



**EMC Solutions for the  
Financial Services Industry**



Meet operational, growth, and regulatory challenges with world-class information management technology



When information comes together,  
your world moves ahead.



#### **EMC customers represent:**

- 100% of securities firms on the 2006 Fortune Global 500
- 94% of insurance companies (Life, Health, P&C) on the 2006 Fortune Global 500
- 96% of all financial services firms on the Fortune 500
- 84% of all financial services firms on the Fortune Global 100
- 87% of all financial services firms on the Fortune 1000
- 95% of the Fortune 500 financial services companies—the overwhelming majority—leverage EMC solutions for business continuity

#### **Manage your information for the lowest risk and highest return**

Industry consolidation, highly competitive financial product pricing, long-term customer relationship management, branch and online channel distribution, business process delays, high IT operating costs, and regulatory requirements are just some of the critical challenges facing today's financial services businesses.

EMC's comprehensive portfolio of solutions for banking, insurance, securities and investment, and specialty financial sectors were developed to address your toughest challenges. Focused on meeting the needs of the financial services industry, these advanced solutions leverage cutting-edge information technology to help you improve compliance and business continuity, speed business and IT operational processing time, and secure critical information assets throughout the entire financial transaction process.



### **Solution frameworks for effective, efficient operations**

Developed to help you fully address specific industry and individual challenges, EMC offers a solution framework (shown in Figures 1 through 3) for banking, insurance, and securities and investment sectors that contain a broad range of EMC® solutions that meet essential information management requirements necessary for effective and efficient operations. These frameworks define key external parties at the top, followed by major business components represented by silos. EMC solutions for the financial services industry are within the blue ovals and are mapped to the corresponding business components they support.

In addition, Information Security and Professional Services and Consulting offerings listed on the sides of each framework represent a complete line of solutions to support all of your financial services touch points whether they are your internal departments, customers, regulators, or intermediaries.

EMC's Information Security solutions are the industry's most complete end-to-end information security offerings available on the market today. The Professional Services and Consulting solutions cover best-practice assessments, data classification, and strategy as well as design, implementation, and management for all EMC hardware and software offerings.



## EMC Banking Sector Solutions Framework

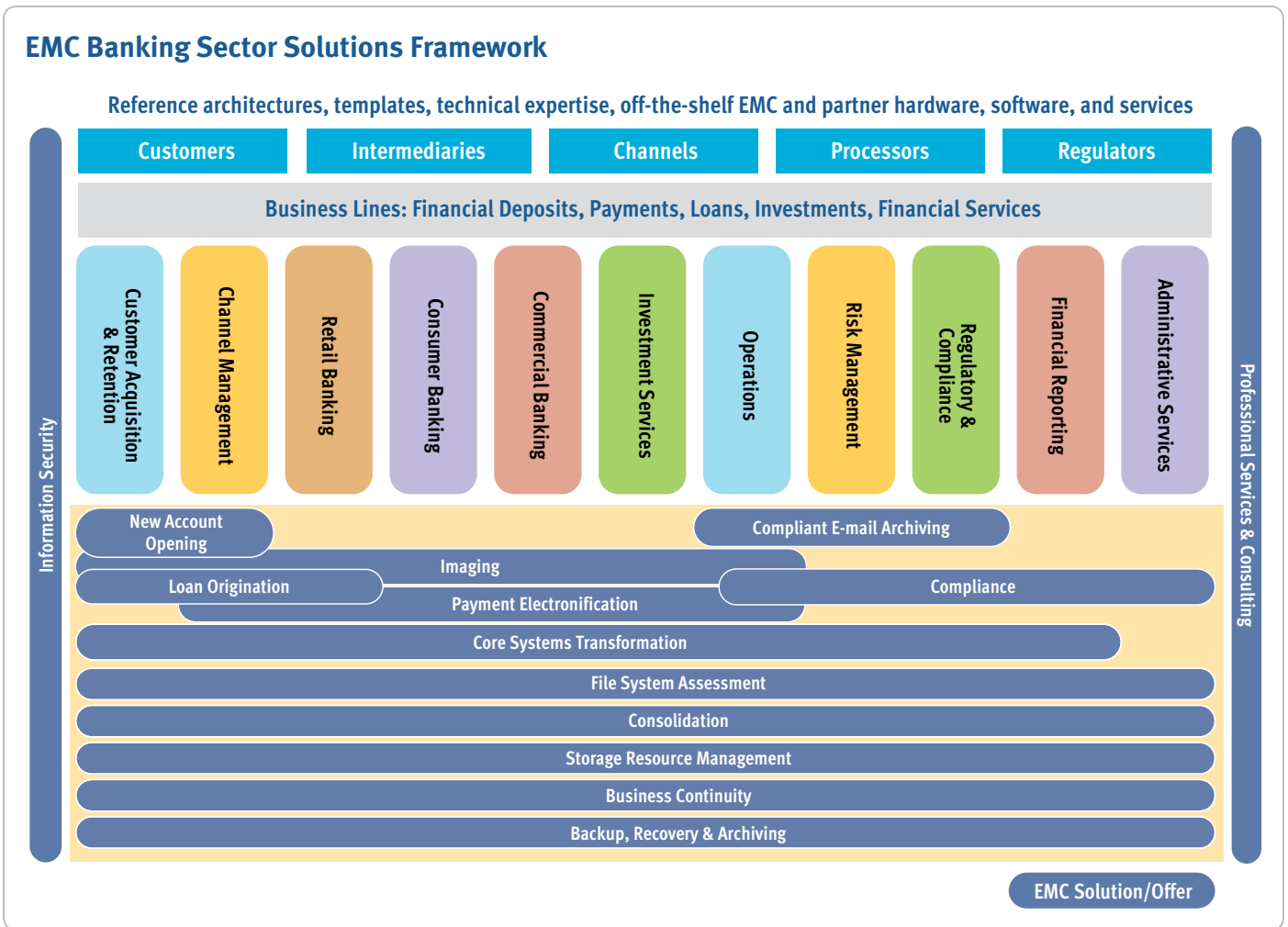


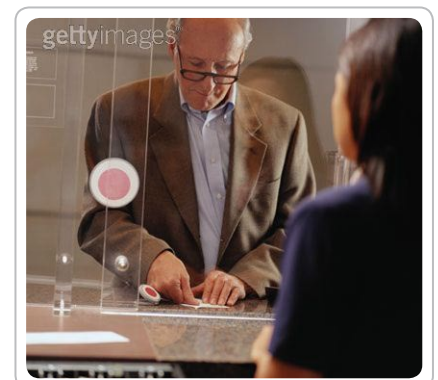
Figure 1

### Banking sector solutions

In the banking sector, EMC and its partners provide specific solutions for Loan Origination as well as Payment Electronification. These solutions build upon EMC's world-class information management hardware and software offerings and address two of today's most important banking applications: reducing time-to-market and operating costs while increasing revenue and customer service.

“EMC delivers what it promises. To get your hands on technology that does what it needs to do, with fantastic support from EMC Global Services, is worthwhile. We highly recommend EMC.”

Max Abelardo  
Assistant Vice President, Systems Services  
First Financial Bank



## EMC Insurance Sector Solution Framework

Reference architectures, templates, technical expertise, off-the-shelf EMC and partner hardware, software, and services

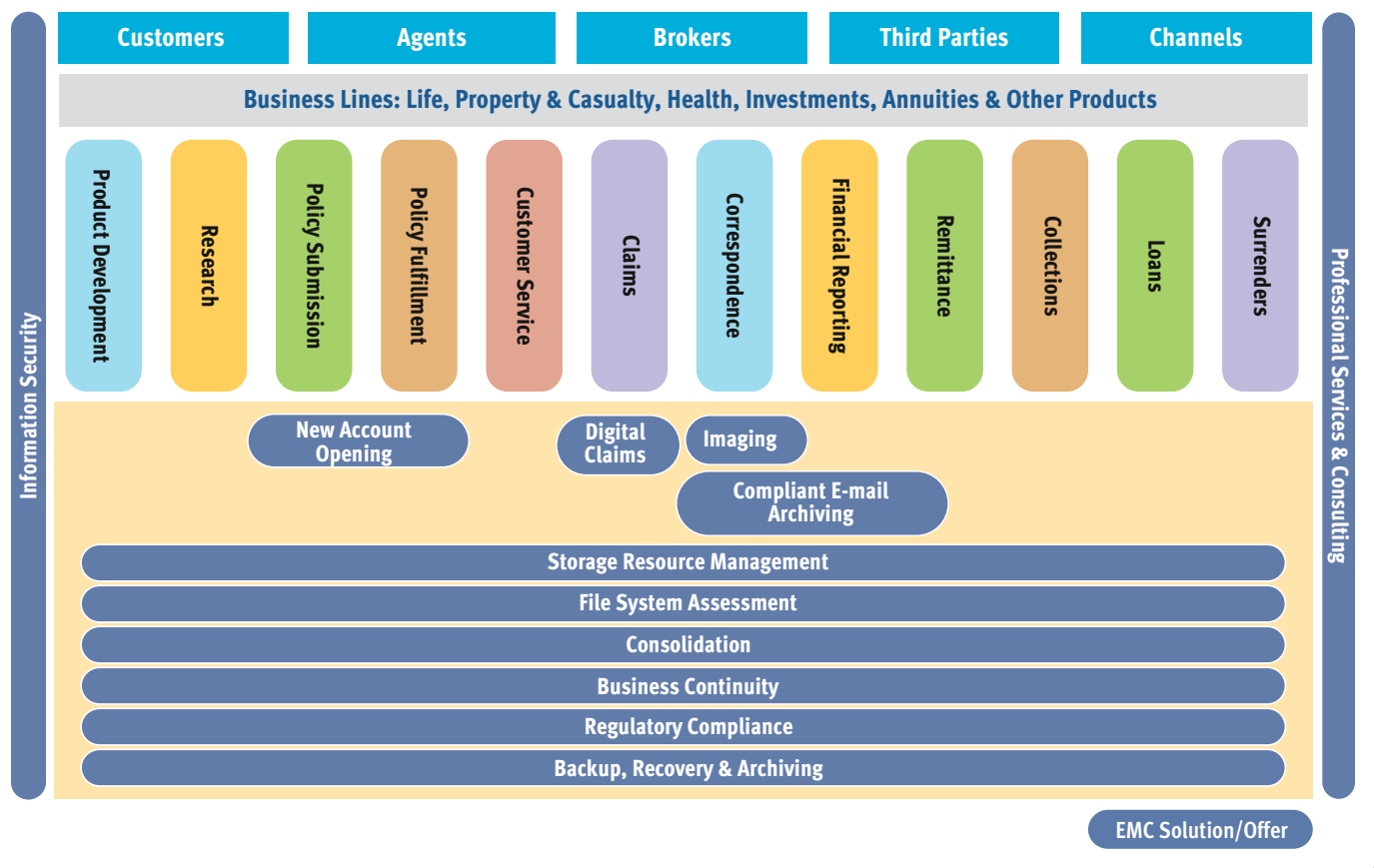


Figure 2

### Insurance sector solutions

EMC and its partners have developed specific solutions that address Internet access for insurance brokers, agents, and customers as well as a highly efficient method for processing claims. For Example, EMC’s Digital Claims Processing, which helps insurers reduce the cost and administrative burden of claims processing, digitizes physical paper forms for secure electronic image exchange. By integrating this capability with end-to-end processing applications, this solution enables insurers to provide better customer service and meet escalating storage requirements, while improving fraud detection, risk analysis, and product pricing processes.

“NTUC Income makes effective use of technology to reduce operating costs and provide quality service to its customers. We pass the savings to our customers through lower premiums. We keep our documents in EMC’s centralized systems. This allows our staff to retrieve documents almost immediately from our offices and other locations. We are now able to issue a policy within five days, which is much faster than before.”

Tan Kin Lian, CEO  
NTUC Income Insurance Cooperative, Ltd.



## EMC Securities and Investment Solution Framework

Reference architectures, templates, technical expertise, off-the-shelf EMC and partner hardware, software, and services

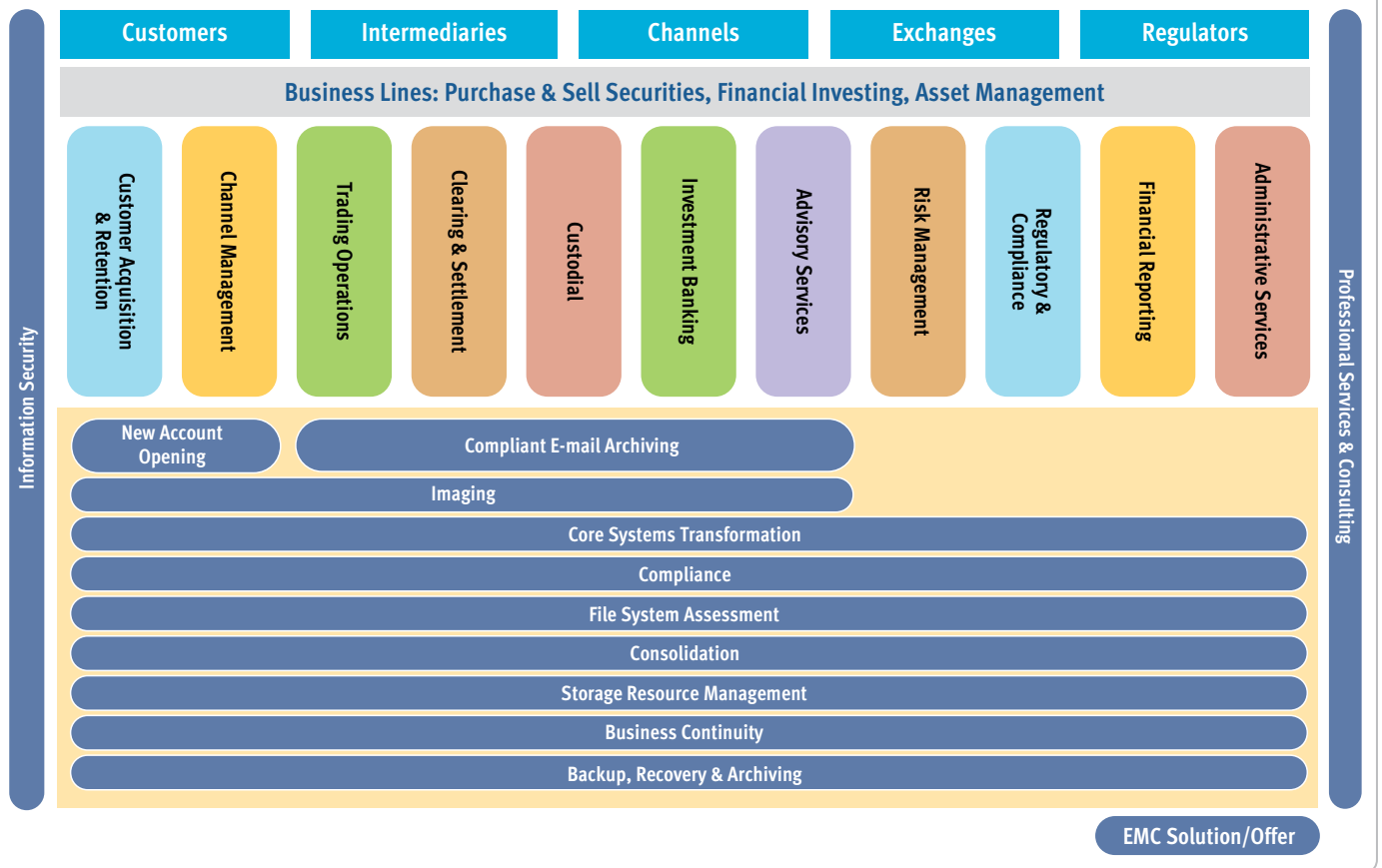


Figure 3

### Securities and investments sector solutions

Proper management of e-mail is an increasingly vital activity for financial institutions. SEC Rule 17a-4 established a framework for e-mail management for securities and investment firms. EMC developed the Compliant E-mail Archiving solution to address this regulation and was the first to market a solution acceptable to the SEC for this compliance requirement. Since then, this solution has become widely accepted as a best practice for e-mail management for all financial services institutions.





Core processing system transformation is hitting full stride at financial institutions across the globe. After years of discussion about core system transformation, financial institutions are either beginning the conversion or seriously considering it. Many financial institutions, particularly in mature markets, are encumbered by complex architecture, business and IT silos, and fragmented customer views, culminating in an architecture that is unable to keep up with dynamic change, and becoming increasingly expensive to operate and maintain.

IDC White paper: Core Processing in Financial Systems, June 2006

Gartner has placed EMC in the “Leader’s” quadrant in the “Magic Quadrant for Storage Resource Management and SAN Management Software” 2007 report.

## Financial services solutions common to all sectors

In addition to the individual sector solutions previously described, EMC provides scalable, flexible infrastructure solutions and services that enable customers across all financial services sectors to improve regulations compliance; initiate industry-wide proposals to support growth and increase operational efficiencies; and minimize downtime while protecting information.

Complementing the solutions outlined in the previous banking, insurance, and securities and investment sector frameworks, these additional solution and service offerings cover:

- **New Account Opening**—automates, accelerates, and optimizes the opening of new accounts, from initial customer interaction to fulfillment.
- **Imaging for Financial Services**—addresses the business problem related to converting information from an external source to an internal electronic record, and managing that content throughout its lifecycle.
- **Compliance for the Financial Services Industry**—starts with application and information infrastructure assessments and extends to network, application, server, and storage management under defined, controlled, and auditable processes.
- **Core Systems Transformation**—provides the total information infrastructure that leverages the most advanced information technologies to maximize the transition and return on investment of your core systems to your new application environment.
- **File System Assessment**—captures information about your data, analyzes the usage of that data, and prepares reports with recommendations how to improve the utilization of your file servers and storage systems.
- **Consolidation for the Financial Services Industry**—features data center, server, and/or storage consolidation design through implementation offerings to support merger and acquisition activity.
- **Storage Resource Management**—manages storage discovery, problems, compliance, change, and reporting in virtualized and physical server environments, which reduces operational risk and cost by automating many of your resource management tasks.
- **Business Continuity for Financial Services**—deployed by the vast majority of financial services institutions, this solution provides all the technology necessary to achieve your business continuity information requirements and protect your information assets.
- **Backup, Recovery & Archiving**—improves service levels by speeding backup, recovery, and retrieval of information for operation centers and remote/branch offices. Only EMC has a complete range of innovative, end-to-end products and services that address backup and archive challenges, as well as meet infrastructure and budgetary requirements.

## Yield higher returns

Information drives your financial institution’s business, and EMC is the world leader in information management. EMC continually works with its customers, partners, and key industry regulatory bodies to develop the most important and timely information management solutions to address the specific needs of the financial services industry. The implementation of EMC solutions will enable you to:

- **Reduce Operating Costs**—by automating your operating environment, virtualizing the IT environment, and maximizing the utilization of your existing IT assets.
- **Protect Information**—by applying the most complete end-to-end customer, internal, and external information security offerings in the marketplace.
- **Achieve Regulatory Compliance**—by assessing your IT operating environment and information uses, identifying compliance gaps, and mitigating risk through world-class business continuity offerings.

- **Leverage Information Assets for Competitive Advantage**—by identifying what data is important, how it is used, where it is used, who uses it, how often it is used, and how to manage it for the greater benefit of the business.
- **Minimize Risk**—by defining your business and IT processes and then establishing the proper business rules and workflow to control, audit, and report on those processes.
- **Increase Revenues**—by implementing an information infrastructure that speeds time-to-market for financial products, along with the ability to provide services that generate fee income.
- **Reduce Business Process Costs**—by eliminating excess time and expense in every business and IT process, from beginning to end, while ensuring adequate controls, reports, and audit capabilities are in place.

### The value of partners and industry expertise

EMC's extensive network of world-class financial services industry partners and systems integrators, including Accenture, CSC, CapGemini, and others, support the delivery of a comprehensive selection of implementation and support services. These partnerships enhance customer satisfaction and profitability by enabling customers to leverage the strength of the EMC brand, while benefiting from the most complete information infrastructure solutions available in the industry today.

In addition, EMC's recent acquisition of BusinessEdge, with more than 700 industry experts and solution delivery specialists, complements existing information infrastructure expertise by adding deep vertical industry thought leadership and information management consulting capabilities in the critical areas of compliance and risk management, business process analysis and improvement, and information management.



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#### Take the next step

Let EMC help you create the right information management infrastructure for your financial services environment. EMC solutions for the financial services industry offer best-practice methodologies, industry-leading products, and award-winning customer and consulting services to help you optimize operations, maximize business success, and reduce risk today and tomorrow. Talk to your EMC sales representative for more information or visit our financial services solutions website at [www.EMC.com](http://www.EMC.com): Solutions: Financial Services.