



High performance. Delivered.

Deposits

Shift to Real-time Bank Deposit Processing with Accenture and SAP

Navigating intense competition and new regulations, bankers must use technology to handle high volume account transactions more efficiently. At the same time, banks need to encourage customer loyalty with new products and services that put more immediate account control in the hands of customers. Stumbling blocks for many banks include inflexible systems with limited functionality, batch processing in a real-time world, and redundant architectures that create scalability, integration, and expansion issues, and high operating costs.

The Accenture-SAP alliance for banking can help improve business performance in this area. Accenture and SAP have come together to offer sophisticated solutions that help bankers provide customer-focused transaction processing.

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 trust to achieve high performance in bank deposit processing and remain competitive in a deregulated environment.

Flexible, integrated deposit processing

SAP's Deposits Management offers banks capabilities for integrated deposit processing across the whole spectrum of deposit accounts and related debit and credit card management. Modular, scalable and proven, the system is equipped with key functions and features for fully automated processing of deposit agreements and data:

On-line, Real-Time Processing and Performance, with 24x7 availability, allowing banks to run end-of-day processing in parallel with posting activities, resulting in significant reduction in the process complexity and enhanced information availability to match customer demands

Product-configuration tools that freely define and configure new products without modifying system code, allowing quick and decisive reactions to market trends

Sophisticated posting-control to guarantee a smooth and controlled handling of millions of accounts and transactions

Enterprise integration into existing SAP and non-SAP IT landscapes through open and accessible interfaces allowing banks to view their customers holistically and reuse the data flows

High volume capability to process millions of deposits per hour

Scalable and flexible infrastructure, allowing a gradual migration from existing systems and applications

Maximum degree of automation, reducing time-consuming and costly manual workload

Proven multi-lingual and multi-currency capabilities, supporting market expansion well beyond North America

By automating and streamlining deposit processes, resources that once handled manual tasks can be deployed to revenue-generating activities. Then, the solution's open architecture, enabled by SAP NetWeaver®, makes best use of existing platforms and provides the basis for an open, integrated and common IT infrastructure.

Risk-averse solution delivery

With Accenture, banks have the benefit of an experienced guide in transforming their business to real-time deposit processing. 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 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, 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, use of hosted solutions allows you to save time, conserve resources and focus on your core banking competencies.

Achieving high performance

With Accenture, SAP and their Deposits Management solution, banks gain results that mean better operations and competitive business advantage:

Increased revenue per customer that supports organic growth

Faster entry into new markets and introduction of new, more unique products and services via flexible configuration tools

Better customer relationships with increased retention and sales uplift resulting from enhanced customer servicing capabilities across the enterprise

Lower total cost of ownership of business applications, through such capabilities as standardized core business processes, application consolidation and elimination of redundant activities

Greater automation and better straight-through processing that provide dramatic gains in productivity and efficiency

Reduced time to integrate new customer or business acquisitions

Maximized return on investment with payback in two to three years

Bankers can trust Accenture and SAP to help them gain new deposit processing capabilities that support innovative business strategies with minimal time, resources and risk. At the same time, banks can build the customer relationships they need to grow and prosper.

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

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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