio of fast and flexible enterprise modeling, business process automation and integration software to help you define, automate, and enforce effective, repeatable business processes and to proactively monitor and audit your performance on an ongoing basis.

## Metastorm ProVision®: Enable Rapid Response to Change

As an end-to-end solution for enterprise architecture and business process analysis, Metastorm ProVision enables you to understand all aspects of your bank's business operations to continually improve performance.

With Metastorm ProVision, you can create a holistic picture of your enterprise. Metastorm ProVision provides a comprehensive facility for capturing and integrating multiple perspectives on processes. Through its use, you can extend models to include the relationships among processes, goals, organizations, locations, information/data, and systems.

For example, Metastorm ProVision can assist you in process improvement and requirements definition by enabling you to:

- Leverage enterprise process information for more effective risk management
- Tighten the delivery of process across lines of business
- Create an enterprise that can swiftly respond to market and regulatory changes

## Highlights

### Benefits

- Improve insight and transparency across business operations
- Comply with complex industry regulations and manage risk
- Plan organization, system, and asset changes following a merger or acquisition

- Accelerate new customer acquisition
- Modernize legacy systems and data transfer
- Gain control over and optimize core business processes
- Maximize value to shareholders and customers

### Customer Success

- Bendigo Bank
- SkandiaBanken
- Sumitomo Mitsui Banking Corporation

*Learn about these and other Metastorm customer successes at [www.metastorm.com](http://www.metastorm.com)*

- Rethink distribution channel strategy and web-based opportunities

Metastorm ProVision has been deployed by top global financial organizations for initiatives such as launching products and systems, establishing a business architecture, and streamlining credit processes.

As an added benefit, Metastorm created the Reference Model for Finance & Audit to provide an even more effective way to document financial processes and internal controls. Housed within Metastorm ProVision, this special series of pre-built, best practice financial process and control models is comprised of a framework of financial operating and reporting process models for process documentation and improvement initiatives. The Reference Model provides a fast-start rollout using a structured, process-driven approach to compliance, accelerates the development of process documentation efforts, reduces the time and expense required to document processes and controls, and improves the overall quality and accessibility of the documentation for future audits. And its sound framework supports Sarbanes Oxley and other regulatory and legal requirements.

### *Fast and Accurate Data Collection*

As part of the Metastorm ProVision product offering, Metastorm Discovery™ is an interactive process discovery tool designed to enable more economic, faster and more accurate collection of data, process understanding, and process metrics that can be used to drive business process modeling, improvement, and optimization efforts. This solution can help you easily collect actual experiential data on your financial processes to determine where opportunities exist for continuous process improvement. This data can be used as input for modeling your “as is” process and analyzing potential improvements using Metastorm ProVision. The intent is to optimize with the process to meet specific strategic objectives like minimizing costs, accelerating response time, or improving productivity. Optimized processes can then be deployed and automated through the Metastorm BPM® Suite.

## Metastorm BPM®: Manage Risk & Execute on Opportunities

Metastorm BPM provides a framework for retail banks to capture, execute, measure, and improve any business process embedded in or adjacent to your organization. With Metastorm BPM you can capitalize on your business processes to:

- Provide outstanding customer service through all channels throughout the customer life-cycle. Metastorm BPM helps you ensure that your unique process is consistently applied to every customer interaction. This improves the customer experience by standardizing the way you take on new customers regardless of channel and ensures the consistency of common customer-facing processes like balance inquiries and dispute resolutions.
- Make compliance work to your advantage. Metastorm BPM makes it possible to turn this cost center into a competitive differentiator. You can build compliance directly into your business processes, simulate regulatory changes and plan adjustments in advance of regulatory deadlines, and demonstrate institutional integrity by proactively managing Know Your Client and Anti-Money Laundering cases.
- Create and deploy new financial products faster than your competitors. Metastorm BPM manages your product development and deployment from initial idea to final approval. You can evaluate the impact new products by simulating customer response, track key metrics to determine product success, and ensure that your branch and contact center sales teams always have access to the latest product information so they can concentrate on suggesting the best products for each customer.
- Streamline and improve complex processes. You can improve front, middle, and back office throughput by managing complex processes with Metastorm BPM. For example,,

this allows you to improve cross-sell and up-sell results by making it easier for existing customers to buy new products.

- Enable business process outsourcing. Package your business processes, like credit issuance and customer care, for contract use by third parties and outsourcers, and also enable your organization to rapidly implement outside process components, like credit and background checks from third parties, into your own processes.

Metastorm BPM has been used by major banking organizations to enable initiatives such as new customer intake processes, Basel II and Patriot Act Compliance, customer service and online banking access.

## MIM: Integrate Your Systems and Services

The Metastorm Integration Manager (MIM) can help you rapidly and cost-effectively integrate and efficiently utilize diverse and often highly distributed business systems and services, databases, file systems, and even the most obscure legacy applications. Whether deployed as part of the Metastorm Enterprise suite or on its own, MIM provides a robust platform for:

- Designing, executing, and monitoring system-based processes
- Web-service enabling existing mainframe and legacy applications and functions
- Enabling high-volume secure Managed File Transfer (MFT)
- Integrating mainframe and legacy systems into new and existing business processes on updated technologies
- Enabling native integration to and system-based process management on IBM CICS systems
- Supporting the move to a Service-Oriented Architecture (SOA)
- Assembling multiple application functions and data from various systems
- Providing a framework for new composite application development

For example, MIM can enable banks to reduce their IT workload with secure, managed file transfers and provide a process-centric SOA platform for real-time processing of time-critical transactions.

## The Value of Metastorm

Metastorm's software will help you better understand your business, gain control over your processes, instill governance and help you manage change. You can depend on Metastorm to help manage your processes and systems in a manner that provides:

- Regulatory compliance and automated audit capture
- Improved transparency, visibility, and understanding of enterprise goals and objectives
- More effective collaboration across internal and external parties
- Greater efficiency, improved productivity, and repeatable, enforced business practices
- Information security, confidentiality, and ethical standards

For more information on how Metastorm solutions can help you, contact us at 1 877-321-META or [sales@metastorm.com](mailto:sales@metastorm.com).

© Copyright 2009, Metastorm Inc. All rights reserved. Business to the Power of 3, Enterprise Process Advantage, Metastorm BPM, Metastorm Discovery, Metastorm DNA, Metastorm Knowledge Exchange, Process Pod, ProVision, and the See.Think.Do image are either registered trademarks or trademarks of Metastorm Inc. Other product, service and company names mentioned herein are for identification purposes only and may be trademarks of their respective owners. 5.6.2009.