

A Low-Risk Path to Success for Today's Banks

Sun and Infosys: Helping Banks
to Address a Shifting Landscape

Infosys®

 Sun
microsystems

Wanted: A platform for success in a rapidly changing banking industry.

Banks today face complex challenges on multiple fronts. Customer expectations are higher than ever, with growing demand for more rapid service delivery and more flexible, personalized interaction. The industry itself is continually restructuring, with mergers and acquisitions reshaping competition on a local, regional, national, and global scale.

Banks large and small now place a top priority on retaining existing customers by deepening their sense of loyalty, yet the pressure is also on to market aggressively to acquire new customers. For banking institutions, the mantra is to cut costs by increasing operational efficiencies, yet coupled with that objective is a pressing need to launch new revenue-generating services that meet the customer's desire for more flexible interaction.

Big Win for Banks: Capturing New Revenue Streams

Of critical importance to retail banks today is the ability to create and capture new revenue streams by launching new services that meet the wants and needs of end customers. Unfortunately, banks dependent on outmoded legacy IT systems and applications often find themselves hampered in their efforts to develop and deploy these kinds of new revenue-generating services. To achieve this goal banks must build an infrastructure that helps ensure high availability, stringent security requirements and the flexibility and scalability to meet these changing industry needs.

Sun's Retail Banking Reference Architecture, based on Sun Fire™ servers, Sun StorEdge™ arrays, Sun™ ONE platform, and Finacle Core Banking from Infosys, is designed specifically to enable banks to rapidly bring to market new applications and services that generate new revenue opportunities and provide a path for future growth. For example, with the Retail Banking Reference Architecture platform in place, a branch bank could offer reduced interest rates to preferred customers to increase their overall revenue per customer.

*"We believe that Finacle e-Platform based on the Retail Banking Reference Architecture from Infosys and Sun is the best solution to address the changing needs of our customers. This Reference Architecture is providing us with a powerful, scalable, and flexible technology platform to transform NCB into an agile and customer-focused bank."
–Herb I. Phillipps Jr., Member of the Board and Director–Transformation Initiative, National Commercial Bank, Jamaica*



Get the details.

Contact your local Sun representative or authorized reseller to find out more about the Retail Banking Reference Architecture.

1-800-555-9SUN

Reference_Architectures@sun.com

Key to Success: A Low-Risk Path to Deploying New Technologies

Now more than ever, retail banks need to leverage information technology to adapt to shifting market conditions. What they need, especially at this critical juncture, is a low-risk path to deploying these new technologies. That's why decision-makers at retail banks need an IT platform to help launch and support new revenue-generating services and to streamline back office activities. This often proves difficult when relying on an outdated, central-processing IT infrastructure.

The Answer: The Retail Banking Reference Architecture

Sun Microsystems and Infosys have a long track record of working with banks to help them integrate their business infrastructures around more efficient, flexible environments that reduce total cost of ownership. The Retail Banking Reference Architecture comes out of this long-standing commitment to driving innovation and delivering concrete results for the banking industry.

The Retail Banking Reference Architecture is a completely tested, tuned, and documented implementation of the industry-leading Finacle Core Banking Solution from Infosys. This Architecture is a proven solution that provides banks with the increased flexibility and efficiency they need, enabling them to promote greater customer retention while growing their customer base and launching innovative new products and services.

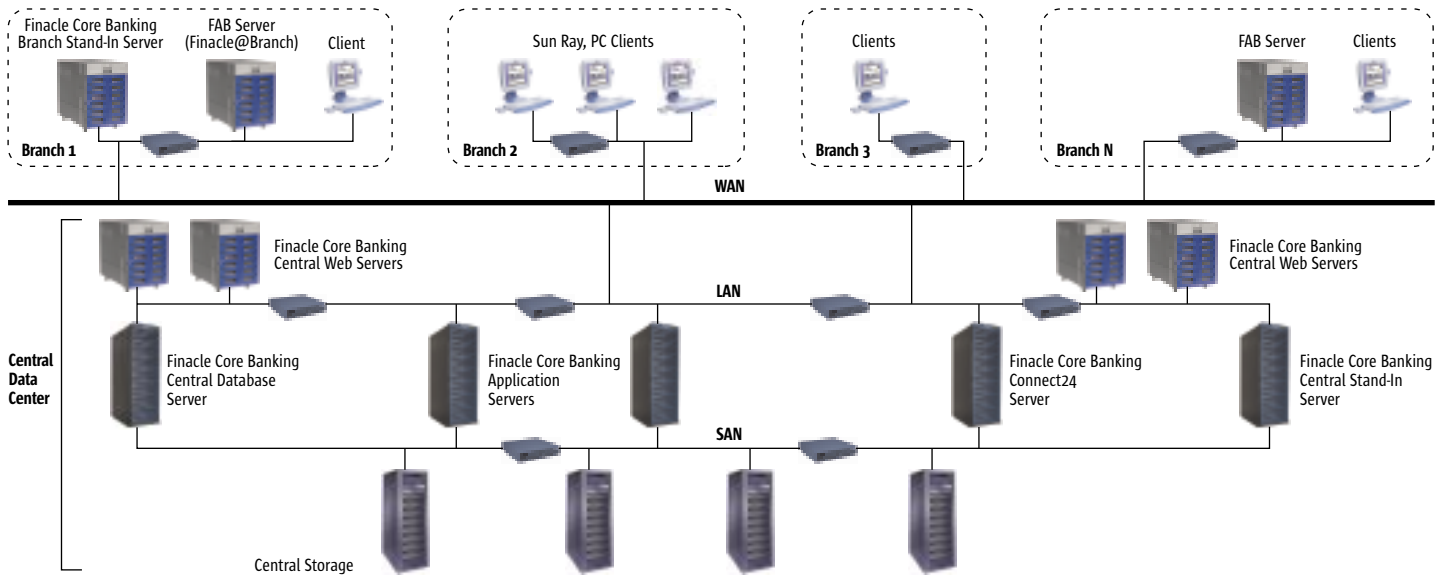
Sun and Infosys Combine Forces

Leveraging Infosys' recognized expertise in banking-industry applications, the Retail Banking Reference Architecture is a Web-based, centralized, multi-lingual, multi-currency end-to-end solution that addresses retail banking requirements.

The Architecture offers 24x7 banking, Straight Through Processing (STP), and workflow automation. It also enables banks to provide multi-channel service delivery, giving end customers the ability to access services via an expanding set of touch points, including the Internet, ATMs, call centers, kiosks, and mobile devices.

The Power of the SPARC®/Solaris™ Platform

The Retail Banking Reference Architecture is based on the SPARC/Solaris platform and incorporates the Sun ONE platform. The reliability and scalability of the Solaris Operating Environment, coupled with the real-time processing capabilities of the UltraSPARC® III-based Sun Fire servers, Sun StorEdge arrays, and the Finacle Core Banking product provides an integrated retail banking solution based on open industry standards.



Sun's Retail Banking Reference Architecture can meet the needs of the largest banking organizations. Customers can also tailor it to meet their specific workloads.

Improve ROI with Complete Life Cycle Management

Sun's Life Cycle Management Program addresses the entire customer experience from proof-of-concepts to systems/software implementation to managed services fully customized for individual customer environments. It incorporates all the necessary steps and elements for long-term customer success and lower overall TCO, leading to increased return on investment.

Sun's Commitment to Reference Architectures

The Retail Banking Reference Architecture is the newest addition to Sun's highly successful Reference Architecture program. Sun Reference Architectures are designed, tested, tuned, and documented proof-of-concept deployment architectures that decrease the complexity of decision-making and deployment while simultaneously increasing reliability and lowering risk. These architectures serve as a recommended solution, allowing customers to tailor it to their specific requirements

Each Reference Architecture from Sun, including the Retail Banking Reference Architecture, is deployed in Sun's iForceSM Ready Centers, where customers can further ensure that their new implementations will work by testing their workloads in a Proof of Concept engagement.

Ready-to-Deploy Infrastructure

Sun's Customer Ready Systems program (CRS) delivers added value for banks looking to capitalize on the benefits of the Retail Banking Reference Architecture. The CRS program offers customers flexible Sun-factory integration capabilities and a wide range of services that deliver enhanced reliability and faster deployment times, further contributing to lower total cost of ownership (TCO).

For More Information

To learn more about the Retail Banking Reference Architecture, contact Infosys at +91-80-6588668 or visit www.infosys.com or www.finacle.com; contact Sun via email at Reference_Architectures@sun.com or visit www.sun.com/integration/refarch.

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