



## HP in the Financial Services Industry

### **Market presence: HP at a glance**

HP has a rich heritage in the financial services industry that spans more than three decades and is reflected in a significant presence in all the top 200 banks, the top 50 brokerages, more than 130 of the world's major stock and commodity exchanges, and all of the top 25 insurance companies.

HP's market presence places it among the industry leaders:

- HP powers the world's capital markets;
- HP is a leader in handling debit and credit card transactions and electronic funds transfers;
- HP has deep industry domain knowledge in each of its industry segments: Banking, Payments, Financial Markets and Insurance.

HP has a proud track record of designing, implementing and supporting technology environments to enable financial institutions to optimize their business outcomes.

### **Business Technology for FSI: Optimizing business outcomes**

HP's portfolio of industry-leading solutions, servers, storage, software and services gives it the capabilities and the opportunity to set the agenda for the next generation of IT – Business Technology. Business Technology is an emerging industry trend. It represents a shift from isolated islands of IT in which technology supports the business, to a model in which technology is the business. Technology is increasingly measured in business outcomes – the desired business results from aligning all of the strategic assets of a financial institution to drive profit and growth.

HP Business Technology drives profit and growth by aligning all of a financial institution's strategic assets, providing a real-time, single view of the customer and enabling a consistent customer experience across all channels. HP Business Technology is cost-effective and enables financial institutions to respond to a dynamic marketplace, eliminating regulatory, operational and financial risks.

Business Information Optimization, Business Technology Optimization, and Adaptive Infrastructure are key components of the overall HP Business Technology portfolio and play a significant role in enabling financial institutions to leverage IT to deliver business outcomes.

Within the HP Business Technology portfolio there are showcase solutions specifically designed for the financial services industry that have been proven to solve problems and deliver value. With the power of its portfolio and its deep industry domain knowledge in

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each industry segment, HP helps financial institutions optimize business outcomes in three key areas:

- Accelerate business growth – Outcomes that improve total customer experience, enable new revenue streams, reduce time-to-market, and increase share of wallet and profit per customer.
- Increase efficiency – Outcomes that reduce operating costs, improve operational efficiency, maximize return on investment and minimize payback period.
- Mitigate risks – Outcomes that guarantee regulatory compliance, ensure ongoing business continuity, address security concerns, and reduce operational risks.

HP will continue to invest, innovate and bring new intellectual property to the market to enable financial institutions to optimize their business outcomes.

## **HP Business Technology Portfolio for FSI**

### **Payments:**

#### **HP Open Payments**

HP Open Payments is the umbrella for the following HP initiatives:

#### **HP Open Payments – Target Marketing**

HP, in conjunction with Opsol Integrators Inc., has developed a point solution for analyzing payment transaction processing and making automated recommendations for redirecting these high-value payments in order to increase revenues and lower costs. Open Payments for Target Marketing leverages patented pattern-recognition technology to analyze payments in near real time to significantly increase operational efficiency. The solution's benefits are measurable so customers can easily calculate the return on investment and see the impact on their bottom line.

#### **HP Open Payments - Real Time Financial Services (RTFS)**

HP RTFS enables enterprise-wide, real-time capabilities for both wholesale and consumer payment operations. HP RTFS separates the mission-critical aspects of the hub integration from the non-mission-critical aspects and therefore HP can provide the right platforms, channel applications, middleware and overall total customer experience for customers. HP offers a multi-platform approach to address customer needs complete with legacy interfaces.

#### **HP Open Payments - Business Services Management (BSM)**

HP Software's Business Services Management (BSM) tool can be used to increase end-to-end payments transparency, manage operations risk and build better customer relationships. BSM bridges the gap between business users and IT users so they receive a single perspective of an issue – allowing them to rapidly drill-up or drill-down to fix it. By monitoring and managing payments information using BSM, customers can create real-time transparency in viewing the end-to-end payment processes to better manage their operations, mitigate operational risk and meet their customer's demands.

#### **HP Consumer Payments**

These mission critical environments are normally addressed with the HP NonStop server due to its industry-leading availability and performance. HP has expanded its consumer payments solutions to address the movement towards open systems and also the non-mission-critical aspects of consumer payments – such as cardholder and merchant accounting, customer service, collections – and now has a multi-platform approach to this market. The HP solution suite also includes a robust and innovative approach to fraud detection and control. HP continually monitors the trends in consumer payments and has a focus on micro payments and mobility.

### **HP Payments Outsourcing Services**

HP offers a full spectrum of outsourcing solutions based on collaboration with partners, such as ACI and Diebold. The solutions range from selected services to turnkey solutions to a full business process outsource, and help ensure regulatory compliance and reduce costs.

## **Banking:**

### **HP Open Bank**

HP Open Bank is a services-oriented reference architecture (SOA) that enables financial institutions to integrate delivery channels, business processes, customer data and back-office systems, and provides a real-time, single-view of the customer. HP Open Bank enables financial institutions to enhance total customer experience, increase share of wallet, and create new products and services, while increasing efficiency and mitigating risks.

### **HP Branch Transformation**

HP Branch Transformation enables retail banks to enhance customer services, automate transactions, and integrate sales and delivery applications with scalable, enterprise-wide, and cost-effective solutions encompassing the entire range of branch banking operational technology.

### **HP Core Banking**

HP Core Banking is a cost-effective, customer-centric approach to integrating end-to-end core banking systems for product-development flexibility, integrated channel management, real-time straight-through processing, holistic data management, and end-to-end security – based on the repeatedly successful integration of applications from HP partners like Infosys, Temenos, i-flex and other third parties.

### **HP Business Intelligence/Data Provisioning Solution**

HP helps financial institutions accelerate business growth, increase efficiency and mitigate risks by re-architecting data provisioning and governance. The HP Data Provisioning Solution enables financial institutions to manage data as a strategic asset and address key challenges, including 360 degree view of the customer, organic growth, merger and acquisition integration, compliance, risk management, and enterprise reporting. The solution is powerful yet cost effective because implementing it for any one of these challenges results in an enterprise-wide architecture that can be leveraged to address all of the others. The HP Data Provisioning Solution enables financial institutions to leverage business intelligence applications to optimize business

outcomes.

## **Financial Markets:**

### **HP Exchange Transformation**

HP's support for, and access to, Global Exchanges and Market Infrastructure, is unparalleled. HP has worldwide resources and an expertise pool in technology, best practices and business domain knowledge. The company partners with key tier one providers to offer a comprehensive solution including its portfolio of platforms and operating systems.

### **HP Trading Operations**

HP Trading Operations is an end-to-end solution for trading operations that reduces costs and risks while improving performance and flexibility. The solution suite consists of four modules: Trading Operations Management, Business Continuity for Trading Operations, Trader Desktop and Trading Support Processes.

### **HP Compliance Suite for the financial services industry**

HP Compliance suite is a collection of HP products and services that applies to all regulated financial activity, but impacts financial market firms in particular. The suite meets requirements for better compliance management, enterprise and IT risk management and mitigation, as well as enterprise information retention and utilization. The suite also helps to reduce the cost of achieving and sustaining regulatory compliance.

### **HP Grid Solution**

HP Grid Solution is a software environment for sharing loosely coupled infrastructure and services. HP has the technology and experience to help clients develop and expand a grid. A grid has multiple uses, including acceleration of financial models, rationalizing data access and improving utilization of platforms. HP has helped some of the largest financial institutions in the world to build grids.

## **Insurance:**

### **HP Enterprise Content Management**

HP Enterprise Content Management solutions create a streamlined, single view of the customer that improves customer service, reduces cost, and increases business agility by integrating communication among customers, agents, brokers, call centers, and the Internet, incorporating the flexibility and control of the solution framework as a foundation.

More information about HP in the financial services industry is available at [www.hp.com/go/fsi](http://www.hp.com/go/fsi).

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