



*High performance. Delivered.*

Core Banking

## SAP and Accenture Offer Core Banking Solutions to Help Achieve High Performance

In the past decade, banks have focused on differentiating themselves by adding new channels, new products and new segments. In many cases, the result has been a dramatic increase in back office and IT complexity, with the consequent stagnating efficiency metrics.

Many bankers recognize that industrializing the bank will be instrumental in revitalizing efficiency. To achieve industrialization, it will be decisive to successfully complete initiatives addressing:

- Customer centricity
- Business growth
- Increased automation
- Cost reduction
- Operational efficiency
- Risk containment

As Core Banking systems are the technical heart and lungs of these initiatives, executives are realizing that, rather than a distant goal, optimizing the back office must be at the top of their immediate strategic and operational agendas.

In addition, there is a tremendous opportunity for banks to outperform by being differentiated in the marketplace, while having an efficient and simple operating model.

The Accenture-SAP alliance for banking can help.

**Accenture and SAP have come together to offer powerful Core Banking solutions that help bankers shift to customer-focused environments, enabling High Performance over the long term.**

With a combined 30 year track record and joint work with more than 1,000 leading financial services institutions, Accenture and SAP have the world-leading experience bankers can count on to remain competitive.

The joint offering of SAP and Accenture paves the way to banking industrialization. It provides the capacity to quickly respond to current and future market demands through simplifying the scene across channels, thereby reducing costs.

Core Banking activities encompass Transactional Banking, Analytical Banking and Customer Centric Banking in SAP's solution portfolio. Whereas SAP Analytical Banking provides all tools to manage risk and regulations, SAP Transactional and Customer Centric Banking comprises:

- Deposits Management, a modular, scalable and proven deposits processing system with strong product configuration capabilities
- Loans Management, for full lifecycle loans processing
- Collateral Management, a single-source application for retail and wholesale operations, supporting Basel II
- Payment Engine, a straight-through processing platform for all types of payments

- Account Origination, a comprehensive, cross-product, and sophisticated new tool
- Financial Customer Information Management, a customer-centric client database

All of these components and their related business processes are integrated under a powerful Branch Teller solution, a single work tool that allows users to concentrate on value-added sales and service functions.

The solution's open architecture, enabled by SAP NetWeaver and its enterprise service oriented design, makes the best use of existing platforms and provides the basis for greater componentization and reuse across multiple systems.

Modular, scalable and proven, the system is equipped with key functions and features for fully automated processing:

- Real-time, online, with 24x7 availability, allows banks to run end-of-day processing in parallel with posting activities, for a significant reduction in the complexity of posting-control processes
- Flexible product-configuration tools to configure new processes without modifying system code, allowing quick and decisive reactions to market trends
- Maximum degree of automation, reducing time-consuming and costly manual workload
- Enterprise integration into existing SAP and non-SAP IT landscapes, allowing banks to view their customers holistically and reuse the data flows
- High volume capability to process millions of transactions per hour
- Scalable and flexible infrastructure, allowing a gradual migration from existing systems and applications
- Proven multi-lingual and multicurrency capabilities, supporting market expansion
- Multi-bank capabilities, to support a variety of operational and run options

## Delivery excellence

With Accenture, bankers have the benefit of an experienced guide in transforming their business. Combining components to optimize banks' SAP investment and to mitigate the risk inherent in large-scale implementations:

**Deep Industry Knowledge** – with more than 16,000 financial services professionals committed to helping clients achieve high performance. Accenture has worked with 82 percent of the banking companies on the Fortune Global 500

**Best People** – the deepest SAP expertise in the world, with over 10,000 SAP practitioners, over 1,500 SAP projects, and more than 45 SAP installations for banking clients. In addition, Accenture is the largest SAP development partner in financial services

**Proven Methodology** – honed from over 25 years of delivering large, complex programs. Accenture can draw from a wide variety of proprietary design and development assets, some specifically for SAP. The Accenture global Delivery Center Network supports rapid, efficient SAP implementations

**Rigorous Program Management** – Accenture's delivery methods and joint Accenture and SAP implementation teams help banks to lower and manage transformational risk

## Achieving high performance

With the Core Banking capabilities enabled by Accenture and SAP, banks gain results that mean better operations and competitive business advantage:

- Greater automation and better straight-through processing, for dramatic gains in productivity and efficiency
- Faster entry into new markets and introduction of new, more differentiated and services via flexible configuration tools
- Operational excellence through 24x7 real-time processing and improved customer service
- Increased retention and sales uplift resulting from enhanced customer servicing capabilities
- Lower business application total cost of ownership, through such capabilities as pre-configured standardized core business processes, application consolidation, elimination of redundant activities
- Reduced integration timeframes for business acquisitions
- Maximized return on investment, with optimal payback

Bankers can count on Accenture and SAP to help them gain new Core Banking processing capabilities that support innovative business strategies with minimal time, resources and risk.

For more information on how the Accenture-SAP alliance can help your business, contact Dan Steinman at [dan.p.steinman@accenture.com](mailto:dan.p.steinman@accenture.com) or Gerald Faust at [gerald.faust@sap.com](mailto:gerald.faust@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](http://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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