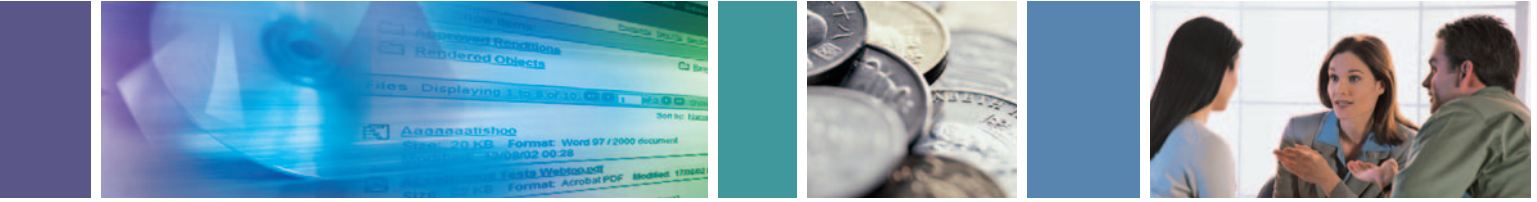


industry solutions



Documentum Solutions for Retail and Commercial Banking

Leveraging Information to Meet Competitive Demands

In today's increasingly diverse and competitive financial services marketplace, customers have higher expectations for innovation, convenience, and on-demand self service. This, as well as unprecedented transaction volumes and heightened compliance demands, puts enormous pressure on retail and commercial banks to automate the paper-intensive processes on which banking has long relied. To meet customer demands while automating legacy processes, banks must integrate the content value chain—leveraging enterprise knowledge assets more efficiently to maintain brand consistency, manage customer relationships, personalize service, and reduce operating costs.

1: Marketing and New Product Development

2: Sales

3: Customer Service and Branch Operations

4: Back Office Support and Regulatory Compliance

SOLUTIONS

- > Prospectus and Product Fact Sheets
- > Intranet, Extranet, and Website Management
- > Multi-Channel Banking and Client Communications
- > Marketing Content Management and Compliance
- > Web Compliance

SOLUTIONS

- > Loan Creation, Origination, and Management
- > Mortgage Creation, Origination, and Management
- > Sales Training
- > Sales Portal
- > Contract Management

SOLUTIONS

- > Customer Service Intranet
- > New Account Setup
- > Multi-Channel Customer Service
- > Call Center Support
- > Order Management Support
- > Case Management

SOLUTIONS

- > Knowledge Management
- > Intranet Management
- > AP/AR Processing
- > Contract Management
- > Compliance Records Management
- > Disclosure Automation
- > Operational Risk Management

Documentum has more experience integrating solutions across the retail and commercial banking content value chain than any other enterprise content management company.

Highlights

- Automates business processes
- Accelerates new product development
- Speeds loan processing
- Maintains brand consistency across channels
- Eases compliance
- Delivers personalized service to millions

Documentum—Maximizing Information Efficiency

The content value chain is the way we describe how essential processes are related in an organization and how content moves and is used across those processes. And in every area of the financial services content value chain, Documentum helps lower costs, ensure compliance, reduce product cycle time, empower the sales force, and deliver more responsive customer service.

In fact, for every content management challenge a financial services organization faces, Documentum provides a solution. And with our standards-based platform

and world-class partner integrations, the opportunities to leverage Documentum throughout your organization are virtually unlimited. Documentum can help you exploit the natural relationships between content and processes that start in marketing and new product development and extend all the way to regulatory compliance and back office support—which means your business becomes more agile, more responsive, and more competitive.

On the following pages, we profile solutions that illustrate the varied ways in which Documentum is used in every segment of the financial services enterprise.

Marketing and New Product Development: *The average product or service innovation lasts three months—six months tops—before it's copied by your competitors. Lasting competitive advantage, on the other hand, comes from understanding your customers intimately, their preferences, their needs. But using customer information efficiently requires coordination along the entire content value chain.*



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Solution: Marketing Content Management and Compliance

A Leading U.K. Retail Bank

“Documentum has made it possible for our marketing group to support much more aggressive promotional time frames without risking compliance failures. Thanks to Documentum our collateral is less expensive to produce while delivering greater brand consistency.”

Senior Vice President, Marketing Information Systems

This bank offers a complete range of financial services products, including traditional demand deposit accounts, Internet banking, credit cards, consumer loans, insurance, and investment advisory services. One of the largest banking companies in the U.K. with more than six million customers, it has assets of over £28 billion.

Documentum gets product collateral out the door faster with no compliance failures and greater brand consistency.

Challenge

This institution's marketing department supports as many as 24 product launches and over 200 campaigns for existing products annually, all with aggressive deadlines. But the group lacked key technology that could help meet these demands. For example, it had no central repository for storing marketing content such as finished collateral, brand logos, and images; no standardized workflow; and no means of managing outside agencies. A significant amount of time was devoted to establishing and enforcing legal, compliance, and data protection requirements every time collateral was changed. Yet there was no way to audit compliance and the company was constantly at risk from Financial Services Authority (FSA) audits.

Solution

The bank has deployed a Documentum solution that includes a marketing content repository, version control, and workflow. The repository supports metadata and a content taxonomy that makes locating and retrieving documents extremely fast. Version control enables marketing staff to easily differentiate between versions of collateral even when modifications are slight, such as minor text revisions to legal disclaimers. Documentum workflow includes the

compliance, legal, and data protection departments, as well as subject matter experts and outside agencies. With version control and workflow, the bank can demonstrate compliance and provide an audit trail for the FSA.

Results

The Documentum solution has reduced collateral production time, eased compliance with FSA regulations, and increased productivity. It has cut the approval time for a typical direct mail piece by 75 percent while speeding content reuse. Another outcome of the Documentum system is the creation of audit trails for FSA compliance. Business rules built into workflow ensure that no collateral is published without mandatory inclusions. Documentum also saves hours spent finding content, manually comparing versions, and ensuring that the most recent regulatory guidelines have been followed. The marketing group estimates that Documentum saves five hours per person, per week, for a staff of 50.

Recommended Product Suite

- Documentum Content Server
- Documentum Webtop
- Documentum Digital Asset Manager
- Documentum Content Intelligence Services
- Documentum Media Services



Sales: Customer relationships based on a single product are rarely profitable. There's too much overhead. Cross-sell is the name of the game. A financial institution that understands its customers uses information to aggressively pursue all their business.

1: Marketing and New Product Development

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Solution: Loan Creation, Origination, and Management

Commerzbank

"With Documentum, our credit processing is much more efficient, and loan renewals, which are an important part of our revenue stream, are now part of an automated process."

Jaymin Patel, Project Manager, Commerzbank

With consolidated total assets of about €400 billion, Commerzbank, headquartered in Frankfurt, is one of Europe's leading private-sector banks. Its corporate banking group provides debt financing for large corporations and multinationals.

Challenge

The corporate credit process is complex, requiring industry profiling, risk modeling, and in-depth research on client companies. And as loan volume increases, a paper-based credit approval process becomes slow and error prone. At Commerzbank, some loan requests could require as many as 12 authorizing signatures. The company's paper-based system usually allowed only one member of the loan team at a time to work on a credit request, slowing the process considerably. Documents were difficult to track as they were distributed between departments. And an unreliable, manual process was used to ensure that loan renewals would be initiated on time.

Solution

Using the Documentum ECM platform, Commerzbank automated the entire corporate credit process, minimizing the need for paper. It took advantage of Documentum workflow to shorten the loan review and approval cycle and XML data management to improve reporting. The bank also used Documentum virtual document management (VDM) technology to build "credit packs," virtual documents that contain all of the supporting information for a loan. Version tracking ensured that

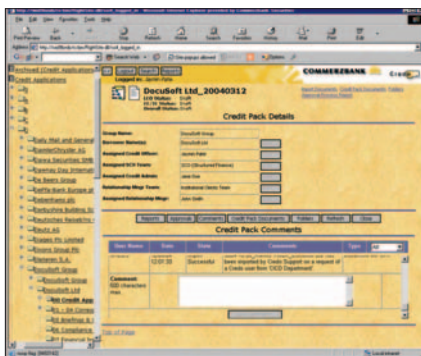
auditing can determine which version of a credit pack supports the final lending decision.

Results

By enforcing the correct business process, Documentum workflow has enabled multiple loan applications to be processed simultaneously and permitted the electronic approval of loan documents, which significantly improves loan turnaround. Combined with a central repository for all loan documents, workflow also ensures compliance with internal audit requirements. With all data stored as XML, Commerzbank has realized enhanced reporting capabilities including response time and information quality. Industry comparisons, credit and risk analysis, and portfolio quality reports are easily accessible to research staff. Loan aging data is also stored as XML tags, which automates the renewal process as well.

Recommended Product Suite

- Documentum Content Server
- Documentum Webtop
- Documentum Dynamic Content Services
- Documentum Forms Builder
- Documentum Business Process Manager
- Documentum Business Process Services



Documentum streamlines and accelerates the loan review and approval cycle and improves credit reporting.



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Solution: Mortgage Creation, Origination, and Management A Global Financial Services Company

“Thanks to Documentum, our consumer credit process is much more streamlined, and we can maintain service level agreements with our branches that really enhance the customer experience.”

Vice President, Consumer Lending

This institution is one of the largest banks in Europe, with total assets of more than \$725 billion. With 15 million consumer and small to medium-sized commercial customers, many in the U.S., its consumer credit origination business is one of its most profitable. A streamlined origination process that accelerates loan processing enables branches to meet customer demand for equity loans and lines of credit.

For this global financial services company, Documentum enabled annual cost savings of \$26 million while supporting increased loan volume.

Challenge

The bank’s U.S. consumer lending operation relied on voluminous paper documentation that arrived haphazardly at loan centers by fax, by mail, or through branches. There were more than 88 types of documents that might be required for a given loan, including real estate appraisals, pay stubs, employment verification, tax returns, and alternative income statements. Deals were sometimes lost because paper work could not be processed quickly enough. As loan volume increased, the likelihood of lost or missing documents rose as well. Moreover, this system allowed only one originator to access a file at a time, creating a processing bottleneck that prevented loan centers from committing to service level agreements (SLAs) that guaranteed a decision on loan requests within a specified time period. The lack of an automated system also meant there was no way to ensure timely communication with loan applicants.

Solution

The bank has deployed a hybrid solution using the Documentum repository, Captiva Input*Accel* for capturing hard copy documents to the repository, and a third-party workflow application. Each loan center has a centralized scanning area for document capture and is able to receive faxes directly into the repository.

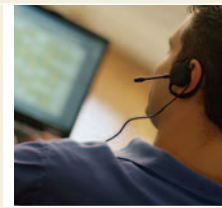
Documentum enables the bank to store and manage all types of content in the same highly scalable repository. Currently, 450 users have access to the system.

Results

With all loan documents in a central repository, the organization can now load balance between its service centers, which can maintain SLAs with their branches. Loan originators can easily share documents and work on multiple loan requests simultaneously. This streamlined consumer credit process saves the bank \$26 million annually in reduced costs, including a reduction of 34 full time employees in the processing area. Plus, in the first year of system deployment, net income from higher loan volume increased by more than \$19 million.

Recommended Product Suite

- Documentum Content Server
- Documentum Forms Builder
- Documentum Business Process Manager
- Documentum Business Process Services
- Documentum Webtop
- Documentum Dynamic Content Services
- Captiva Input*Accel* Capture



Customer Service and Branch Operations: *Where the institution meets the customer, the content value chain must deliver accurate, timely, and relevant information. If it doesn't, the customer may soon be gone.*

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Solution: Customer Service Intranet

Pictet & Cie

"Documentum is used by over 1,500 employees to access more than 20 million documents and 55 million objects. The Documentum ECM platform has risen to the task of managing this incredible volume."

Carlo Bonferroni, Vice President, Pictet & Cie

Founded in 1805 in Geneva, Pictet is one of the largest Swiss private banks, with more than €130 billion under custody. In Europe, it is recognized as a specialist in private and global asset management, where fast and knowledgeable response to customer inquiries is a key to sustaining profitable relationships.



The Documentum-powered intranet boosts employee efficiency, speeds response to client inquiries, and expedites the production of marketing collateral.

Challenge

To improve customer service, Pictet wanted to offer employees integrated access to client documents, including account statements and orders. This would require adopting an electronic system with robust security for protecting client confidentiality. Pictet also needed a system that could handle an enormous volume of content—more than 20 million documents.

Solution

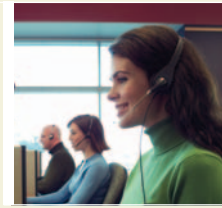
Pictet, which has been successfully using Documentum products since 1995, has deployed the Documentum ECM platform to support a corporate intranet that would enable Web access to client information. User- and role-based security, as well as extended permissions, control how content is accessed and modified. These controls protect client confidentiality and improve the overall quality of information.

Results

All client information—more than 25 types of documents including account statements, invoices, notifications, and correspondence—is stored in and accessible from the Documentum repository. Web access significantly boosts employee efficiency, speeds response to client inquiries, and accelerates in-depth research. Pictet has also expedited the production of marketing collateral, which is stored in a second Documentum repository. Documentum workflow streamlines the review and approval process, getting collateral to market more quickly.

Recommended Product Suite

- Documentum Content Server
- Documentum Media Services
- Documentum Digital Asset Manager
- Documentum Content Intelligence Services
- Documentum Site Caching Services
- Documentum Trusted Content Services
- Documentum Web Publisher
- Captiva InputAccel



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Solution: Multi-Channel Customer Service and Call Center Support

A Large National Bank

“For large content management applications where there's a lot of content, frequent changes, and the need for an audit trail, Documentum is the only solution I'd consider.”

Vice President, Information Technology Services

This large bank holding company, formed by a merger of two super regionals, provides financial services in 11 states in the eastern U.S. and Washington, D.C. The company offers personal service and objective advice through 2,800 branch financial centers and 600 retail brokerage offices.

After Documentum was deployed to support this bank's customer call centers, a survey showed that customer satisfaction rose by 12 percent.

Challenge

Customer service representatives (CSRs) are on call 24 hours a day and must have constant access to current, accurate information to respond to customer inquiries. After the merger, the existing CSR support system could not keep pace with the rate of change in content. Content changed every day, but changes were published only once a week. Plus, with business operations spread over 11 states in which regulatory environments varied widely, content was authored in multiple locations. CSRs learned not to trust the corporate intranet for current information, and instead surrounded themselves with paper documents.

Solution

The bank purchased Documentum in 2000 to provide CSRs with the timely, accurate, approved information they needed to reply to customer inquiries, and to support the bank's policies and procedures for generating and using that information.

Workflows and lifecycle management are used to automate the content approval process, ensuring that content is published only after it's reviewed and approved by appropriate experts. The initial solution served 11 call centers and subsequently has been expanded to

include branch offices as well. For the branches, it delivers current information and current events in real time, which is important for staying on top of local market conditions. Since Documentum employs byte-level differencing, minor modifications to large documents are updated quickly from the central server to each branch.

Results

CSRs have 24x7 access to information they can trust. With the Documentum system, the time required to publish new content has been reduced by 75 percent, which is particularly important during a crisis. In a recent survey comparing customer attitudes regarding service during a six-month period before and after Documentum was deployed, the bank's index of customer satisfaction rose by 12 percent. In the future, the Documentum system will include the bank's entire workforce of 70,000 people.

Recommended Product Suite

- Documentum Content Server
- Documentum Web Publisher
- Documentum Site Caching Services
- Documentum Enterprise Content Integration Services



Back Office Support and Compliance: Banks must constantly balance the risks of non-compliance with the costs of remaining compliant. An integrated content value chain eases the administrative burden and costs of compliance while it enables the back office to support rapid, efficient delivery of products and services.

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Solution: Intranet Management

A Global Financial Services Conglomerate

“Documentum has greatly improved the speed, accuracy, and control with which we share information. And it has flawlessly scaled to support our expansion of ECM into multiple areas of our business.”

Manager, ECM Development

This global financial institution offers banking, insurance, and asset management to more than 60 million clients in over 65 countries. Its clients include individuals, families, small businesses, large corporations, institutions, and governments. The company encompasses a broad spectrum of prominent businesses that increasingly serve their clients under a global brand.

Documentum supports an innovative “click-call-face” retail strategy—a flexible mix of Web-based, call center, and brick-and-mortar touchpoints.

Challenge

This Netherlands-based firm had outgrown the way it managed documents. There was no integration between electronic documents stored on servers or individual desktops, Web content, paper-based archival storage, and fax and e-mail documents that comprised a large part of day-to-day communication. This left employees to create ad hoc methods for sharing information and incorporating document exchange into core business processes. The company wanted a comprehensive solution that would streamline and standardize the sharing and reuse of information, provide a secure environment for managing mission-critical documents, and deliver better management and control through the use of workflows.

Solution

The company first deployed Documentum pilot solutions in New York and London, which led to a full-scale implementation in Europe, Asia, and the United States. The solution enables its staff to share documents across town or around the world through a browser interface. Documentum version control and workflow ensure that content is accurate and approved before distribution. The solution features two intranets. One can be accessed by anyone in the company; the other employs access control lists (ACLs) for increased security.

A second solution delivers high-volume scanning and imaging for the wholesale bank and integrates with a high-speed, back-end processing application. This solution is synchronized with the administrative document management system that manages all company data. It uses one repository, accessible through a desktop interface, to store customer-related settlement documentation.

Results

The company uses Documentum to manage departmental information, corporate presentations, HR and procurement records, research models, client account dossiers, and other content for a range of business groups and purposes. It can share information across the content value chain while realizing greater speed, accuracy, and security in all its document-related processes. Documentum also supports an equity and derivatives website and an online career forum.

Recommended Product Suite

- Documentum Content Server
- Documentum Web Publisher
- Documentum Webtop
- Documentum Digital Asset Manager
- Documentum Site Caching Services
- Documentum Media Services
- Captiva InputAccel

In financial services, market share is important, but wallet share is king. And that means using information to optimize existing customer relationships.

For more information about how Documentum can improve customer relationships while reducing operating costs, visit www.documentum.com or call **800.607.9546** (outside the U.S.: +1.925.600.6754).

Documentum—The Solution of Choice in Retail and Commercial Banking

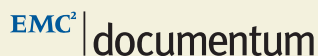
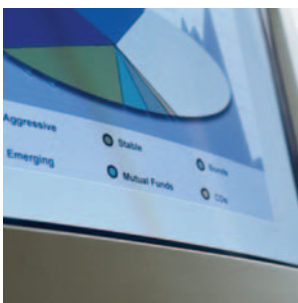
Unlike product and service features that can be easily copied, the ability to leverage knowledge assets provides long-term competitive advantages. That's why some of the financial industry's largest institutions rely on award-winning Documentum ECM solutions to reduce product cycle time, increase efficiency, and serve customers more effectively. When you need an ECM platform that delivers flexibility, reliability, speed, and control, there's only one choice—Documentum. To learn how Documentum can deliver improved business performance to your financial services organization, visit us online at www.documentum.com/industry/finance or call 1.800.607.9546 (outside the U.S.: +1.925.600.6754).

About Documentum Software from EMC

Documentum software from EMC Corporation includes enterprise content management solutions that enable organizations to unite teams, content, and associated business processes. With a single platform, EMC Documentum software enables people to collaboratively create, manage, deliver, and archive the content that drives business operations, from documents and discussions to e-mail, Web pages, records, and rich media.

A Partial List of Documentum Customers in Retail and Commercial Banking

Omega Bank	KBC Exploitation	BankFIRST
Bank of Finland	Pictet & Cie	Banque Générale du Luxembourg
Commerzbank	KeyCorp	Banco de Espana
Norwich Union	BNP Paribas	Mitsubishi Tokyo Financial Group
EFG Eurobank Ergasias	Shinhan Bank	Reserve Bank of New Zealand
ANZ Investment Bank	Nordea	Bank of New York
Societe Generale	Abbey National	European Bank for Reconstruction & Development
Banco Nacional Ultramarino	Wachovia	HSBC Bank Brasil
ING Bank	Bank of Ireland	Commonwealth Bank of Australia
Barclays	Europay International	Kookmin Bank
Nomura	Ceska Sporitelna	Porsche Holding
Shinsei Bank	Industrial Bank of Korea	



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