

PUTTING PEOPLE BEFORE PROCESS

# Real-Time Banking for a Real-Time World

 TIBCO®  
The Power of Now®

# ALL 5 OF THE WORLD'S LARGEST RETAIL BANKS DRIVE GROWTH WITH TIBCO BPM

## Empowering Growth During Regulatory Change

The retail banking industry is undergoing massive change. While consumers expect better and more convenient banking services, strict regulations are limiting revenue sources. A recent study has estimated that regulatory changes from the CARD Act, the Durbin Amendment, the Dodd-Frank bill, and Regulation E, will cost U.S. issuers – and mainly retail banks – \$25 billion per year in lost revenue<sup>1</sup>.

As a result, financial institutions must identify new ways to generate income. To stay competitive and profitable – while complying with regulation mandates – retail banks are turning to TIBCO's business process management (BPM) solutions and seizing this transition as an opportunity to bring new, differentiated and revenue-rich offerings to market.



## What Does the 'P' in Your BPM Stand For?

The truth is: most companies manage process initiatives by addressing how processes should run. By keeping people at the forefront of design – directing process initiatives toward the value your business provides to customers and modeling processes around the way employees work – your BPM program as a whole can align execution with your strategy to positively impact the bottom line.

Right now, TIBCO's BPM customers are succeeding by improving operational efficiency, increasing business agility, and delivering an integrated customer experience to:

- Accelerate time-to-market of new services that match the way customers are using their money – including mobile banking
- Increase revenue opportunities with a single view of a customer and relevantly cross- and up-sell before they've left any channel – all in automated fashion
- Stay competitive – while quickly and cost-effectively meeting regulation mandates
- Minimize operational risk, prevent fraud and protect customers' assets with secure process control

Together with TIBCO, your business can forge new paths to not only retain existing business, but also attract new customers and deliver top-notch customer service.

<sup>1</sup>The Boston Consulting Group, "Winning After the Storm," February 2011, <http://www.bcg.com/documents/file71194.pdf>

## Deliver a Targeted Customer Experience

Achieve a single, real-time view of your customers and enable information to be consistent and available across all channels. With this elevated transparency, your business can precisely target customers and deliver a stronger, more personalized banking experience.

LCL, a part of the Crédit Agricole group, is using TIBCO BPM to optimize 300 banking processes across 30 service centers. LCL are so confident of a fast turnaround on loan requests that they market a guaranteed 2 days for a go/no go decision, 2 months to initiate the loan, or they refund 200€.

## Enhance Operational Efficiency

Eliminate paper-based processes, accelerate time-to-market of new services, and reduce costs by enabling front-end services to coordinate better with more automated back-office systems.

Barclaycard Germany reduced costs by improving its credit card application process. Speeding processing time from several days to 18 minutes, the company is able to respond more quickly to customers' requests for credit cards.

BNP Paribas, through implementing a BPM Competency Center, is reducing total software costs and minimizing project development and technology operations costs for BPM projects.

"TIBCO's BPM software has enabled us to streamline operations and reduce cycle time. We are so confident of fast turnaround on loan requests that can guarantee two days for a go/no go decisions, two months to initiate the loan, or we refund 200€."

*Philippe Mangematin, head of multichannel information systems, LCL – Crédit Agricole Group*

"Fast processing of new credit card applications is critical to the success of our company. Therefore, the decision to use the BPM approach by TIBCO as part of the restructuring of our card administration system was a strategic investment in our increased competitiveness and secure future."

*Andreas Scholze, IT project manager, Barclaycard Germany*

## Increase Business Agility

Break down silos within your business to improve the quality of process execution and standardize on best-in-class practices across channels and product lines.

DBS Bank use TIBCO BPM to implement strategic initiatives faster and take advantage of market opportunities. The bank has also lowered development costs by 20%, reduced integration maintenance by 50%, and reduced file transfer costs by 50%.

## Achieve Compliance

Efficiently and cost effectively meet regulation mandates while managing change and driving business growth.

AmeriCredit streamlined the validation and processing of 300,000 loan documents per year with TIBCO BPM – while keeping compliance with local regulation. The company is saving approx. \$300 per application.

PruHealth insurance group use TIBCO BPM for detailed documentation and traceability. This supports compliance to the UK Financial Promotions Act. Also, as a result of their process improvements, customer engagement on the web has increased 4X without incremental marketing supporting a 67% increase in business growth with only a 6% increase in head count.

“To be a leading market player, we must act quickly to take advantage of market trends and seize new opportunities. TIBCO enables us to implement strategic initiatives that would have been too expensive in the past. For example, if an organization wants to operate a service in partnership with us – such as payment processing – we can use TIBCO to integrate the necessary systems quickly and to provide that service to the customer at a reasonable cost.”

*Richard Anderson, managing director,  
information technology group, DBS Bank*

TIBCO customers using BPM software to automate the back office have achieved:

- Support costs reduced by over 20% through reuse of technology and processes across channels
- Mortgage application approvals within 2 days regardless of channel
- 50% productivity gain in customer on-boarding process
- Debtor monitoring process costs reduced by 50%
- Fulfillment centers managing 10 million activities per year
- 25% reduction in time to change customer address
- 20,000 back office activities processed per day
- 25 front-end retail banking applications replaced with BPM

#### **About Company**

TIBCO Software Inc. (NASDAQ: TIBX) is a provider of infrastructure software for companies to use on-premise or as part of cloud computing environments. Whether it's efficient claims or trade processing, cross-selling products based on real-time customer behavior, or averting a crisis before it happens, TIBCO provides companies the two-second advantage™ - the ability to capture the right information, at the right time and act on it preemptively for a competitive advantage. More than 4,000 customers worldwide rely on TIBCO to manage information, decisions, processes and applications in real-time. Learn more at [www.tibco.com](http://www.tibco.com).

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