



Discover Model Bank
Driving value with BIAN

May 2017

Benefits of a Business Capability Framework

Identify business capabilities across the enterprise that are key differentiators and worthy of new investment vs. commodities.

Eliminate duplication, fragmentation and gaps



Maintain awareness of cross-program touch points by viewing all programs through the capability “lens”.

Integration solutions are optimized.



Frame DFS strategies consistently across organization and program boundaries in terms of change to affected business capabilities (people, process, information, technology).



Keep stakeholders “on the same page” when key program investment decisions are made and progress is tracked.



Create a variety of insights

Are we focused on the right aspects of our business relative to our stated strategies?

Could a particular capability be a shared service and not executed differently in each line business?

Do we have the skilled resources required to achieve the desired maturity of our business capabilities?



Ask the right questions

What are our systems’ gaps and redundancies?

Which of our business capabilities require advancement (investment in new functionality)?

Where can solutions be redeployed?

What is the Discover Model Bank (DMB)?

Model Bank



The Discover Model Bank is our adaptation of the BIAN Business Capability Framework.



Architecturally sound



Aligned with Banking Industry and potential Solution Providers



Enables faster System Implementation (fast to market)



Architectural Design that is strategically aligned and sustainable

It is the entire set of business capabilities that Discover uniquely offers to the financial services ecosystem, our customers and business partners.

Discover Model Bank

Business Direction

Corporate Services

Legal Compliance
Internal Audit
Security Advisory
Security Assurance
Continuity Planning

Corporate Relations

Investor Relations
Corporate Relationship
Corp Alliance/Stakeholder
Corporate Communications

Business Direction

Corporate Policies
Corporate Strategy
Organizational Direction
Product & Service Direction
HR Direction
IT Systems Direction
Asset & Liability Mgmt
Property Portfolio

Resource Management

Unit Management

Business Unit Direction	Business Unit Financial Ops
Business Unit Management	Business Unit Accounting
Business Unit Fin Analysis	

Human Resources

Recruitment	Empl Payroll & Incentives
Employee Assignment	Employee Benefits
Employee Evaluation	Workforce Training
Employee Certification	Travel & Expenses
Empl/Contractor Contract	Employee Access
Employee Data Mgmt	

Platform Operations

Systems Assurance	Internal Network Operation
System Deployment	Platform Operations
Systems Operations	Systems Help Desk

Buildings & Equipment

Fixed Asset Register	Utilities Administration
Procurement	Site Operations
Equipment Administration	Building Maintenance
Equipment Maintenance	Site Administration

Finance & Risk Management

Financial Control

Financial Control	Company Billing & Payments
Financial Compliance	Approved Supplier Directory
Financial Statements	Enterprise Tax Admin

Operational Risk

Business Risk Models
Operational Risk Models
Production Risk Models

Group Treasury

Corporate Treasury
Corporate Treasury Analysis
Bank Portfolio Admin
Bank Portfolio Analysis
Asset Securitization

Market Risk

Credit/Margin Management
Gap Analysis
Limit & Exposure Mgmt
Position Management
Economic Capital

Credit Risk

Credit Management
Counterparty Risk
Fraud/AML Resolution

Regulatory Compliance

Regulatory & Legal Authority
Regulatory Compliance
Regulatory Reporting
Guideline Compliance
Compliance Reporting

Operations

Clearing & Settlement (Payments)

Settlement Obligation Mgmt.	Cheque Processing
Order Allocation	ACH Fulfillment
Corresp.Bank Data Mgmt	Transaction Engine
Counterparty Administration	Payment Order
Correspondent Bank	Payments Execution

Custody, Collateral & Documents

Custody Administration	Recovery
Collateral Allocation Mgmt	Document Services
Collateral Asset Admin	Archive Services
Account Recovery	

Accounting Services

Position Keeping	Customer Tax Handling
Customer Position	Commissions
Accounts Receivable	Fraud Detection
Financial Accounting	Account Reconciliation
Reward Points Account	

Operational Services

Customer Billing	Product Combination
Disbursement	Rwd Points Awards & Red.
Collections	Issued Device Admin
Open Item Management	Issued Device Tracking

External Agency

Interbank Relationship Mgmt	Product Broker Agreement
Corresp Bank Rel Mgmt	Sub Custodian Agreement
Syndicate Management	Commission Agreement
Product Service Agency	Contractor/Supplier Agmt

Products

Since Discover is not a full spectrum lending institution we have removed Business Domains and Service Domains that we do not offer to the marketplace, therefore this model is unique to Discover.

Loans & Deposits

Loan	Consumer Loan
Corporate Loan	Mortgage
Corporate Lease	Merchandising Loan
Leasing Item Administration	Leasing
Syndicated Loan	Deposit Account
Fiduciary Agreement	Savings Account
Underwriting	

Corporate Banking

Corporate Current Account
Corporate Trust Services

Cards

Credit/Charge Card	Card Billing & Payments
Card Authorization	Merchant Relations
Card Capture	

Consumer Banking

Current Account	Trust Services
Brokered Product	Remittance
Service Product	Currency Exchange
Sales Product	Bank Drafts & Trnl. Checks

Customers

Party Reference

Party Data Management
Custmer Ref Data Mgmt
Location Data Management

Investment Svcs

Consumer Investments

Relationship Mgmt

Customer Relationship Mgmt
Customer Behavioral Insights
Customer Credit Rating
Customer Agreement
Sales Product Agreement
Cust Prod./Service Eligibility
Customer Precedents
Customer Proposition
Customer Event History

Sales

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Prospect Campaign Exec
Prospect Management
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Product Expert Sales Support
Product Matching
Customer Offer
Spec/Discount Pricing Conds

Customer Orders

Customer Order
Customer Case Mgmt
Customer Case
Card Case

Channels

Informtn. Providers

Public Reference Data Mgmt
Financial Instr Ref Data Mgmt
Financial Market Research
Financial Market Analysis
Market Information Mgmt
Market Data Switch Ops
Information Provider Ops

Cross Channel

Customer Workbench
Contact Handler
Contact Routing
Contact Dialogue
Customer Profile
Party Authentication
Customer Access Entitlement
Transaction Authorization
Channel Activity History

Channel Specific

ATM Network Operations
Advanced Voice Svs Ops
E-Branch Operations
Financial Gateway

Servicing

Contact Center Operations
Point of Service
Interactive Help
Servicing Issue
Servicing Event History

Distribution

Product Inventory Distribution
Correspondence

Business Development

IP & Knowledge

Intellectual Property Port
Management Manual
Business Architecture
Knowledge Exchange

Models & Analytics

Contribution Models	Quant Model
Customer Behavior Models	Trading Models
Credit Risk Models	Fin Inst.Valuation Models
Fraud Models	Market Risk Models
	Liquidity Risk Models

Solution Devel.

IT Stds & Guidelines
Systems Administration
Development Environment
System Development

Product Management

Product Portfolio	Product Quality Assurance
Product Design	Product Training
Production Release	Case Root Cause Analysis
Product Deployment	Product Directory

Marketing & Development

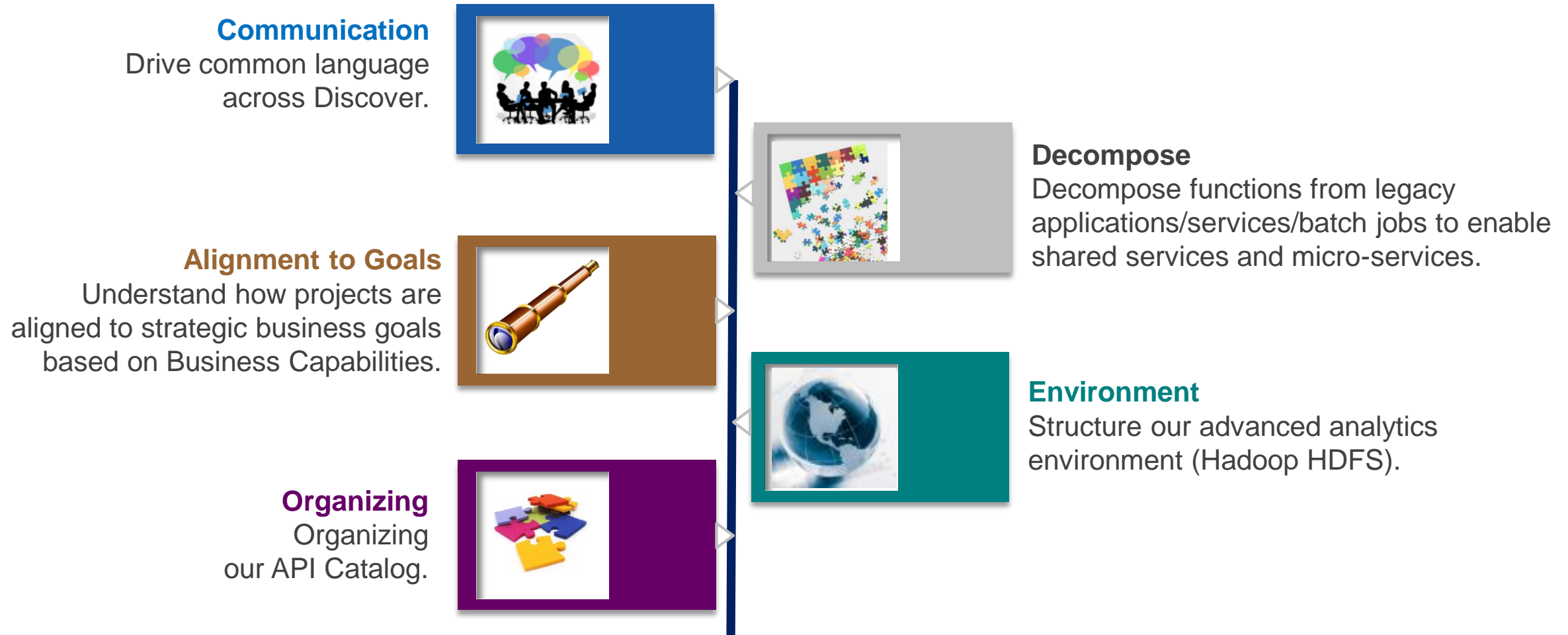
Business Development	Market Research
Customer Portfolio	Market Analysis
Contribution Analysis	Competitor Analysis
Segment Direction	Customer Campaign Mgmt
Brand Management	Customer Campaign Design
Sales Planning	Prospect Campaign Mgmt
Advertising	Prospect Campaign Design
Promotional Events	Customer Surveys

Channel Management

Channel Portfolio	ATM Network Mgmt
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Discover Model Bank – Driving Value with BIAN

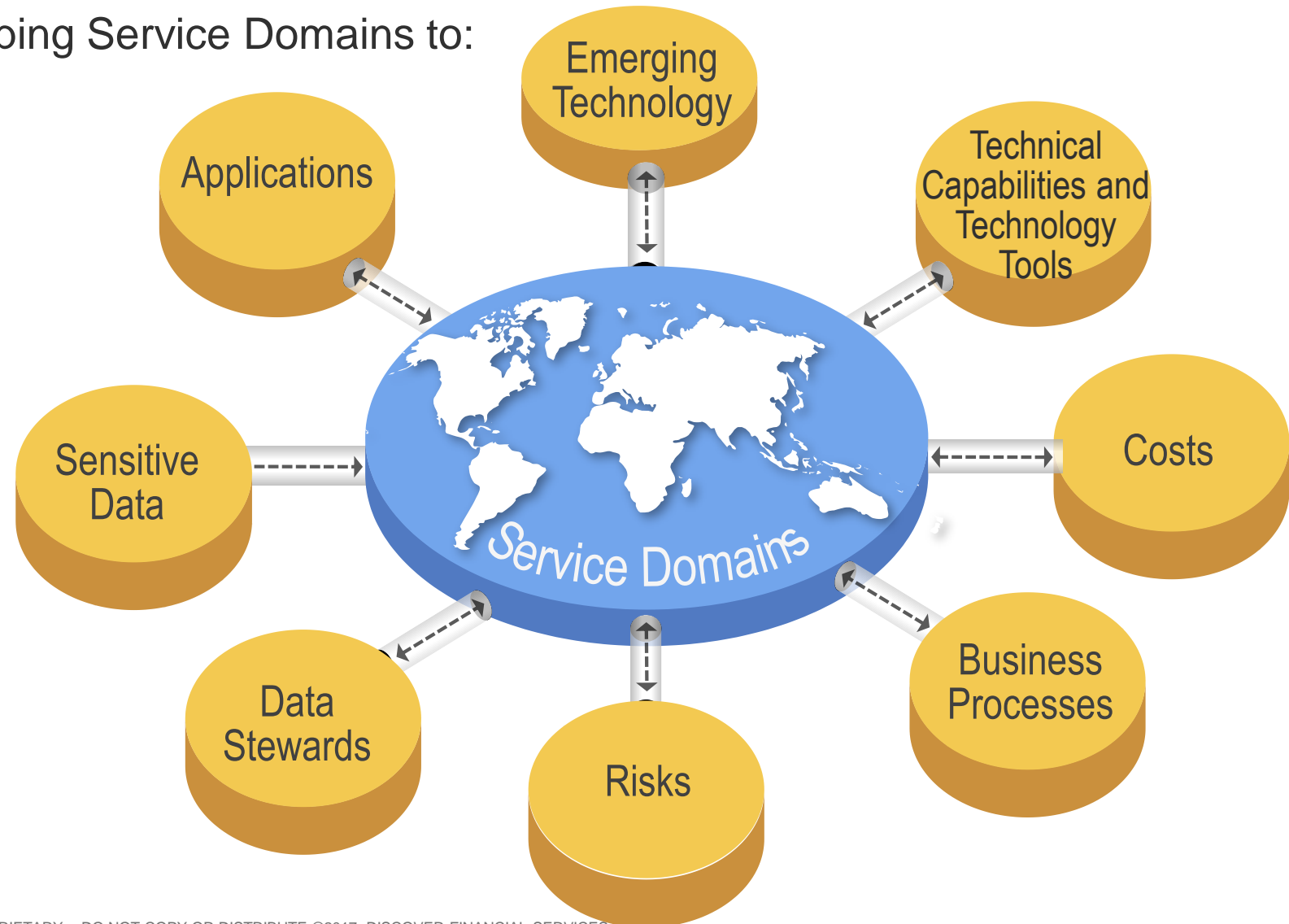
We have leveraged the Discover Model Bank across the Enterprise:



Discover Model Bank – Driving Value with BIAN

We have used the Discover Model Bank across the Enterprise to facilitate multiple architectural viewpoints.

Mapping Service Domains to:



Multiple Viewpoints by Service Domain – Example: Collections

What we have done:

Taken a service domain centric view and rendered all of the viewpoints we have correlated with them.

How does it provide value?

1. This dashboard provides a perspective on all processes, risks, stewards, costs, applications / services, business scenarios associated with a single service domain.
2. We have never been enabled to take such an enterprise view based on consistent business capabilities until now.



Multiple Viewpoints by Service Domain with Technical Capabilities and Technology Tools

What we have done:

Taken a service domain centric view and rendered all of the viewpoints we have correlated with them.

How does it provide value?

1. This dashboard provides a perspective where we are actually adopting emerging technology across our application landscape.
2. This view of the dashboard shows the nexus of our business and technical capabilities, again a perspective we previously did not have.



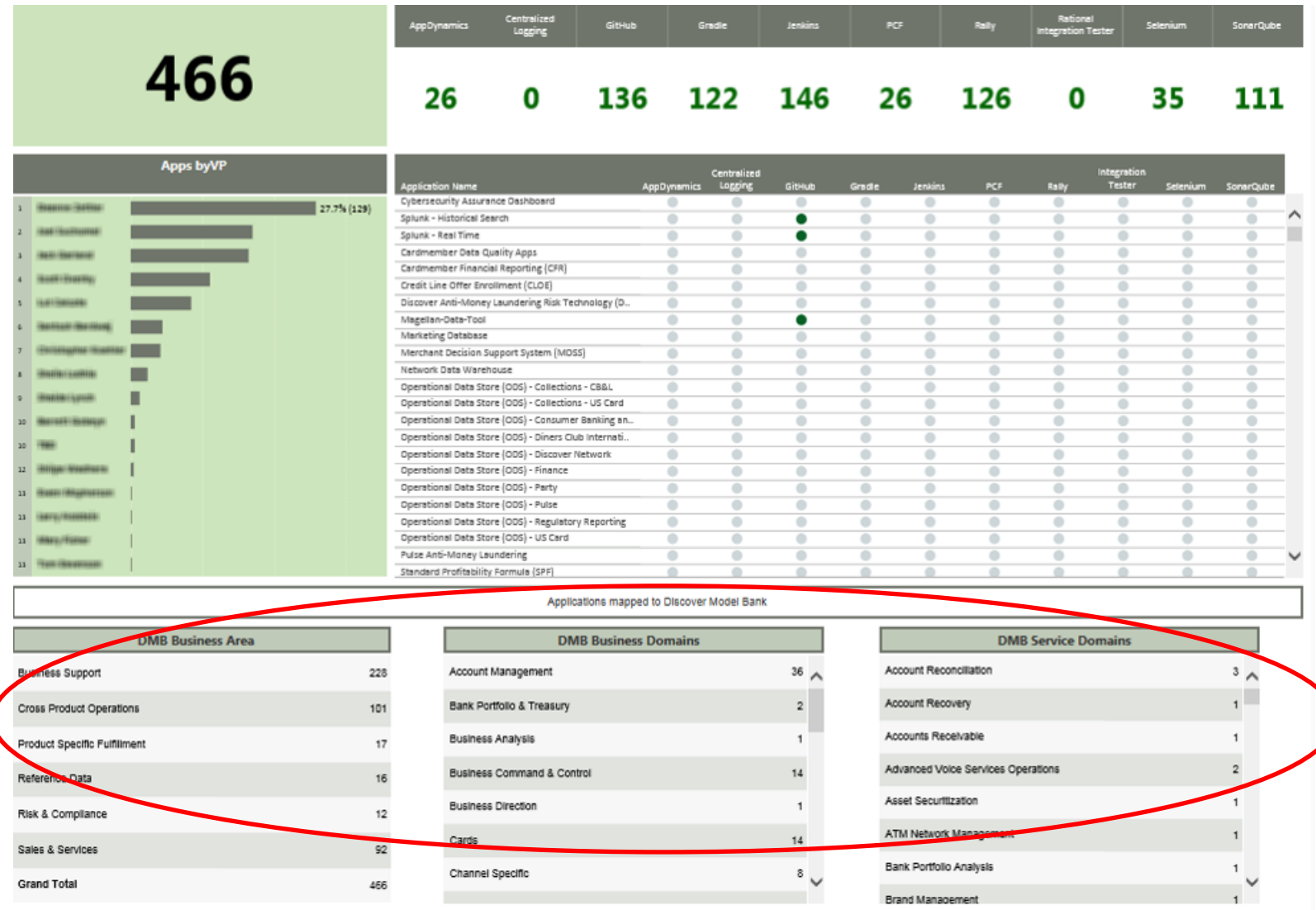
Emerging Technology Alignment

What we have done:

Mapped all applications to the DMB and the emerging technologies they are using. This way we have correlated the emerging technologies with Business Capabilities

How does it provide value?

1. We can gain visibility into where we are investing in new Technology Capabilities to support Business Capabilities this dashboard also includes the dimension of technical ownership.
2. This is our current state, we will use this same framework to road map where we will be in successive years.



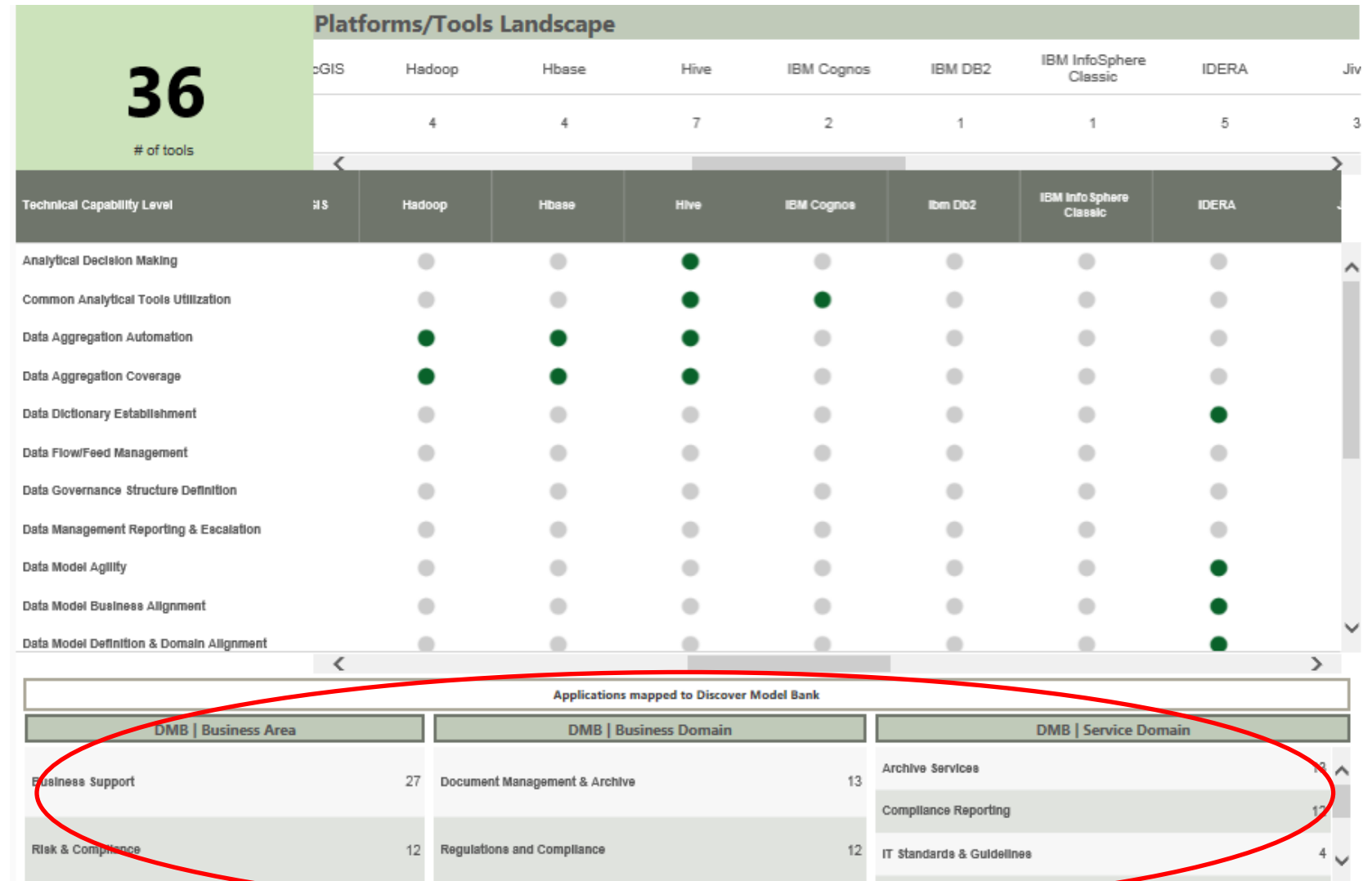
ED& DM Tools and Technical Capability Alignment

What we have done:

Mapped all tools within the Data Management/Decision Making organization to the DMB and technical capabilities.

How does it provide value?

1. We can gain visibility into where we are investing in new Technology/Tools to support Business Capabilities
2. This is our current state, we will use this same framework to road map where we will be in successive years.



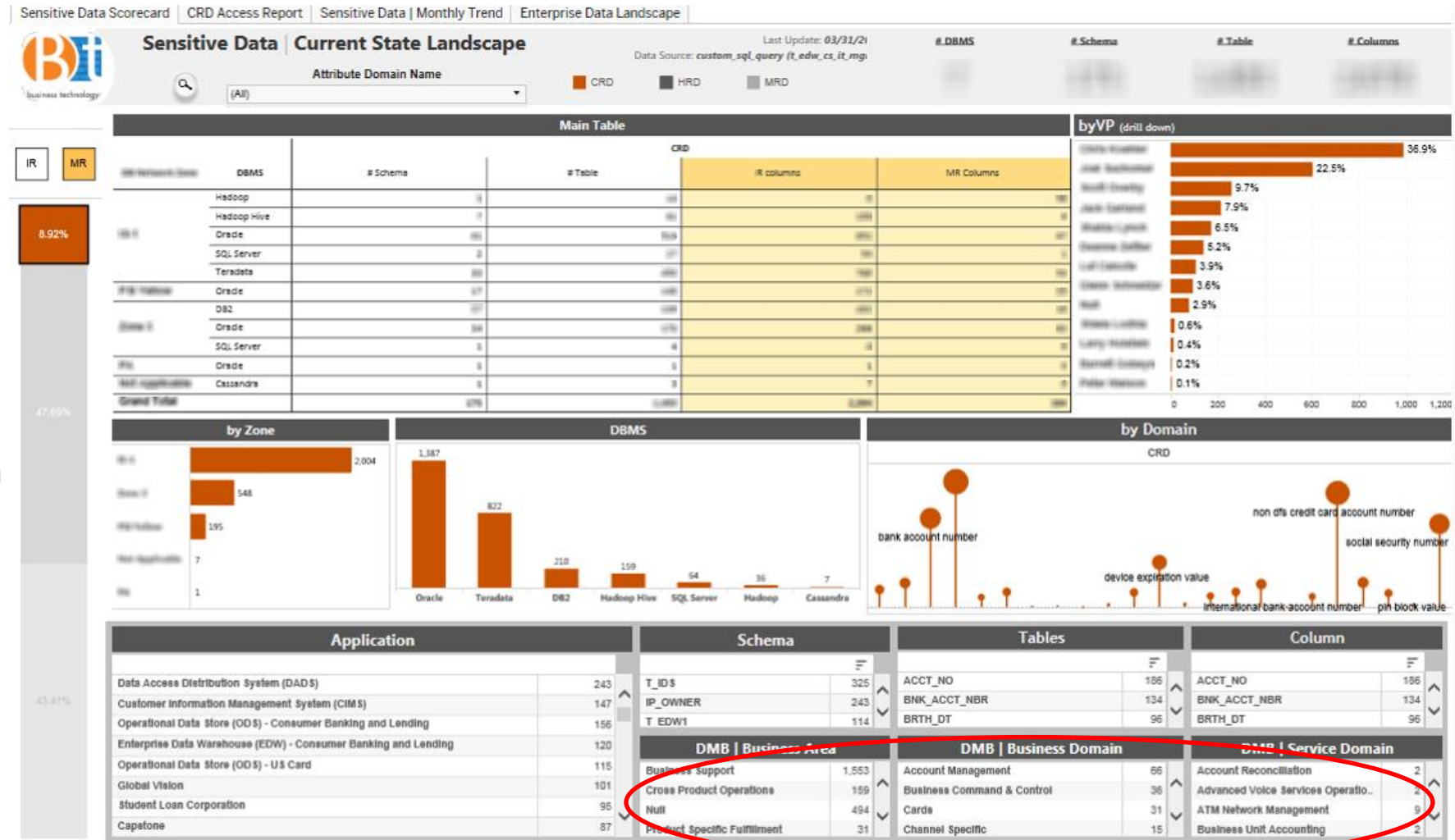
Sensitive Data Landscape

What we have done:

Mapped applications through schemas and tables down to single columns to service domains.

How does it provide value?

1. We know by business capabilities where our sensitive data lives in addition to secured zones and DBMS.
2. We can see and manage to who has access to what and who is actually accessing sensitive data by business capability, again a new perspective and prioritization scheme to eliminate or obfuscate sensitive data.



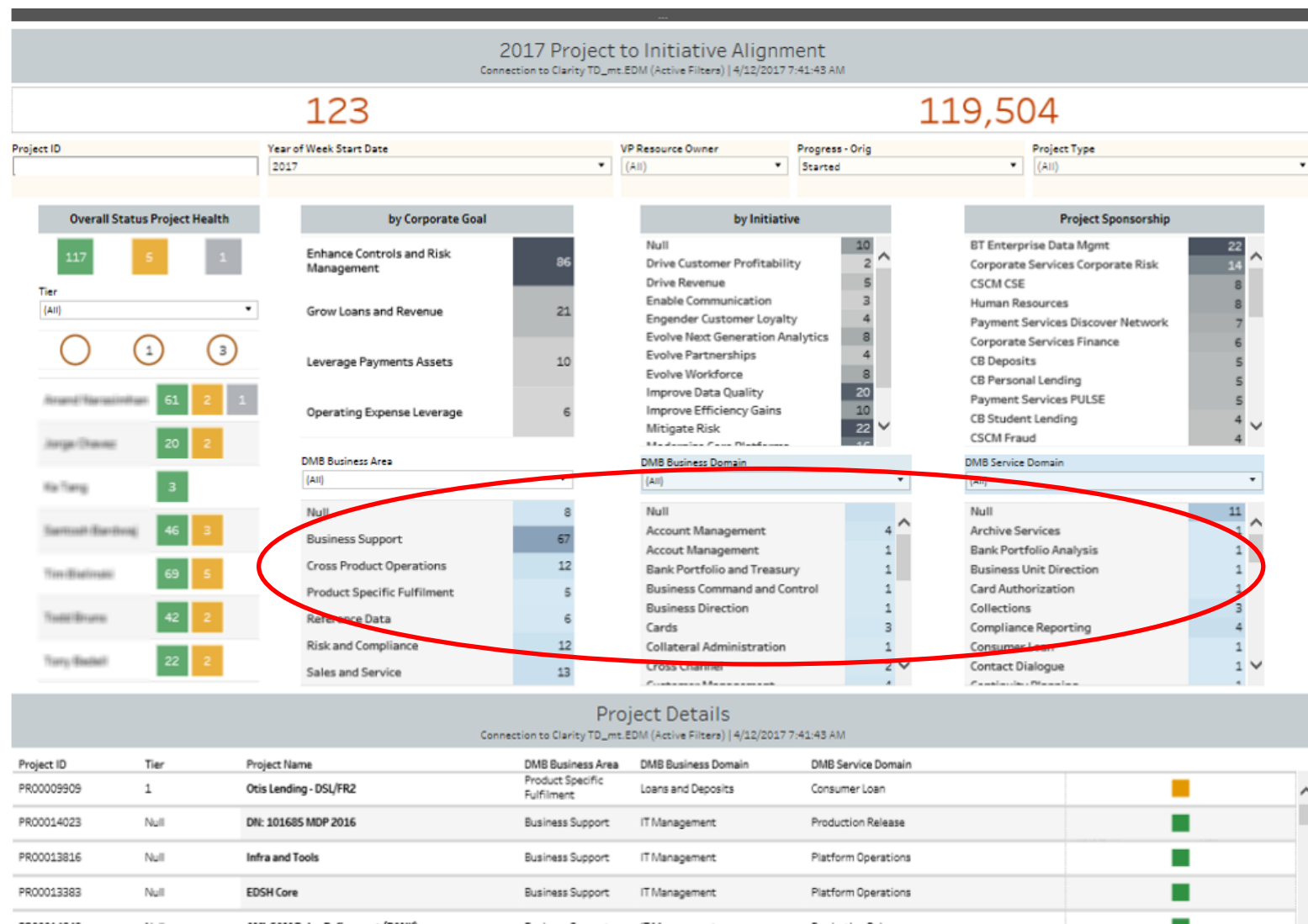
Project to Goal Alignment

What we have done:

Aligned projects to both Goals/Initiatives and Business/Service Domains so you can navigate all projects related to a logical construct.

How does it provide value?

1. This view enables executive management to take an enterprise view that did not exist before within single lines of business and across the enterprise.
2. Provides a viewpoint to ensure projects & programs are actually aligned with business goals to support business capabilities.



Discover: Cards Acquisition Business Capabilities Layout

Business Direction

Corporate Services

Legal Compliance

Internal Audit

Security Advisory

Security Assurance

Continuity Planning

Business Direction

Corporate Policies

Corporate Strategy

Organizational Direction

Product & Service Direction

HR Direction

IT Systems Direction

Asset & Liability Mgmt

Property Portfolio

Corporate Relations

Investor Relations

Corporate Relationship

Corp Alliance/Stakeholder

Corporate Communications

Resource Management

Unit Management

Business Unit Direction

Business Unit Financial Ops

Business Unit Management

Business Unit Accounting

Business Unit Fin Analysis

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System Deployment

Platform Operations

Systems Operations

Systems Help Desk

Buildings & Equipment

Fixed Asset Register

Utilities Administration

Procurement

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Equipment Administration

Building Maintenance

Equipment Maintenance

Site Administration

Finance & Risk Management

Financial Control

Financial Control

Financial Compliance

Financial Statements

Company Billing & Payments

Approved Supplier Directory

Enterprise Tax Admin

Operational Risk

Business Risk Models

Operational Risk Models

Production Risk Models

Group Treasury

Corporate Treasury

Corporate Treasury Analysis

Bank Portfolio Admin

Bank Portfolio Analysis

Asset Securitization

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Regulatory Compliance

Regulatory & Legal Authority

Regulatory Compliance

Regulatory Reporting

Guideline Compliance

Compliance Reporting

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Settlement Obligation Mgmt.

Order Allocation

Corresp Bank Data Mgmt

Counterparty Administration

Correspondent Bank

Cheque Processing

ACH Fulfillment

Transaction Engine

Payment Order

Payments Execution

Custody, Collateral & Documents

Custody Administration

Collateral Allocation Mgmt

Collateral Asset Admin

Account Recovery

Recovery

Document Services

Archive Services

Accounting Services

Position Keeping

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Commission Agreement

Contractor/Supplier Agmt

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Consumer Loan

Mortgage

Merchandising Loan

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Service Product

Sales Product

Trust Services

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Card Capture

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Segment Direction

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Sales Planning

Advertising

Promotional Events

Market Research

Market Analysis

Competitor Analysis

Customer Campaign Mgmt

Customer Campaign Design

Prospect Campaign Mgmt

Prospect Campaign Design

Customer Surveys

Channel Management

Channel Portfolio

Contact Center Management

Servicing Activity Analysis

Financial Message Analysis

Channel Activity Analysis

Information Provider Admin

Market Data Switch Adm

ATM Network Mgmt

Advanced Voice Svcs Mgmt

E-Branch Management

Product Inventory Item Mgmt

Central Cash Handling

ACAPS

Blaze Acq

Focus

Dialer

Acquisition

Internet Acquisition

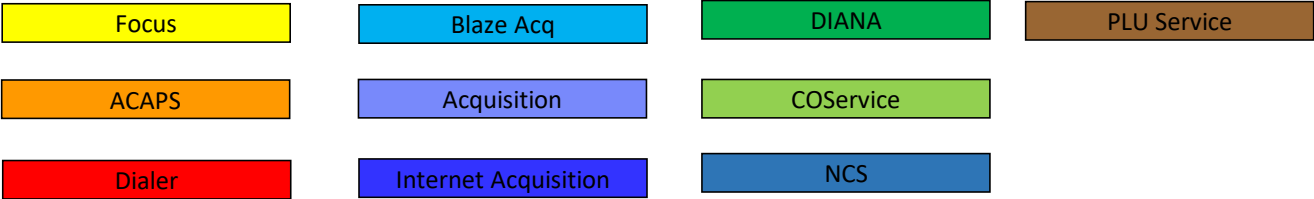
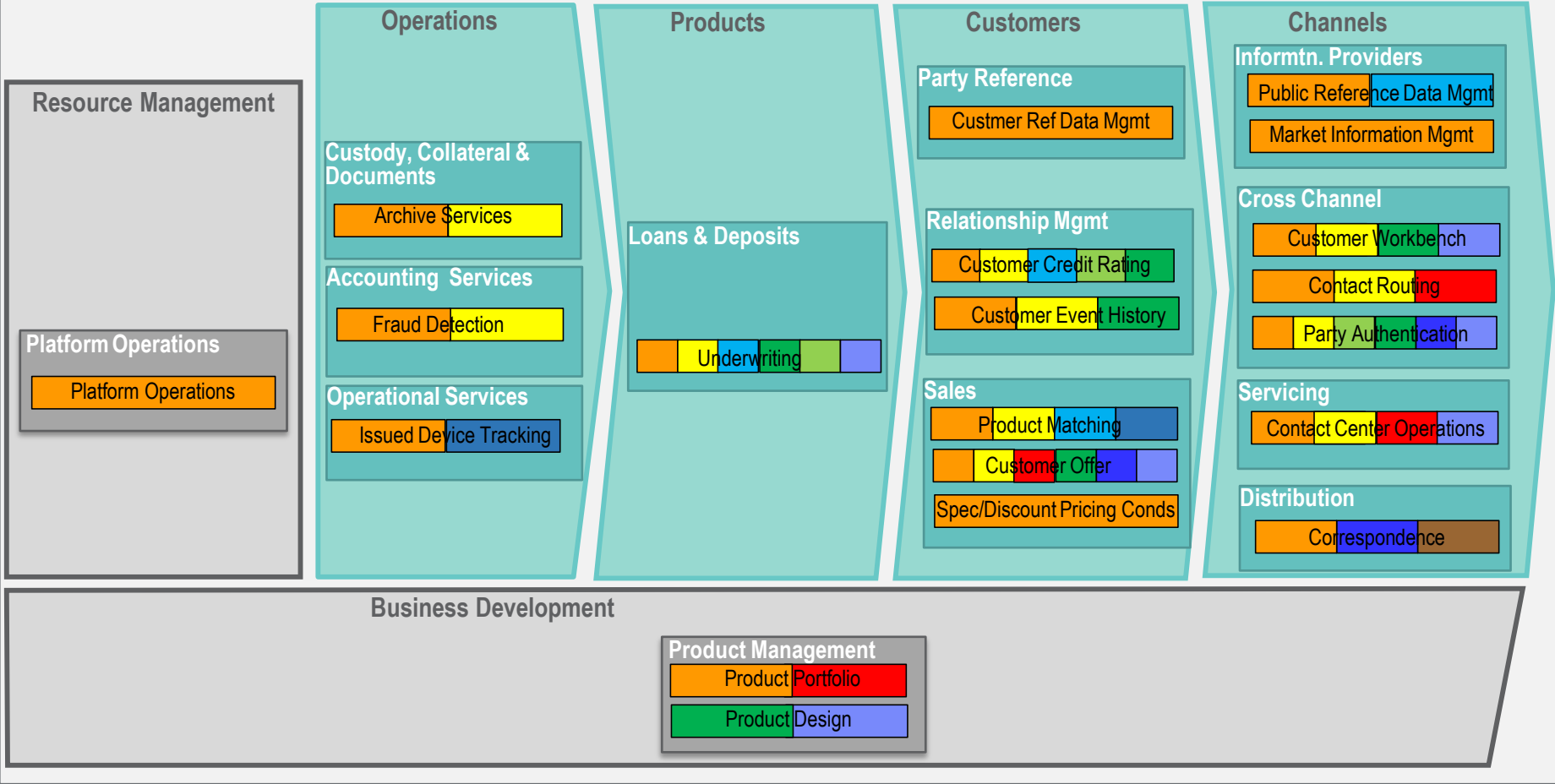
DIANA

COService

NCS

PLU Service

Discover: Cards Acquisition Business Capabilities Layout



DMB Use Case: Generic Example

Legacy Service

1 service has 20 methods

1:20

Avoid

10 Services that have 2 methods each

- On one data platform, change management would increase 10X
- When we change the data we have 10 services to update

Data Layer

Self-containment must go all the way to the data layer

If one data element is replicated across 15 micro-services, you have not crafted your micro-services carefully

SELF

Micro Service Use Case: AccountInfo-Service

AccountInfo is a card account “service” that provides an interface to various applications for Account information.

We are moving from a monolithic card account service into smaller more strategic set of micro-services.

To ensure the planned micro services are durable with minimal data overlap / duplication, we used “Service Domains” to categorize AccountInfo data fields into various buckets.

This categorization will help us determine the sets of fields that are most valuable to be available in an API in the first set of micro services we are planning to deliver.

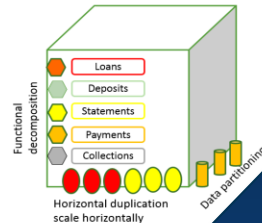
DMB Service Domain	Field Count	Note
Position Keeping	47	Balance, Available Credit, over-limit, historical financial standing, etc...
Party Data Management	34	Name/Address/Language
Sales Product Agreement	33	TL, Opt, Feature Set, etc...
Card Billing & Payment	15	Min pay, cycle code, statement hold codes, payment history, PDD target stuff
Card Authorization	11	Status, Freeze, Activation
Issued Device Administration	10	ANR, Linked Accounts, Exp Date
Customer Credit Rating	9	Bureau stuff, high balance, risk code, etc.

For Technology Transformation...



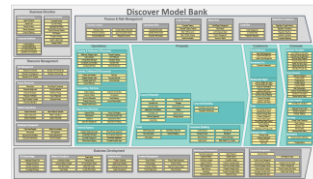
Goal

We will Build, Test & Deploy business functionality within one day for 80% of Applications.



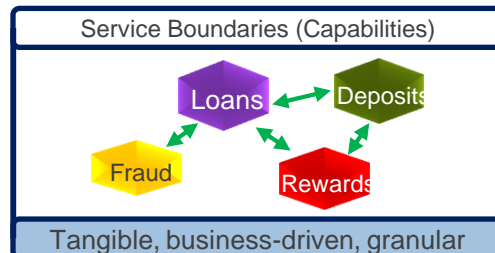
Decompose

Our functionality has to be “smaller”, thoughtfully self-contained, loosely coupled with other things, and more modular than they are today.



Leverage Framework

We must leverage a well-defined Business Capability Framework.



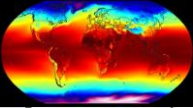
Architect

We must architect Business Capabilities and build Products from them.

Appendix

Discover Model Bank - Heatmaps

Subject Areas	Heatmap
Vendors	<ul style="list-style-type: none"> • Infosys - Finacle
Project/Pilot(s)	<ul style="list-style-type: none"> • Instant Lending Capabilities
Line of Business	<ul style="list-style-type: none"> • Acquisitions Applications Decomposition
Application Alignment	Shared Applications Shared Applications + Cards Shared Applications + Deposits
	Shared Applications + PULSE Shared Applications + DCI Shared Applications + DN
	Shared Applications + DHE Shared Applications + DSL Shared Applications + DPL
Costs	*Sensitive – Can not share
BT Departments	Enterprise Decision & Data Management Emerging Tool Landscape



Discover Model Bank – Finacle Coverage

Business Direction

Corporate Services	Business Direction
Legal Compliance	Corporate Policies
Internal Audit	Corporate Strategy
Security Advisory	Organizational Direction
Security Assurance	Product & Service Direction
Continuity Planning	HR Direction
	IT Systems Direction
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Systems Operations
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Procurement
Site Operations
Equipment Administration
Building Maintenance
Equipment Maintenance
Site Administration

Finance & Risk Management

Financial Control	Operational Risk	Group Treasury	Market Risk	Credit Risk	Regulatory Compliance
Financial Control	Business Risk Models	Corporate Treasury	Credit/Margin Management	Credit Management	Regulatory & Legal Authority
Financial Compliance	Operational Risk Models	Corporate Treasury Analysis	Gap Analysis	Counterparty Risk	Regulatory Compliance
Financial Statements	Production Risk Models	Bank Portfolio Admin	Limit & Exposure Mgmt	Fraud/AML/Resolution	Regulatory Reporting
Company Billing & Payments		Bank Portfolio Analysis	Position Management		Guideline Compliance
Approved Supplier Directory		Asset Securitization	Economic Capital		Compliance Reporting
Enterprise Tax Admin					

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Collateral Asset Admin
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Accounting Services
Position Keeping
Customer Tax Handling
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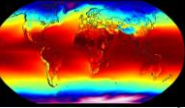
Channel Management

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Branch Portfolio	Advanced Voice Svs Mgmt
Contact Center Management	E-Branch Management
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Financial Message Analysis	Central Cash Handling
Channel Activity Analysis	Branch Currency Mgmt
Information Provider Admin	
Market Data Switch Adm	

Supported by Finacle

Supported by Alliance Partner

Not Supported



Discover Model Bank – Instant Lending Capabilities

Business Direction

Corporate Services	Business Direction
Legal Compliance	Corporate Policies
Internal Audit	Corporate Strategy
Security Advisory	Organizational Direction
Security Assurance	Product & Service Direction
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Procurement	Site Operations
Equipment Administration	Building Maintenance
Equipment Maintenance	Site Administration

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Bank Portfolio Analysis	
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Market Risk	
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Position Management	
Economic Capital	

Credit Risk	
Credit Management	
Counterparty Risk	
Fraud/AML Resolution	

Regulatory Compliance	
Regulatory & Legal Authority	
Regulatory Compliance	
Regulatory Reporting	
Guideline Compliance	
Compliance Reporting	

Operations

Clearing & Settlement (Payments)	
Settlement Obligation Mgmt.	Cheque Processing
Order Allocation	ACH Fulfillment
Corresp Bank Data Mgmt	Transaction Engine
Counterparty Administration	Payment Order
	Payments Execution

Custody, Collateral & Documents	
Custody Administration	Recovery
Collateral Allocation Mgmt	Document Services
Collateral Asset Admin	Archive Services
Account Recovery	

Accounting Services	
Position Keeping	Customer Tax Handling
Customer Position	Commissions
Accounts Receivable	Fraud Detection
Financial Accounting	Account Reconciliation
Reward Points Account	

Operational Services	
Customer Billing	Product Combination
Disbursement	Rwd Points Awards & Red.
Collections	Issued Device Admin
Open Item Management	Issued Device Tracking

External Agency	
Interbank Relationship Mgmt	Product Broker Agreement
Corresp Bank Rel Mgmt	Sub Custodian Agreement
Syndicate Management	Commission Agreement
Product Service Agency	Contractor/Supplier Agmt

Products

Loans & Deposits	
Loan	Consumer Loan
Corporate Loan	Mortgage
Corporate Lease	Merchandising Loan
Leasing Item Administration	Leasing
Syndicated Loan	Deposit Account
Fiduciary Agreement	Savings Account
Underwriting	

Corporate Banking

Corporate Current Account
Corporate Trust Services

Cards

Credit/Charge Card	Card Billing & Payments
Card Authorization	Merchant Relations
Card Capture	

Consumer Banking

Current Account	Trust Services
Brokered Product	Remittance
Service Product	Currency Exchange
Sales Product	Bank Drafts & Trnl. Checks

Customers

Party Reference	
Party Data Management	
Customer Ref Data Mgmt	
Location Data Management	

Investment Svcs	
Consumer Investments	

Relationship Mgmt	
Customer Relationship Mgmt	
Customer Behavioral Insights	
Customer Credit Rating	
Customer Agreement	
Sales Product Agreement	
Cust Prod./Service Eligibility	
Customer Precedents	
Customer Proposition	
Customer Event History	

Sales	
Cust Campaign Execution	
Lead/Opportunity Mgmt	
Prospect Campaign Exec	
Prospect Management	
Product Sales Support	
Product Expert Sales Support	
Product Matching	
Customer Offer	
Spec/Discount Pricing Conds	

Customer Orders	
Customer Order	
Customer Case Mgmt	
Customer Case	
Card Case	

Channels

Informtn. Providers	
Public Reference Data Mgmt	
Financial Instr Ref Data Mgmt	
Financial Market Research	
Financial Market Analysis	
Market Information Mgmt	
Market Data Switch Ops	
Information Provider Ops	

Cross Channel	
Customer Workbench	
Contact Handler	
Contact Routing	
Contact Dialogue	
Customer Profile	
Party Authentication	
Customer Access Entitlement	
Transaction Authorization	
Channel Activity History	

Channel Specific	
ATM Network Operations	
Advanced Voice Svcs Ops	
E-Branch Operations	
Financial Gateway	

Servicing	
Contact Center Operations	
Point of Service	
Interactive Help	
Servicing Issue	
Servicing Event History	

Distribution	
Product Inventory Distribution	
Correspondence	

Business Development

IP & Knowledge	
Intellectual Property Port	
Management Manual	
Business Architecture	
Knowledge Exchange	

Models & Analytics	
Contribution Models	Quant Model
Customer Behavior Models	Trading Models
Credit Risk Models	Fin Inst.Valuation Models
Fraud Models	Market Risk Models
	Liquidity Risk Models

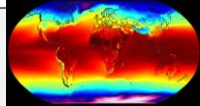
Solution Devel.	
IT Stds & Guidelines	
Systems Administration	
Development Environment	
System Development	

Product Management	
Product Portfolio	Product Quality Assurance
Product Design	Product Training
Production Release	Case Root Cause Analysis
Product Deployment	Product Directory

Marketing & Development	
Business Development	Market Research
Customer Portfolio	Market Analysis
Contribution Analysis	Competitor Analysis
Segment Direction	Customer Campaign Mgmt
Brand Management	Customer Campaign Design
Sales Planning	Prospect Campaign Mgmt
Advertising	Prospect Campaign Design
Promotional Events	Customer Surveys

Channel Management	
Channel Portfolio	ATM Network Mgmt
Contact Center Management	Advanced Voice Svcs Mgmt
Servicing Activity Analysis	E-Branch Management
Financial Message Analysis	Product Inventory Item Mgmt
Channel Activity Analysis	Central Cash Handling
Information Provider Admin	
Market Data Switch Adm	

Discover Model Bank – Instant Lending Capabilities



Credit Risk

Fraud/AML Resolution

Finance & Risk Management

Regulatory Compliance

Regulatory Compliance

Operations

Custody, Collateral & Documents

Document Services

Accounting Services

Position Keeping

Fraud Detection

Operational Services

Issued Device Admin

Issued Device Tracking

Products

Loans & Deposits

Underwriting

Cards

Credit/Charge Card

Card Capture

Merchant Relations

Customers

Party Reference

Party Data Management

Customer Ref Data Mgmt

Location Data Management

Relationship Mgmt

Customer Credit Rating

Customer Agreement

Sales Product Agreement

Cust Prod./Service Eligibility

Customer Event History

Sales

Prospect Management

Customer Offer

Customer Orders

Card Case

Channels

Cross Channel

Customer Workbench

Contact Handler

Contact Routing

Contact Dialogue

Customer Profile

Party Authentication

Customer Access Entitlement

Transaction Authorization

Channel Activity History

Channel Specific

Advanced Voice Svs Ops

E-Branch Operations

Servicing

Point of Service

Servicing Event History

Distribution

Correspondence

Models & Analytics

Fraud Models

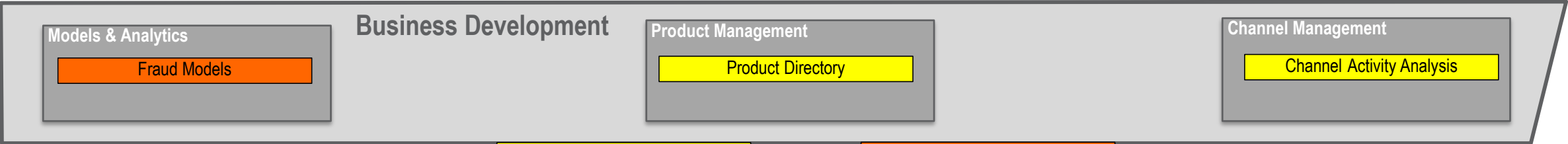
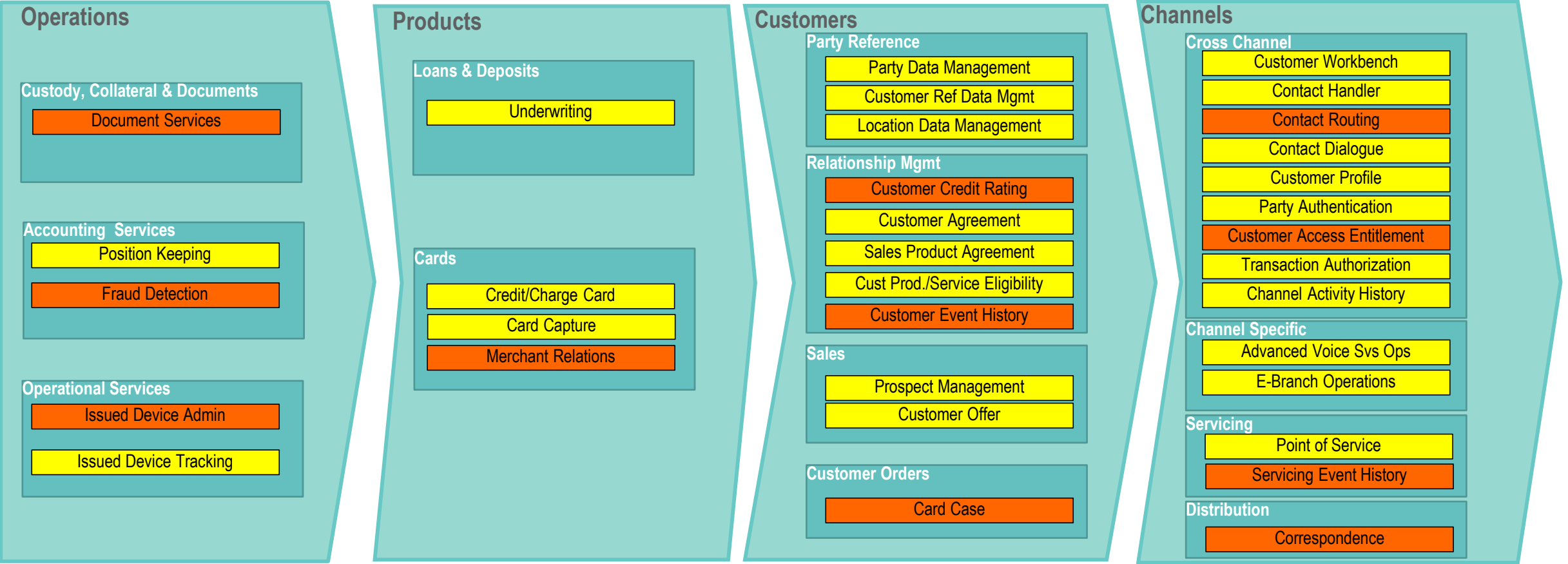
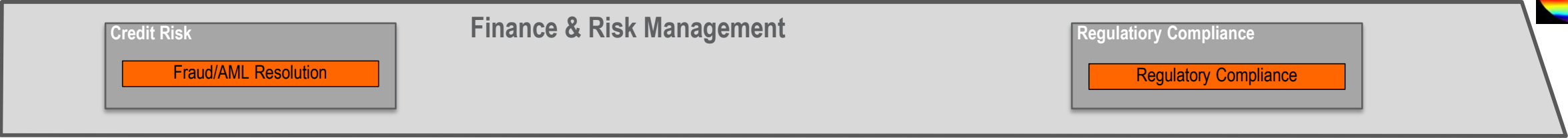
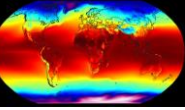
Business Development

Product Management

Product Directory

Channel Management

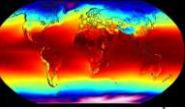
Channel Activity Analysis



Required to be Real Time

Can persist as Batch

Instant Lending Capabilities- Application Overlay (App#)



Credit Risk

Fraud/AML Resolution (2)

Finance & Risk Management

Regulatory Compliance

Regulatory Compliance (0)

Operations

Custody, Collateral & Documents

Document Services (35)

Accounting Services

Position Keeping (0)

Fraud Detection (30)

Operational Services

Issued Device Admin (3)

Issued Device Tracking (0)

Products

Loans & Deposits

Underwriting (3)

Cards

Credit/Charge Card (2)

Card Capture (0)

Merchant Relations (12)

Customers

Party Reference

Party Data Management (1)

Customer Ref Data Mgmt (1)

Location Data Management (1)

Relationship Mgmt

Customer Credit Rating (4)

Customer Agreement (9)

Sales Product Agreement (0)

Cust Prod./Service Eligibility (0)

Customer Event History (2)

Sales

Prospect Management (2)

Customer Offer (7)

Customer Orders

Card Case (0)

Channels

Cross Channel

Customer Workbench (2)

Contact Handler (18)

Contact Routing (0)

Contact Dialogue (0)

Customer Profile (0)

Party Authentication (6)

Customer Access Entitlement (1)

Transaction Authorization (4)

Channel Activity History (0)

Channel Specific

Advanced Voice Svs Ops (3)

E-Branch Operations (1)

Servicing

Point of Service (0)

Servicing Event History (0)

Distribution

Correspondence (16)

Models & Analytics

Fraud Models (3)

Business Development

Product Management

Product Directory (0)

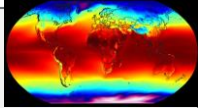
Channel Management

Channel Activity Analysis (0)

Required to be Real Time

Can persist as Batch

Instant Lending Capabilities- Application Overlay (Acquisition)



Credit Risk

Fraud/AML Resolution

Finance & Risk Management

Regulatory Compliance

Regulatory Compliance

Operations

Custody, Collateral & Documents

Document Services

Accounting Services

Position Keeping

Fraud Detection

Operational Services

Issued Device Admin

Issued Device Tracking

Products

Loans & Deposits

Underwriting

Cards

Credit/Charge Card

Card Capture

Merchant Relations

Customers

Party Reference

Party Data Management

Custmer Ref Data Mgmt

Location Data Management

Relationship Mgmt

Customer Credit Rating

Customer Agreement

Sales Product Agreement

Cust Prod./Service Eligibility

Customer Event History

Sales

Prospect Management

Customer Offer

Customer Orders

Card Case

Channels

Cross Channel

Customer Workbench

Contact Handler

Contact Routing

Contact Dialogue

Customer Profile

Party Authentication

Customer Access Entitlement

Transaction Authorization

Channel Activity History

Channel Specific

Advanced Voice Svs Ops

E-Branch Operations

Servicing

Point of Service

Servicing Event History

Distribution

Correspondence

Models & Analytics

Fraud Models

Business Development

Product Management

Product Directory

Focus

ACAPS

Disler

Blaze Acq

Acquisition

DIANA

COService

Internet Acquisition

NCS

PLU Service

Channel Management

Channel Activity Analysis