

## SAP for Banking



### **SAP® ACCOUNT MANAGEMENT FOR BANKING**

**GIVES YOU A HEAD START IN CONTRACT  
AND TRANSACTION SERVICES**

**Under intense pressure to cut costs, banking institutions need IT architectures that are technically capable and open to new business models, as shown by the trend to outsource business areas. The business area of contract and transaction services must offer mass and real-time processing, high performance, and quick reaction to product changes. The SAP® Account Management for Banking solution helps you meet these challenges and places your bank way ahead of competitors.**

There is no question about it – in today's highly competitive business environment, banks are cutting costs in a number of ways. One trend in banking is to break up value chains through business-area outsourcing. This dividing of processes leads to technical componentization, to ensure maximum utility of software-development efforts. Across the board, banks are scaling up processes and consolidating operations to improve efficiency and save costs.

Changes such as these increase the already large volumes of data that you need to process at the highest performance levels. And, to remain a step ahead of your competitors, you have to continually offer new products and services. So you also need to have product-design tools that help you meet your time-to-market requirements. In short, you need software that not only meets, but also excels in addressing all of these demands. The SAP® Account Management for Banking solution, an offering from the SAP for Banking set of solutions, is the answer.

## **CAPABILITIES OF SAP ACCOUNT MANAGEMENT FOR BANKING**

SAP Account Management for Banking proves to be the most cost-efficient bank accounting system for balance-based products of large retail and private banks. The application fully supports checking and savings account products as well as debit- and credit-card products. It is designed for high-performance mass processing.

To support contract and transaction services, SAP Account Management for Banking enables key scenarios for automated posting and highly efficient postprocessing, as well as for opening, settling, and closing account or card contracts. While providing you with all the functions you need today, SAP Account Management for Banking accommodates future market changes, providing the functionality to generate new types of products and to adapt existing products.

The solution not only offers state-of-the-art capabilities, but also includes the following decisive competitive advantages for companies in the banking industry.

### **Full Integration and Low Levels of Migration Risk**

SAP Account Management for Banking is designed to integrate harmoniously into existing SAP and non-SAP IT landscapes through open and accessible interfaces. It fully supports the integration of new technologies. Since incremental steps are possible during migration, the modifications can be virtually transparent.

### **Real-Time Processing and Performance**

SAP Account Management for Banking is capable of real-time online processing and is available 24 hours a day, 7 days a week. This allows you to run end-of-day processing parallel to posting and, consequently, there is a significant reduction in the complexity of posting-control processes. The solution is designed to manage many millions of accounts and allows for the processing of millions of payments per hour.

### **Time-to-Market Product Launches**

SAP Account Management for Banking offers a tool that enables you to launch products with rapid time to market, since it is designed to configure new products without modifying your system's code. This product-configuration tool, which accesses a library of possible features, allows for quick and decisive reactions to market trends, so that your sales force and back-office staff are well equipped to perform the tasks involved in product launches.

### **Customer-Centric Posting Control**

For most banks, the processing of posting-control items is labor- and cost-intensive. However, with the automation and streamlining of posting-control processes, employees who once handled these tasks can now be deployed to work on revenue-generating activities.

SAP has developed a framework of rules that are bank segment-oriented. These posting-control rules enable a bank to define which posting errors are to be processed automatically. Consequently, the amount of manual exception handling can be minimized to result in significant cost cutting.

To achieve maximum efficiency in the manual processing of posting-control items, SAP has developed the posting-control office, software that provides employees with all the information they need for this process, again reducing costs.

For the administration of locks and their underlying business events, such as garnishment, death, insolvency, and low credit rating, SAP Account Management for Banking includes posting lock management. It enables bank employees to set a central lock for all accounts, checks, and debit and credit cards owned by a customer, or to set a single lock. It enables you to reduce your employees' manual workload, which leads to crucial cost savings.

## **THE UNIQUE VALUE PROPOSITION OF SAP ACCOUNT MANAGEMENT FOR BANKING**

SAP gives you a distinct competitive edge in the contract and transaction services area, as follows.

### **Minimized Total Cost of Ownership**

SAP Account Management for Banking is a very cost-effective IT investment providing the maximum degree of automation that can reduce your manual workload. Redundant processes can be abolished and remaining processes can be streamlined. Moreover, SAP Account Management for Banking holds your maintenance costs to a minimum.

### **Cost-Efficient Scalability**

The high scalability of SAP Account Management for Banking has been proven in the production environments of major European top-tier banks that manage several million accounts and process millions of payments per day. This degree of scalability is a milestone achieved only by SAP software.

### **Exclusive Sales Opportunities**

The product-configuration tool of SAP Account Management for Banking enables you to create and deliver new products without modifying your system's code. This means you can dominate new product segments before your competitors even get a foothold.

### **Real-Time Processing**

SAP Account Management for Banking processes your data in real time. This means you do not need downtime to handle batch processing, as your competitors most likely do.

### **Performance**

SAP Account Management for Banking also excels in mass-processing performance. No other IT company has products that can match the performance numbers of SAP software while providing the range of functionality offered by the SAP Account Management for Banking solution.

### **Full Integration**

SAP Account Management for Banking is designed to ensure full integration in both SAP and non-SAP environments. The application also aligns with the SAP NetWeaver™ platform, the open integration and application platform that reduces total cost of ownership. SAP Account Management for Banking with SAP NetWeaver presents the most powerful cost-cutting combination for the banking industry.

### **Vendor Credibility**

SAP has a more than 30-year track record for delivering standard solutions that meet the needs of its customers. You can rely on us.

## **FURTHER INFORMATION**

To learn more about the SAP for Banking set of solutions and the SAP Account Management for Banking solution, please contact your local SAP sales executive.

THE BEST-RUN BUSINESSES RUN SAP

