

Fostering Innovation on a Standard Banking Platform

Quick Facts

Summary

To innovate and differentiate your bank, you need solutions that support the full depth and breadth of your business. The SAP® Custom Development organization offers a full range of custom development services, as well as prebuilt and field-proven solutions tailored to your specialized banking processes.

Business Challenges

- Attract and retain customers in a highly competitive financial services market
- Get new banking products and services to market quickly
- Improve profits by cutting costs
- Comply with a continuously changing array of complex banking regulations
- Increase visibility and manage risk more effectively

Key Features

- **Development services** – Create, extend, and enhance solutions to drive innovation and increase the ROI on your SAP software
- **Prebuilt solutions** – Ease development efforts and address highly specialized business needs
- **Continuous support services** – Protect your solution throughout its lifecycle while controlling maintenance costs

Business Benefits

- **Reduce costs** by adapting and enhancing SAP for Banking solutions
- **Enhance customer service levels** by integrating processes across your organization
- **Improve profitability, quality, and compliance** through customized product

lifecycle modeling that helps you anticipate consumer needs and develop banking products and services to meet those needs

- **Protect software investments** by mitigating risk during upgrades and leveraging your existing SAP support infrastructure
- **Increase flexibility** through state-of-the-art delivery methods and access to our global team of experts
- **Access banking-specific expertise** via a global network of SAP and partner services

For More Information

Visit www.sap.com/services/customdev.



In today's banking market – where products are more commoditized and customers are savvier and more fickle – you must clearly understand customer needs and **respond quickly to new opportunities** for sales and service. At a time of tight profit margins, you must also cut costs. In addition, you must increase visibility, manage risk more effectively, and comply with ever-changing and increasingly complex sets of local, national, and international regulations.

Standard software solutions can help you address these issues, but your competitive advantage lies in unique business processes that standard solutions cannot always capture. The solutions you put in place must also minimize your business risk, leverage your existing technology investment, and reduce your operating costs. They should address today's needs while helping you adapt to tomorrow's challenges.

To meet these needs, the SAP® Custom Development organization offers a comprehensive range of flexible development, support, and project management services that deliver unique solutions for the banking industry. We also offer prebuilt, field-proven solutions tailored to help you address highly specialized business needs, open or penetrate new markets, and drive new revenue streams. Included in our broad portfolio are services to help you:

- Extend or enhance your existing SAP for Banking solutions
- Build completely new and innovative business solutions
- Migrate legacy solutions to the SAP NetWeaver® technology platform
- Protect your SAP custom solutions and minimize risk during upgrades

- Leverage new technologies to build solutions that differentiate your business from the competition

DIFFERENTIATE YOUR BUSINESS USING OUR PROVEN EXPERTISE

For decades, SAP has served as a trusted business partner to banks around the globe – developing, delivering, and maintaining unique, mission-critical solutions quickly, efficiently, and cost-effectively. As a result, our SAP Custom Development organization possesses a deep expertise in banking processes that helps us provide the specific development services you need to differentiate your institution. SAP Custom Development collaborates closely with the development teams behind the SAP for Banking solution portfolio and closely aligns our custom-built solutions with the overall release strategy for SAP products.

Services and solutions offered by SAP Custom Development support your ongoing innovation while increasing the return on your SAP investment by leveraging the software, hardware, and people related to that investment. Applications offered by SAP Custom Development can run as stand-alone solutions on the

SAP NetWeaver technology platform or as integrated parts of your SAP software environment.

MEETING YOUR BANK'S UNIQUE NEEDS

You can engage SAP Custom Development to deliver solutions that enhance your business processes, drive cost savings, and improve profitability. These solutions, which you can add to a standard banking platform based on SAP software, support a myriad of business needs, as follows.

Account origination – Leverage comprehensive functionality for counseling and application processes related to consumer loans, deposit products, retirement products, and real estate financing. These include processes for needs analysis, application creation, adjudication, and fulfillment.

Account assignment – Assign deposit, savings, and loan accounts to a single business unit, such as a bank branch – enabling you to transfer existing terms to new contracts in the event of a merger or acquisition.

Exchange of payment files and bank statements with corporate customers – Minimize integration effort and cost by meeting bank-specific file formats and standards like ISO XML 20022. Tight integration with customer systems can help you retain your corporate customers, gain insight into the volume and complexity of their transactions, and develop new products and services to meet their needs.

Service-oriented architecture (SOA) integration – Connect core banking processes with legacy applications and user interfaces from multiple vendors. The resulting central integration layer is highly flexible, upgradable, and maintainable

and can be easily enhanced and modified without touching the back end.

Complex wholesale loans with a focus on syndication

– Gain a comprehensive view of individual customer processes. The software helps you structure task lists, engagement lists, process administration, and engagement administration. It can integrate all relevant data for particular business partners and collateral in making syndication decisions. The result is greater consistency in contract administration, higher interest and liquidity, and reductions in process cycle times and related costs.

Payment engine supporting inter-bank and customer-to-bank payments

– Streamline all payment processes and standardize interfaces with surrounding software. You can replace “siloed” payment software with a central payment hub. The software helps you set up flexible business models along the payments value chain using shared-service centers and insourcing.

Application interface framework

– Reduce the cost and effort of implementing interfaces. Predefined interface structuring lets you reuse your software with multiple interfaces. This solution allows versioning for different interface implementations and minimizes the skills required for such implementations. Alerts, customizable authorizations, and an intuitive interface help business users monitor the system for errors and make corrections.

GET DELIVERY AND SUPPORT BACKED BY OUR GLOBAL NETWORK

SAP Custom Development is a global organization that helps you seize market opportunities and respond dynamically to new business challenges through the development of unique custom solutions based on your SAP NetWeaver technology platform. Whether you need to extend and enhance an existing SAP solution or build a new one, SAP Custom Development provides high-quality custom solutions tailored to your business needs.

With SAP Custom Development as a partner, you’re leveraging decades of experience in the creation of mission-critical business solutions. Using extensive banking expertise and our access to more than 12,000 SAP developers worldwide, SAP Custom Development can execute projects of all sizes and deliver immediate value.

Development architects, project managers, and developers are positioned in 10 development centers around the world. These experts give you access to a well-balanced mix of on-site and remote project team members who work in your time zone and speak your language. With these resources, we can offer flexible services that meet your needs at optimal cost.

With this world-class global delivery model, we deliver solutions – on time and within budget – that adhere to the quality and functionality of standard

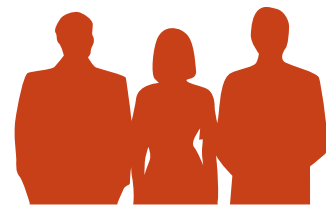
SAP software. We also provide continuous maintenance services, protecting your investment throughout the lifecycle of your custom solution and lowering your ongoing maintenance expenses.

ENABLE INNOVATION FOR COMPETITIVE ADVANTAGE

Using services from SAP Custom Development can help you:

- **Gain competitive advantage** by using customized product lifecycle modeling to develop quality products that meet customer needs and getting those offerings to market more quickly
- **Enhance customer satisfaction and loyalty** by correcting errors more quickly, implementing integrated processes, and streamlining operations from the back office to the front office and across distribution channels
- **Maximize the return on your software investments** by adapting and enhancing SAP for Banking solutions, simplifying future upgrades, and forecasting costs more accurately
- **Reduce upgrade risk** by synchronizing your solutions with the SAP release strategy
- **Boost flexibility while lowering costs** by leveraging state-of-the-art delivery methods and a global team of experts with deep industry and solution knowledge

With **extensive banking expertise** and access to more than 12,000 SAP developers worldwide, SAP Custom Development can execute projects of all sizes and deliver immediate value.





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FIND OUT MORE

With nearly 40 years of experience developing mission-critical business solutions, SAP has the industry expertise to address your bank's unique needs. To learn how SAP Custom Development can help you meet today's market and regulatory challenges, call your SAP representative or visit us on the Web at

www.sap.com/services/customdev.



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