

PASS @GE

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more than solutions... Modular Consulting

- Consulting for Finance
- PASS Solutions:
mRetail Banking, Sales Opportunity Engine,
Banking Data Warehouse, Open Monitoring, eComponent Set

Deutsche Version: Rückseite

ENGLISH VERSION



PASS @GE online:
Data-Facts-Details
<http://www.pass-consulting.com>

EDITORIAL

Consulting today

Markets are swift and tight. The pressure of competition has increased further and the competition for clients is increasing steadily as well. Saving costs while improving the efficiency of functions and processes is the basis of every enterprise and project. Consulting today must therefore offer clear and transparent contents and processes based on real demands. This makes service a top priority of our times and we are offering it as a clear, quick, redundancy-free, efficient and inexpensive modularized product. In this PASS AGE we will be examining the current situation in the financial area, we will look for strategies and tendencies in consulting and will present new solutions and service products offered by PASS for the financial sector.

PASS has divided its consulting services into modular products which, apart from offering comprehensive services that can be adapted to fit individual needs, give clients the solutions required by the current situation: clear analyses and offers of inexpensive, high quality and flexible solutions. PASS possesses the expertise required for the efficient modularization of the complex consulting services through which the success of a project can be secured even in these times of increased pressure. These products help to achieve efficiency, process security and cost savings in projects or on the Web with project management challenges and the implementation of legal requirements while offering options in the security sector with innovative communication technologies.

What applies to markets in general, applies to the financial sector in particular. Thus, PASS Consulting Group not only offers a comprehensive service portfolio to financial service providers which addresses strategic and technological challenges through PASS business solutions for finance – it also offers targeted solutions for acute needs in today's banking sector demonstrating that solutions for tomorrow's banking can create a concrete competitive edge today.

We hope you enjoy this issue. Please refer to our PASS AGE online, where you will find additional information.

*With best regards
Dr. Werner Wienand*

Open Management Solution

Intelligent Workflow Management

The PASS Open Management Solution is the platform for System Management workflows. Within the framework of OMS, flexible and cost efficient standardized detail solutions can be realized to monitor corporate processes across numerous systems and applications. OMS creates a "smart solution" that is fast, flexible and cost efficient:

- Standards: OMS based on standards such as Java, XML, Perl and C
- Integration of heterogeneous System Management environments and all applications and system messages in one monitoring console.
- Smart solution: OMS reduces the "time-to-monitor" of business critical applications.
- Standardization of all monitoring tools and reuse of components
- OMS is platform-independent
- The use of OMS reduces the cost of maintenance.
- OMS facilitates the monitoring of workflows.

PASS mRetail Banking

The mobile banking solution for professional demands



High costs, poor performance and poor reliability were only some of the reasons why mobile technology was not able to meet the demands of professional banking services. Now end devices with corresponding performance, diffusion, security and an efficient communication infrastructure have become available for high-quality banking services: iMode, J2ME, WAP 2.0, mobile phones with color displays and GPRS are the new standards. Portables have now entered into the calculations of financial service providers as payment platforms.

Financial service providers place the high demands on the mobile sector for efficient retail services: Usability, Availability, High performance, Low costs, Service offers. PASS eRetail Banking is the new PASS solution, which will fulfill all the demands placed on professional mobile Retail Banking. PASS mRetail Banking is realized in three variations on the basis of the most updated technologies, which meet all demands: J2ME, iMode and WAP 2.0. And it offers the option of voice-controlled banking via mobile or PC.

Basic Functions

- News
- Stock prices (Demo prices): DAX, Eurostoxx, Detail display, indexes
- Login for account/securities/transactions
- Transactions: Transfers, orders, block credit cards
- Test access allows viewing without registration
- Contacts: Addresses, searches, WWW, eMail functions, phone by click
- Assistance: eMail functions, phone by click

mRetail Functions

- Scheduled transfers
- Link to call center of a particular bank
- Loan and fund transactions
- TAN-reorders
- Transfer-submissions
- WKN-/BLZ-Search



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Open Management Solution

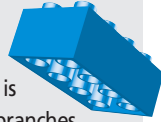
Open Management Solution is the answer to the demands regarding the use of client-server and eBusiness applications. The growing number of individually developed and poorly documented tools leads to an increasing complexity. Individual monitoring without integration leads to a growing number of monitoring consoles, at the expense of efficiency and cost transparency. Standardization and documentation of all individual tools in connection with monitoring and management are urgent demands that are successfully fulfilled by OMS. All OMS functions are realized in modules, redundancies are avoided and the OMS implementation remains a flexibly expandable smart solution. In addition, monitoring requirements can be realized without great expense and leadtime. OMS modules are developed in Java, can be used in various platforms and communicate via XML.

Optimization without interruption – Open Management Architecture

Through Open Management Architecture (OMA) it is possible to develop interfaces to other System Management platforms and to use them through any number of modules. Through OMA, IT personnel can continue to work with established tools and the familiar environments even with the introduction of new tools.

The Optimal Basis

The PASS eComponent Set reduces Time-to-Market by up to 70%



IT projects are characterized by a time-to-market which is becoming increasingly shorter. This trend applies to all branches. Competitive edges are short-lived and must be exploited to a maximum. Competitive advantages can generally be realized only through individual programming based on standards and open systems. In order to combine the advantages of individual development with the shorter development times for the establishment of a standard-software-development, PASS has developed the eComponent Set.

The eComponent Set

The PASS eComponent Set offers an array of important technical and business components, which reduce the time-to-market of new products by up to 70%. The re-use of these software components increases the degree of maturity of the product since these components have already been tested in production application. The PASS components can be integrated into all current process environments in web-based environments. The components of the PASS e-Component Sets are used successfully in many projects – this translates into cost and time savings for the client.

The Advantages

The PASS eComponent Set can be used in the planning and realization phase of all web-projects – thus reducing development costs, increasing quality (due to the degree of maturity of the components) and improving the maintainability of the software. The advantages at a glance:

Investment protection

- Integration via all current web protocols (CORBA, HTTP, J2EE, RMI, Web-Service)
- High degree of maturity, repeated successful application
- Conformity to standard description formats and documentation guidelines
- Support of open source frameworks
- No use of proprietary libraries or products
- Easy applicability
- Simple adaptation to client infrastructure
- Components are customizable
- Modular use (separation of services, business and finance components)

Increase sales efficiency through automatic opportunity recognition

Corporations in the financial sector are confronted with a series of new challenges: The market is developing from a seller's to a buyer's market creating the necessity to increasingly cater to individual client needs. Thus, heterogeneous sales and communication paths to the client need to be mastered. Time-to-Market is of the utmost importance. Three aspects have gained particular significance: extensive cost savings, resulting in increasingly limited personal resources and the focus on regaining client confidence.

The PASS Sales Opportunity Engine (PASS SOE) is an innovative solution in the area of analysis and identification of market opportunities as well as the corresponding implementation. PASS SOE serves to increase the efficiency and effectiveness of marketing, sales and client service. SOE's contribution is to enable knowledge-based work in the corporation. It supports a goal-oriented resource application to find and bind clients. PASS SOE

- defines new rules to recognize corporate opportunities,
- applies these and other rules to the customer base for the purpose of finding leads,
- prioritizes leads according to their likelihood of success and
- creates task lists for consultants and for the Call Center for the purpose of individual distribution/handling.

The characteristics of PASS SOE

- Centrally controlled and peripherally applied "Sales Force Automation" tool.
- Creation of individual "to-do-lists" for each individual consultant
- Use of corporate knowledge
 - Recognition of connections unknown to date
 - Optimization of the sales process (through central management, peripheral use, expandable, modular set-up, focus of client consultants on sales)
 - Cost savings through increased productivity

The knowledge acquired through PASS SOE is particularly well-suited for the following target groups and applications:

- Marketing (target groups/1-to-1 marketing)
- Sales (cross-/up-selling)
- Service (customer retention)
- Product development (definition of new products)
- Customer development (eg. customer lifetime value)

PASS Banking Data Warehouse

Knowledge as basis for making decisions

As a result of increasing competition, banks are now forced to generate products at a faster pace, to examine investments very carefully as to their ROI, to utilize new distribution channels, to meet the requirements of supervisory authorities and to calculate and limit risks. In addition, they must develop new strategies to retain clients and the fact is that, increasingly, good clients can only be obtained through high marketing costs. The PASS Banking Data Warehouse is the answer to these challenges. It integrates information on clients and purchasing patterns, analyzes historical data for the purpose of generating knowledge, discovers trends and supports strategy determination as well as the definition of granular products.

The PASS Banking DWH is

- integrated,
- current,
- modular, flexible and expandable,
- offers defined quality, and
- produces comparable results.

The benefits of DWH include:

- the efficient satisfaction of information needs.
- an integrated database (as a source for internal and external reporting, for example).
- bank control (Risk Management, CRM, business research).
- independence from backoffice systems (can be outsourced, exchanged and/or expanded without affecting bank control and frontoffice).
- end user access to corporate data (standard user, power user, manager).

