



High performance. Delivered.

Payment Processing

Transforming Bank Payment Processing with Accenture and SAP

Progressive banks are recognizing the rationale for restructuring their payment value chain. Customers, with technological power at their fingertips, are substituting check payments for electronic transfers, mobile payments and direct debits. Meeting new regulatory requirements and standards, such as the Standard European Payment Area and Check 21, dictate change. Then, aging, multiple, fragmented and manual payment processing systems are causing high operational and maintenance costs and even leakage in the banks overall liquidity systems.

Accenture and SAP are working together to help bankers become transaction banking services providers with the payment processing flexibility they need for profitable, high performance banking.

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 in a deregulated environment.

Flexible payment processing

The SAP Payment Solution delivered by Accenture helps banks use technology to handle high volume payment transactions at great speed and accuracy—enough to react with new services when needed and giving customers the bank payment ease that builds loyalty.

With this multi-channel payment solution, banks gain highly flexible payment and cash management capabilities through key feature and functions including:

- Real-time, online and 24x7 processing
- Rule-based workflow
- Integration into existing IT landscapes
- Straight-through processing toolkit with advanced exception handling for none STP transactions
- Data warehouse and Reporting
- Support for several parallel deposit management systems
- Advanced, scalable architecture, enabled by SAP NetWeaver, suitable as a basis for further value-added services in the area of financial supply chain integration for bank customers

In essence, the Accenture-SAP solution helps bankers gain one single payments platform to support domestic and SEPA payment transactions for retail, across multi-channel, multi-entity, multi-currency, multi-language and multi-time zones.

Risk-averse solution delivery

With Accenture, bankers have the benefit of an experienced guide in transforming their payment processing environments. At Accenture, several components come into play to not only optimize banks' SAP investment but to also mitigate the risk inherent in large-scale implementations:

Deep Industry Knowledge – across some 16,000 dedicated professionals within the Accenture Financial Services industry practice. 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, comprised of over 10,000 SAP practitioners, over 1,500 SAP projects, and more than 45 SAP installations for Banking clients

Proven Methodology – honed from more than 25 years of delivering large, complex programs, including IT design and development assets (a number of proprietary tools and some specifically for SAP). The Accenture global Delivery Center Network supports rapid, efficient SAP implementations

Rigorous Program Management – in such areas as standard quality assurance and management, risk management and communications management, all critical to a successful SAP-based initiative

Accenture's implementation methods help banks lower and manage transformational risk. For example, a bank may migrate its legacy payment systems step-by-step and, therefore, avoid high-risk reprogramming efforts in the legacy area.

High performance results

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

Lower total cost of ownership through such capabilities as standard and simplified processes, application consolidation and elimination of redundant activities

Increased capacity for handling high payment volumes

Faster entry into new markets and introduction of new products and services using flexible configuration tools

Better customer relationships resulting from enhanced and expanded customer services capabilities across the enterprise

Greater automation with maximized straight-through processing rates, providing dramatic gains in productivity and efficiency

Reduced time to integrate new business acquisitions with post-merger payment

More cost-efficient compliance to new regulations

Maximized return on investment with payback in two to three years

Bankers can count on Accenture and SAP to help them craft innovative payment processing capabilities that extend customer services, exposing business functions typically reserved for back-office clerks to bank customers, and thus grow the bottom line.

For more information on how the Accenture-SAP alliance may help your business, contact Jens Hanker at jens.hanker@accenture.com or Mark Melillo, mark.melillo@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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