



High performance. Delivered.

Banking Alliance

Delivering Innovation to Achieve High Performance in Banking with the Accenture and SAP Alliance

Bankers today face tough business realities: increased regulatory scrutiny, intense competition, shrinking margins and increasing consumer expectations are but a few of them. To address the challenges, bankers must radically transform their cost base while at the same time take advantage of new business opportunities. Such a juggling feat is not for the faint of heart. It requires efficiency, flexibility and speed—essentials enabled by deep enterprise integration and real-time processing.

That's where Accenture and SAP come in. Together, the Accenture-SAP alliance helps banks embrace technology smartly and deliver innovation to achieve high performance business.

A clear path to IT-enabled change

By coming together to provide IT products and services, Accenture and SAP offer bankers a more effective and low risk way to transform and grow their businesses.

With a combined 30-year track record and experience delivering innovative business solutions to more than 1,000 leading financial services institutions, Accenture and SAP work together to help bankers achieve the vision of an open standards-based architecture. Through the alliance, bankers get the best complementary

mix of world market leadership, solution strength and global presence: SAP's superior software architecture and unrivalled success coupled with Accenture's unparalleled banking industry and solution integration expertise.

Proven solutions plus risk-protecting delivery

The Accenture-SAP alliance features four key advantages:

Dedicated development. Within the Accenture-SAP alliance, over 800 people across the globe focus on a combined development effort to continuously enhance and expand the alliance's banking offerings.

Integrated solutions and services. The Accenture-SAP alliance offers a diverse mix of solutions and services tailored to banking needs, including:

SAP Transactional Banking includes integrated support for traditional core banking, such as Deposits and Loans Management, as well as a set of critical path solutions that include Leasing and Collateral Management, to help transform complex, costly and antiquated core banking systems

SAP Analytical Banking provides assets and tools that help bankers meet Basel II and IAS compliance, improve operational productivity, measure profitability and better assess risk

SAP Customer-centric Banking includes all of the features and functions necessary for a complete, integrated customer-oriented approach to banking

mySAP Customer Relationship Management, for gaining greater insight to acquire, develop and sustain valuable customer relationships

mySAP ERP, a suite of applications that tie together core applications of enterprise management, including financials, human capital, supply chain and procurement

SAP NetWeaver, the open, standards-based technical platform for easily integrating SAP and non-SAP applications

Innovative delivery. Accenture Application Development and Management and Business Process Outsourcing services, based on the alliance's portfolio of solutions, help bankers operate, maintain and enhance their systems and business processes for the highest flexibility at a low and predictable cost.

Highly efficient implementation. Accenture's experience as SAP's largest international development partner and a preferred integrator of SAP solutions combines four primary capabilities to optimize your SAP investment and mitigate the risk inherent in large-scale implementations:

Deep Banking Knowledge – across some 16,000 professionals dedicated to Financial Services industry and committed to helping clients achieve high performance. Accenture has worked with 82 percent of the banking companies on the Fortune Global 500

Best People – and the deepest SAP expertise in the world, comprising over 10,000 SAP practitioners, over 1,500 SAP projects and more than 45 SAP for Banking installations

Proven Methodology – honed from more than 25 years delivering large, complex programs, including methodology extensions developed specifically for SAP. It includes the Accenture global Delivery Center Network supporting rapid SAP implementations

Rigorous Program Management – in such areas as quality management, risk management, communications

management at the group and business unit levels which are key factors for a successful implementation. Success is achieved through a well defined change program across people and technology requiring much more than simply "plugging in" a solution

Achieving high performance

The Accenture and SAP alliance helps banks move from an aged, point-solution, high-cost environment to a highly integrated IT environment that yields results:

- Lower total cost of ownership
- Increased speed and rapid ROI
- Streamlined, automated business processes
- Significantly enhanced customer service capabilities
- Deep enterprise and system integration
- Greater flexibility and up-to-date technology platforms
- Enhanced training on software solutions

Bankers are already taking advantage of the Accenture-SAP alliance to gain important advantages. **China Everbright Bank** chose Accenture and SAP to help consolidate financial data, allocate costs and set prices more efficiently. The bank also expects to improve its budget planning processes and its interest rate and liquidity risk management. Wanting to concentrate on its core competencies and reduce its costs, **Deutsche Bank** is tapping the Accenture-SAP alliance for its procurement processing.

The collective might of the Accenture-SAP alliance brings clarity to business transformation in the quickly changing banking industry. Bankers can trust Accenture and SAP to help them stay ahead of the curve.

For more information on how the Accenture-SAP alliance may help your business, contact Eric A. Livingston at eric.a.livingston@accenture.com or Gerhard Hafner at gerhard.hafner@sap.com.

About Accenture

Accenture is a global management consulting, technology services and outsourcing company. Committed to delivering innovation, Accenture collaborates with its clients to help them become high-performance businesses and governments. With deep industry and business process expertise, broad global resources and a proven track record, Accenture can mobilize the right people, skills, and technologies to help clients improve their performance. With more than 100,000 people in 48 countries, the company generated net revenues of US\$13.67 billion for the fiscal year ended August 31, 2004. Its home page is www.accenture.com.

About SAP

SAP is the world's leading provider of business software solutions. Today, across all industries more than 26,150 companies in over 120 countries run more than 88,700 installations of SAP® software. With subsidiaries in over 50 countries, the company is listed on several exchanges including the Frankfurt stock exchange and NYSE under the symbol "SAP." (Additional information at <http://www.sap.com>)

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