




**SUNGARD** AMBIT

Retail Banking



## **Back-Office Transaction Processing, Multi-Channel Delivery, Card Management and Payments**

The banking arena is intensifying both globally and locally. The ability to attract and retain profitable customers is the lifeblood of any bank, but with increased competition it's only getting harder.

Retail banks around the world are focused on understanding their customers better, across their total relationship, so that they can drive better business strategy, enter new customer and business markets and deliver on growth.

To succeed, you need a 360-degree view of your customer's activity, a means for optimizing multi-channel delivery and the ability to launch new products quickly. However, data proliferation and aging core systems make that difficult.

At SunGard, we're thinking forward to find new ways to meet these challenges. SunGard Ambit delivers solutions that transform retail banking. We help banks to deliver a broad range of products and services for retail banking – including back-office transaction processing, multi-channel delivery, card management and payments.

Our retail banking solutions help our banking customers to leverage distribution channels, increase their share of the customer's wallet, improve customer loyalty and retention and maximize customer lifetime value. We also help them to understand customer, product and channel profitability, enter new markets efficiently and launch products and services quickly to capitalize on new opportunities.

Supporting international banking requirements, our solutions provide straight-through transaction processing, centralized common services, work-flow driven business processing and an enterprise-wide customer data repository.

SunGard's Ambit helps more than 800 banks in 70 countries, including 41 of the world's top 50 banks, achieve their unique business strategies. Each customer varies in size and complexity, but all share a common expectation of excellence, innovation and proven delivery. SunGard is the technology partner that these successful and sophisticated institutions trust.

## CORE BANKING

In today's competitive retail banking industry, banks must ensure their core infrastructure provides the flexibility to readily respond to market changes and customer demands. You must be able to quickly introduce new products, integrate disjointed enterprise data silos and consolidate departmental applications.

As globalization, cross-border consolidations and acquisitions continue, the need for scalability, diversification and differentiation will only continue. Maintaining a core banking infrastructure that consolidates your different operations and departments and streamlines all your back-office operations is key.

Core banking transformation is one of the most daunting challenges a bank can face. Whether your bank is contemplating a 'rip and replace', an implementation of a 'bank-in-a-box' or a more selective replacement of critical components, SunGard can help.

SunGard Ambit serves the core banking requirements of banks worldwide. Banks rely on SunGard for straight-through transaction processing, across front-to-back office operations, with on-line real-time processing capabilities.

Supporting multi-currency, multi-language international banking requirements, Ambit Core Banking is SEPA compliant. Each module or application utilizes a common set of enterprise-wide customer definition and product parameters, to

ensure seamless integration of your customer activities and processes. Each module supports the entire life cycle of a product with comprehensive enterprise integration across customers, product, risk and accounting control.

## CUSTOMER SERVICE MANAGEMENT

Rapidly changing customer demographics, sophisticated business needs and margin pressures in an industry characterized by increased regulation, globalization and continuous M&A activity are forcing banks to improve their operations and rethink their customer acquisition and retention strategies. Selling increasingly commoditized products and outward-bound, document-based transaction processing at customer touch points are not enough to compete effectively.

Customers want convenient, secure access and they want their bank to know who they are. To attract and retain profitable customers you must deepen your customer relationships and enrich the customer experience. This means offering a complete range of integrated banking services and channels, from branch networks and call centres to ATMs, internet and mobile banking. It also means providing the right products, services and channels. You must be able to view disparate customer data, analyze the information, identify opportunities and launch customer programs that are targeted to suit your customer's banking needs.





SunGard can help. SunGard Ambit helps banks deploy the most appropriate business services for their customers across multiple channels. Providing a single view of the customer across the whole enterprise, SunGard Ambit also facilitates integrated customer communications and marketing campaigns that are driven by user-configurable business process flows and rules. Developed on SOA and BPM principles, Ambit Customer Service Manager helps enable the smooth transition of customer service from sales to origination and fulfillment.

"AMBIT CORE BANKING WILL HELP US SEE A COMPLETE PICTURE OF THE PROFITABILITY OF OUR OFFSHORE BANKING BUSINESSES. ITS CENTRALIZED DATA AND STRAIGHT-THROUGH PROCESSING CAPABILITY WILL IMPROVE THE EFFICIENCY OF OUR OPERATIONS AS MULTI-SITE TRANSACTIONS ARE PROCESSED REALTIME ACROSS GEOGRAPHIES."

EDWIN S.S. SONG  
SENIOR VICE-PRESIDENT AND GENERAL MANAGER,  
IT DEPARTMENT, BANK OF TAIWAN

## CARD MANAGEMENT

As consumer spending on debit and credit cards dramatically increases across the globe, retail banks are under enormous pressure to make immediate and evident profits from their card operations. For existing card issuers, the question is how to increase the profitability of their current card operations. Whilst for new card issuers, the challenge is how to get card products noticed amidst the huge range of product offers available to consumers. Revenue is expected to grow whilst expenses are contained.

SunGard can help. SunGard Ambit provides a card and payment solution for banks that supports the major card payment networks. Ambit Card Management provides secure transaction authorizations, dispute and chargeback management, merchant account management, and payments and collections management. We can help you to increase revenues and reduce operating expenses through



a customer-centric approach that provides you with a powerful marketing strategy – thereby helping to increase your competitive advantage.

## MESSAGING

Industry initiatives such as SEPA, Target2 and the evolution of SWIFTNet are causing banks to reevaluate the way they connect systems within their firewall to the ecosystem of trading partners, customers, and market infrastructures outside the firewall. As new message standards and new networks and infrastructures continue to evolve, banks who can add additional formats and integrate new networks and systems will gain a “first mover” advantage.

SunGard can help. SunGard Ambit works with banks to take advantage of their existing infrastructures and comply with future industry developments such as SEPA. Ambit Messaging enables banks to connect to a range of market infrastructures, including SWIFTNet (FIN, FileAct, InterAct), Central Banks, ACH and local clearing networks. The solution combines traditional high performance infrastructure gateway capabilities such as queue management, STP, message routing, translation, and formatting with an unparalleled component-based architecture.

## PAYMENTS

Transaction processing is a key consideration for retail banks. Initiatives such as SEPA, Target2, real-time liquidity management, SWIFTNet services and connectivity are resulting in a more complex payments landscape that is becoming increasingly difficult to navigate. The challenge for banks is how to maintain a competitive advantage in a world of reduced payment margins, increased transaction complexity, changing standards and increased regulation.

SunGard can help. SunGard Ambit provides consolidated payments processing onto a central platform,

helping financial institutions achieve higher straight-through processing levels, real-time visibility and reduced costs. We provide the basic ingredients for SEPA compliance. We also help to pave the way for the consolidation of payment streams into a single platform, as well as the delivery of value-added services including invoicing, remittance advice handling and reconciliation services. Consolidation into an adaptable central SEPA payments platform not only brings efficiency gains, but also high STP levels and end-to-end enterprise wide transparency.

## RECONCILIATION

Industry initiatives are shortening settlement windows and heightening risk exposure and regulatory controls. For retail banks the need to perform pre- and post-settlement reconciliation, text matching for confirmations and intra-day advices and financial matching for cash and posttrade securities items is paramount.

SunGard can help. SunGard Ambit provides an enterprise-capable reconciliation system that consolidates the reconciliation and exception management process across multiple, disparate lines of business and products/instruments on a single platform. Enterprise-wide standard processes and metrics result in increased control and consistently high quality customer delivery.



Our solution implements control processes across the transaction management organization, helping you to comply with regulatory requirements.

## REPORT & DOCUMENT ARCHIVING

Increased regulation is changing the way banks maintain and store report and document based information. Today, many banks maintain their reports and documents from transaction processing systems across the enterprise to help control, manage, and support key functions. While these reports and documents are difficult to manage and use, the information they hold is so powerful that significant resources are often devoted to their manual analysis.

Many banks also output and distribute this information on paper or on traditional COLD (Computer Output to Laser Disk) solutions which simply indexes and stores reports electronically. Neither approach allows information to be intelligently queried to obtain the real answer that management and/or the customers require.

"AMBIT CUSTOMER SERVICE MANAGER IS A KEY COMPONENT OF OUR OVERALL BRANCH STRATEGY. WITH AMBIT CUSTOMER SERVICE MANAGER, OUR TELLERS WILL HAVE A 360-DEGREE VIEW OF CUSTOMERS, WITH ACCESS TO VIRTUALLY ALL INFORMATION WE HAVE ABOUT THE CUSTOMER AT WHICHEVER BRANCH THE CUSTOMER CHOOSES TO VISIT. THIS WILL ENSURE THE BEST PRODUCTS AND SERVICES ARE PROVIDED AT THE MOST EXPEDIENT, PROFESSIONAL AND PERSONALIZED MANNER."

MARTINS FREIBERGS,  
HEAD OF PRODUCT AND  
TECHNOLOGY DEVELOPMENT  
SEB UNIBANKA

SunGard can help. SunGard Ambit helps our customers improve their reporting capabilities and access, and reduce the operating and environmental costs associated with paper reports. Ambit Report and Document Archiving enables our banking customers to transform their paper reporting from an offline, static media into a dynamic, intelligent data source with archiving capabilities.

## ENTERPRISE INFRASTRUCTURE

Forward-thinking banks need a solid technology infrastructure that can be modified at speed. Flexibility is key



and the ability to build new applications from existing business components is a good way to maximize technology ROI. Integrating business processes can unlock residual business potential from existing technology investments, without taking a long time. All of this provides the business with faster tools and new ways to monitor business activities. SunGard can help you to make this happen.

SunGard's Infinity is our technology strategy. It has come about because over the past 25 years, we have acquired a vast array of software offerings (just like

many of our customers) and now we are discovering sustainable ways to get them to work together.

Infinity is made up of a Registry of software components, Service Oriented Architecture Governance through our Common Services Architecture, Business Process Management, support and quality assurance through our Center of Excellence and Software as a Service (SaaS) Delivery.

SunGard's Ambit uses Infinity to meet the rapid and ever-changing demands of the global banking industry.



## About SunGard

With annual revenue of \$5 billion, SunGard is a global leader in software and processing solutions for financial services, higher education and the public sector. SunGard also helps information-dependent enterprises of all types to ensure the continuity of their business. SunGard serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies.

SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight-through enterprise processing, treasury management, finance, risk and compliance, including APSYS, BancWare, STeP and System Access.

[www.sungard.com/ambit](http://www.sungard.com/ambit)

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