

mySAP.com<sup>®</sup>  
E-Business Solutions



**mySAP<sup>™</sup> BANKING**

THE BEST-RUN E-BUSINESSES RUN SAP



## **SOLUTIONS FOR THE *NEW*, NEW ECONOMY (YOU KNOW, THE PROFITABLE ONE)**

Sketchy business plans, empty IPOs, and red ink are out.

Customer satisfaction, informed decisions, and bottom-line results are in. SAP® is dedicated to helping companies and their employees, customers, and partners collaborate and succeed in this *new*, New Economy. With the mySAP.com® e-business platform, SAP delivers the solutions, technologies, and services companies need to work together toward common goals.

The mySAP™ Banking solution delivers tools and automated processes designed specifically to run a banking organization – efficiently and profitably. It's the unified power of SAP's leading industry expertise with the best e-business technology available today.

# **BANKING ISN'T WHAT IT USED TO BE (IT'S BETTER THAN EVER)**



For banks, the *new*, New Economy is a time of rapid change, tougher competition, shrinking margins, new technologies. All while customers become more demanding – and less loyal.

There has never been a better time for mySAP Banking.

This comprehensive, Web-empowered solution helps you take your business into a new era of banking, one in which your organization is more integrated, more collaborative, more customer-centric, and more profitable than ever before.

No wonder mySAP Banking is the choice of leading banks around the world – large and small.

## **EVERYTHING YOU NEED TO BUILD A STRONGER FUTURE**

mySAP Banking can help your bank improve every aspect of its operations.

At the front lines of customer service, it delivers a single view of the customer – wherever you interact with your customers and across all lines of business – so you can provide the type of customer-intimate service that enables cross-selling and builds stronger relationships.

In the back office, mySAP Banking manages every aspect of your organization, from core banking processes to enterprise management. It integrates processes across your entire organization and links the front and back office – including non-SAP systems.

At the employee desktop, it harnesses the mySAP Enterprise Portals to give users the information, applications, and services they need to do their jobs so everyone – inside and outside the enterprise – can collaborate to achieve better business results.

And at the executive level, mySAP Banking offers a full complement of high-performance capabilities for strategic planning, financial accounting, cost control, and enterprise-wide reporting, plus key, industry-specific components for profitability analysis, risk analysis, customer relationship management, and fully integrated customer account systems.

It's just what you need to take on the many challenges of the future. And win.

## E-BUSINESS MADE EASY



The mySAP.com e-business platform is a family of solutions and services that empowers employees, customers, and business partners to collaborate successfully – anywhere, anytime. This platform can be tailored to suit the requirements of any industry. And no other provider can deliver the degree of industry-specific expertise that SAP brings to its e-business solution. The result is mySAP Banking, which provides powerful e-business tools:

**mySAP™ Customer Relationship Management (mySAP™ CRM)** gives you state-of-the-art features and functions to provide the kind of service that helps you attract and retain customers. It delivers the customer-centric solutions you need to plan, build, and maintain profitable customer relationships. It enables you to dynamically and flexibly access SAP and non-SAP solutions through one single interface.

**mySAP™ Business Intelligence (mySAP™ BI)** delivers the information you need to run a banking organization. Access information on customer demand trends, profitability, and other key performance measures. mySAP BI delivers information – integrated seamlessly across mySAP.com solutions and non-SAP components – exactly how you want it.

**mySAP™ Financials** can help you process and interpret financial data, handle financial transactions, and communicate with external stakeholders. With its enormous processing capacity, mySAP Financials delivers company-wide control and integration of financial information so you can make sound strategic decisions. And because everything is integrated, you only enter data once. That means all information is always up-to-date.

**mySAP™ Enterprise Portals** is a role-based, enterprise portal that gives you personalized access to information, applications, and services inside and outside the enterprise – anywhere, anytime. And because it's fully Web-empowered, it encourages new forms of collaboration with colleagues and business partners. mySAP Enterprise Portals comes ready to run with generic roles, but you can create customized roles to fit a broad range of tasks.

**mySAP™ E-Procurement** is the fastest, most secure, and most cost-effective way to buy goods and services for your organization. With mySAP E-Procurement, you see the entire process: monitor vendor and cost center trends, manage strategic suppliers, participate in online actions, even collaborate with vendors for in-kind replacement in the event of a loss. Whether you're buying or selling, mySAP E-Procurement integrates every step of the process.



# A BANKING SOLUTION THAT'S HOLISTIC . . . NOT FULL OF HOLES

In the *new*, New Economy, your bank needs to control costs, consolidate operations, manage global operations – and satisfy customers – all while adapting to new technologies and extending operations to the Internet.

What you need is mySAP Banking.

mySAP Banking offers a robust environment for managing every area of your organization, delivering a wide range of business benefits that include:

## IMPROVED ENTERPRISE MANAGEMENT

- Increased profitability through informed business decisions
- Enhanced identification and exploitation of business opportunities
- Improved understanding of the profitability of distribution channels, organizational units, products, clients, and more
- Consistent information from a single data source, enabling multidimensional analysis
- Best-practice funds transfer pricing methodologies through integrated business intelligence
- Increased ability to identify, measure, and manage market and default risk across the enterprise
- P&L, liquidity, GAP, and NPV simulations over any desired time period, based on any kind of scenario
- Increased ability to control overhead costs using integrated activity-based costing

## STRONGER CUSTOMER RELATIONSHIPS

- Enhanced understanding of customer profiles, usage patterns, and individual needs
- Increased capabilities for targeted marketing programs supported by comprehensive analytical tools
- An open, cross-bank platform for collecting all customer information from various systems, providing you with a unified view of each customer
- Improved customer service and responsiveness

- Greater flexibility to adapt processes to meet customer expectations
- Better personalization of product offerings
- Increased capabilities for targeted marketing programs

## BETTER MANAGEMENT OF CORE BANKING PROCESSES

- Customer-focused transaction-processing environment
- Increased support for product innovation
- Faster development and introduction of new products and services, using a wide array of distribution channels
- Scalable and flexible infrastructure, allowing a gradual migration from existing systems and applications
- Automated, consolidated, and integrated back-office processing
- Enhanced global operations in multiple currencies, jurisdictions, and languages
- Faster and more cost-efficient processing of financial transactions

## ADVANCED E-BUSINESS CAPABILITIES

- The ability to create e-banking portals based on Internet standards, such as XML
- Access to sophisticated security technology, such as secure sockets layer (SSL)
- Opportunity for collaborative interaction among business partners, resulting in reduced costs and improved customer service
- Integration of front-office e-business applications with back-office systems, delivering seamless, straight-through processing

## IMPROVED OPERATIONS

- Comprehensive functions across all areas of business support
- Support for multiple activities across cost centers, profit centers, and market segments
- Improved management of human resources and real estate activities
- Optimization of purchasing and fixed-asset processes

## AN INVESTMENT YOU CAN BANK ON



mySAP Banking is a sound investment in your company's future, delivering a faster return in several important ways:

- Reduced expenses through automated, Web-based processes and through collaboration with key business partners
- Improved efficiency and compliance with straight-through processing
- Better analysis of operating costs and trends
- Real-time details on which areas have higher-than-anticipated costs
- Lower costs for managing legacy applications and their interfaces

### FACE THE FUTURE WITH CONFIDENCE

mySAP Banking is the powerful e-business solution that can help you compete and succeed in the *new*, New Economy – you know, the profitable one.

For more information on how this unique solution can help your company achieve your goals for customer satisfaction, growth, and profitability, visit our Web site at [www.sap.com/banking](http://www.sap.com/banking)



# COMPARE FEATURES AND BENEFITS AND YOU'LL CHOOSE mySAP BANKING

FEATURE	ADVANTAGE
Product configurator	■ Enables you to design products and services, and requires no programming skills
Account and contract management	■ Helps you monitor and handle the entire life cycle of an account contract
Condition management	■ Makes it easy to define interest, charges, value dates, and other factors
Management of transaction data	■ Handles large volumes of incoming and outgoing payment items 24x7
Periodic tasks and end-of-day processing	■ Efficiently processes account balances, cash concentration, statements, and other key tasks
Profit Analyzer	■ Analyzes the profitability of distribution channels, organizational units, products, clients, and more
Risk Analyzer	■ Provides total bank risk management for all trading and nontrading products
Strategy Analyzer	■ Enables improved business planning through asset liability management
Default risk and limit system	■ Makes it easy to set and capitalize on limits
Financial accounting	■ Enables improved compliance with U.S. GAAP, IAS, and other global standards



THE BEST-RUN E-BUSINESSES RUN SAP



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