



IBM Global
Process Services

Wertschöpfung im arbeitsteiligen Prozess Management

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Agenda

- Business Process Outsourcing von Standardprozessen
- Wertschöpfungsfaktoren
- Prozessauswahl
- Mögliche Arbeitsteilung
- Vertikales Outsourcing



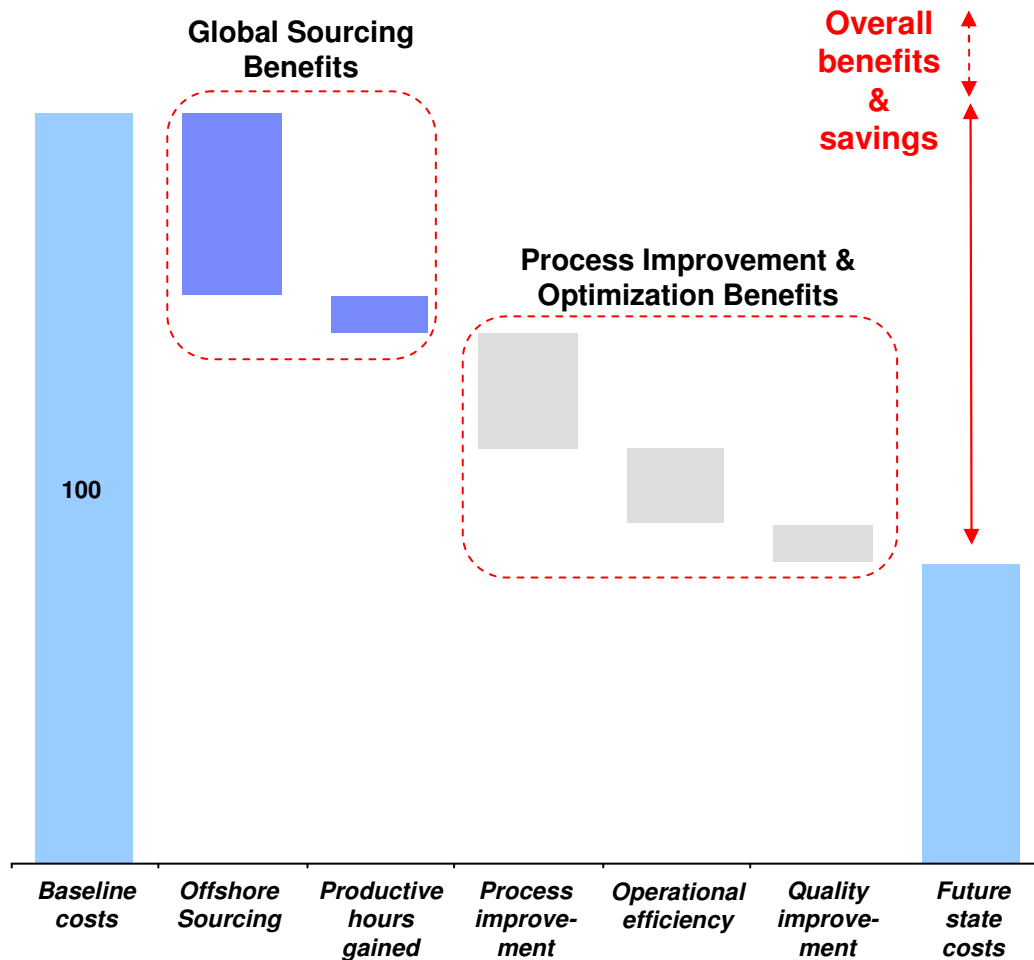
Business Process Outsourcing (BPO) hat sich in Europa entlang von vier Hauptprozessfeldern branchenübergreifend etabliert.

	Finance & Accounting	Human Resources & Learning	Customer Relationship Management	Supply Chain Management / Procurement
BPO Offerings	Cash Disbursements (AP/T&E)	Employee Data Management/ HRIS	Contact Center Ops	Indirect Procurement
	Revenue Cycle (Order to Cash)	Payroll	Multi-Channel Customer, Marketing, Camp. Mgmt	Offshore Procurement Operations
	General Accounting	Benefits	Hosted Contact Center Infrastructure	Strategic Sourcing
	Project/Cost Accounting	Compensation	Field Sales/Service Transformation	Supply Chain Visibility
	Financial/External Reporting	Recruiting & Selection	Process and Self-Service Transformation	Supplier Consolidation/ Relationship Mgmt
	Business Performance Mgmt	Training & Employee Development	Back-Office Processing	End-User Support / Compliance Impr.
	Planning, Budgeting, Forecasting	Workforce Analytics	Global Web/Content Production Services	Asset Management
	Cash, Treasury, Risk Mgmt; Tax Compliance	HR Contact Center	Sales Improvement Service	Contract Management
	Travel & Expense	CRM Analytics		
	↓	↓	↓	↓
	<i>Leverage</i>	<i>Combine</i>	<i>Develop</i>	
Industry-specific Solutions				





Die Wertschöpfung basiert auf Globalisierung und Prozessverbesserung.



Overall benefits & savings

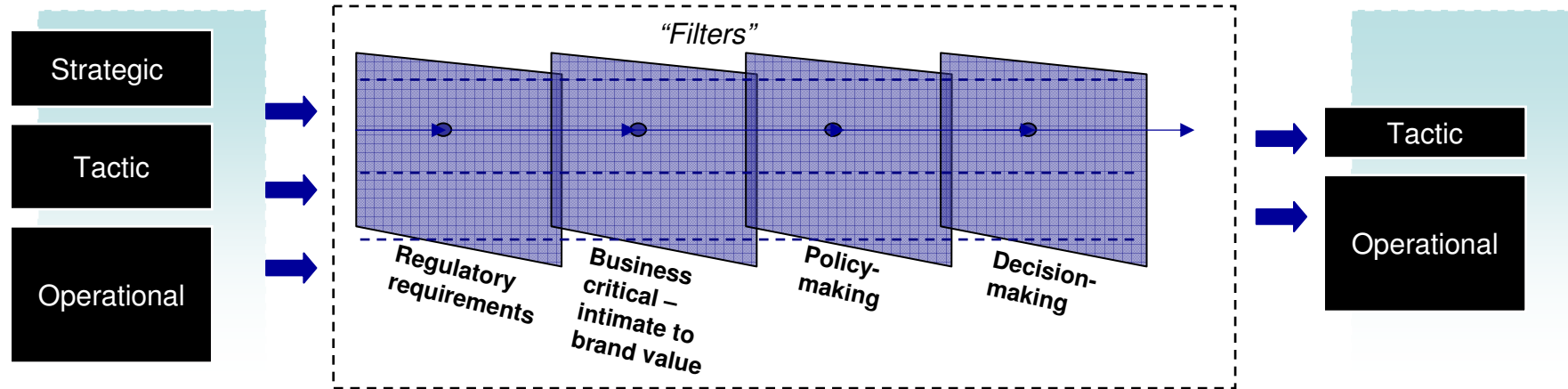
Benefits

- **Reduce operating costs** through centralization and global resourcing
- **Quickly access skilled cost-effective resources**
- **Offer clients faster turnaround times** enabled via 24*7 operations
- **Worldwide coverage** supports going global
- **Convert fixed costs** to a variable pricing model
- **Leverage applications & tools** to support process improvements and cost efficiency (e.g. data analytics, document management)





Die Kategorisierung der Geschäftsprozesse erfolgt nach inhouse/outsourcing und on-shore/off-shore.



Retained Client activities

- Policy Management
- Strategy Development
- Decision making, Acceptance/Approval
- Regulatory influenced
- "Core" (to protect IP and brand value)

Outsource activities

- Transactional processing
- Rule based processing
- Procedure Process maintenance
- Business Process maintenance

On shore

Lack of critical mass
 Legal/regulatory requirement
 Impractical physical hand-off
 Unworkable process splits

Off shore

The rest

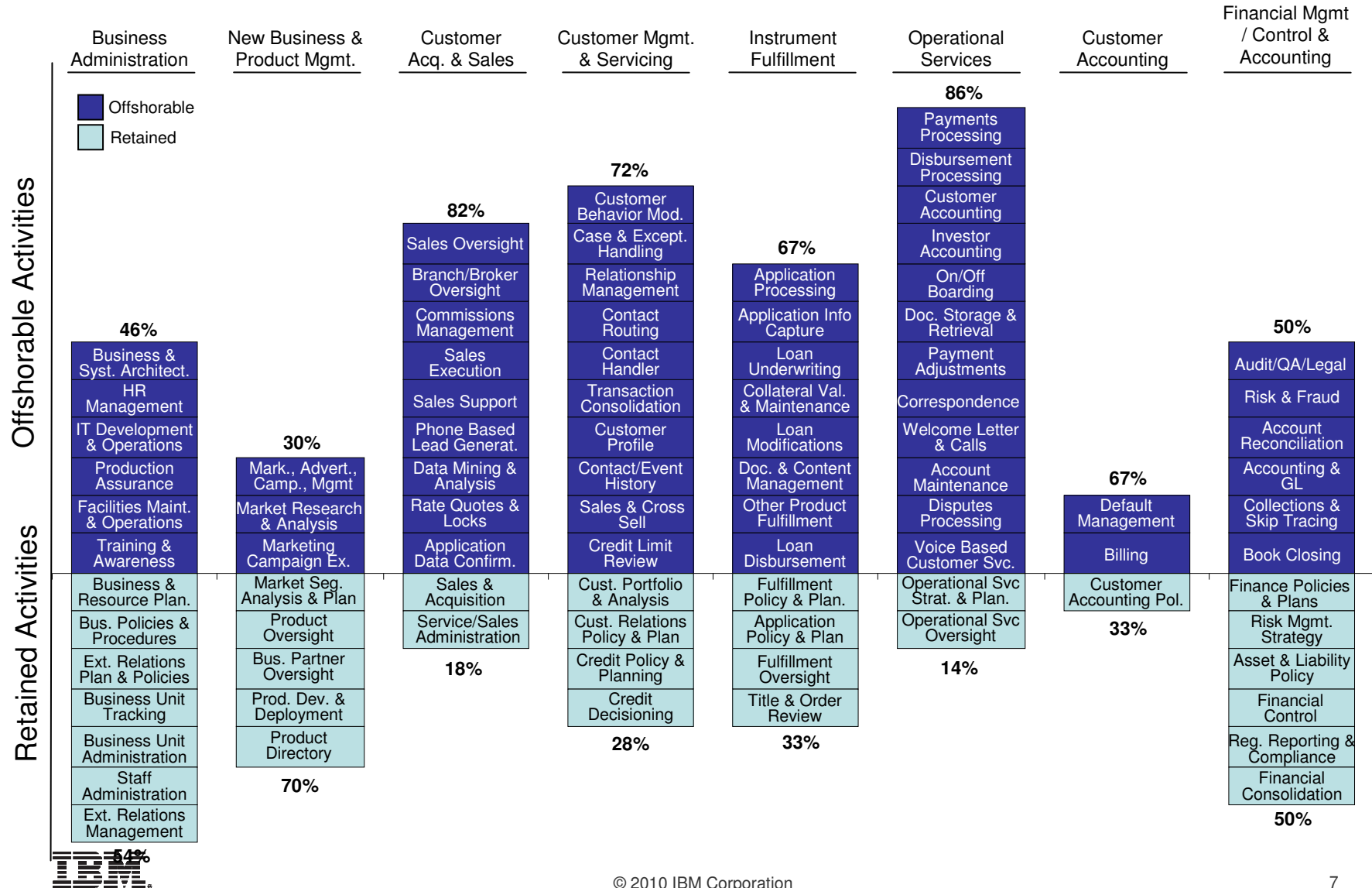


Die Erfahrungen zeigen einen unterschiedlichen Grad an möglicher und sinnvoller Arbeitsteilung.

	Card Administration	Mortgage Administration	Securities Administration	Accounts	Loans	Payments
	<ul style="list-style-type: none"> ▪ <i>Application Processing</i> ▪ <i>Card Embossing</i> ▪ <i>Billing</i> ▪ <i>Merchant Services</i> ▪ <i>Collections & Recovery</i> 	<ul style="list-style-type: none"> ▪ <i>Account Opening</i> ▪ <i>Redemption</i> ▪ <i>Case Handling</i> ▪ <i>Collateral Management</i> 	<ul style="list-style-type: none"> ▪ <i>Billing</i> ▪ <i>Fee calculation</i> ▪ <i>Statements</i> ▪ <i>Client Reporting</i> ▪ <i>Custody Services</i> 	<ul style="list-style-type: none"> ▪ <i>Account Opening</i> ▪ <i>Relationship Management</i> ▪ <i>Case Handling</i> ▪ <i>Statements</i> ▪ <i>Account Closing</i> 	<ul style="list-style-type: none"> ▪ <i>Statements</i> ▪ <i>Line of Credit</i> ▪ <i>Billing</i> ▪ <i>Tax Reporting</i> ▪ <i>Document Management</i> ▪ <i>Collections & Recovery</i> 	<ul style="list-style-type: none"> ▪ <i>Exception Processing</i> ▪ <i>Reporting</i> ▪ <i>Case Handling</i> ▪ <i>Customer Service</i> ▪ <i>Check processing</i>
<i>Retained</i>	34%	41%	52%	45%	37%	53%
<i>Outsourced</i>	66%	59%	48%	55%	63%	47%

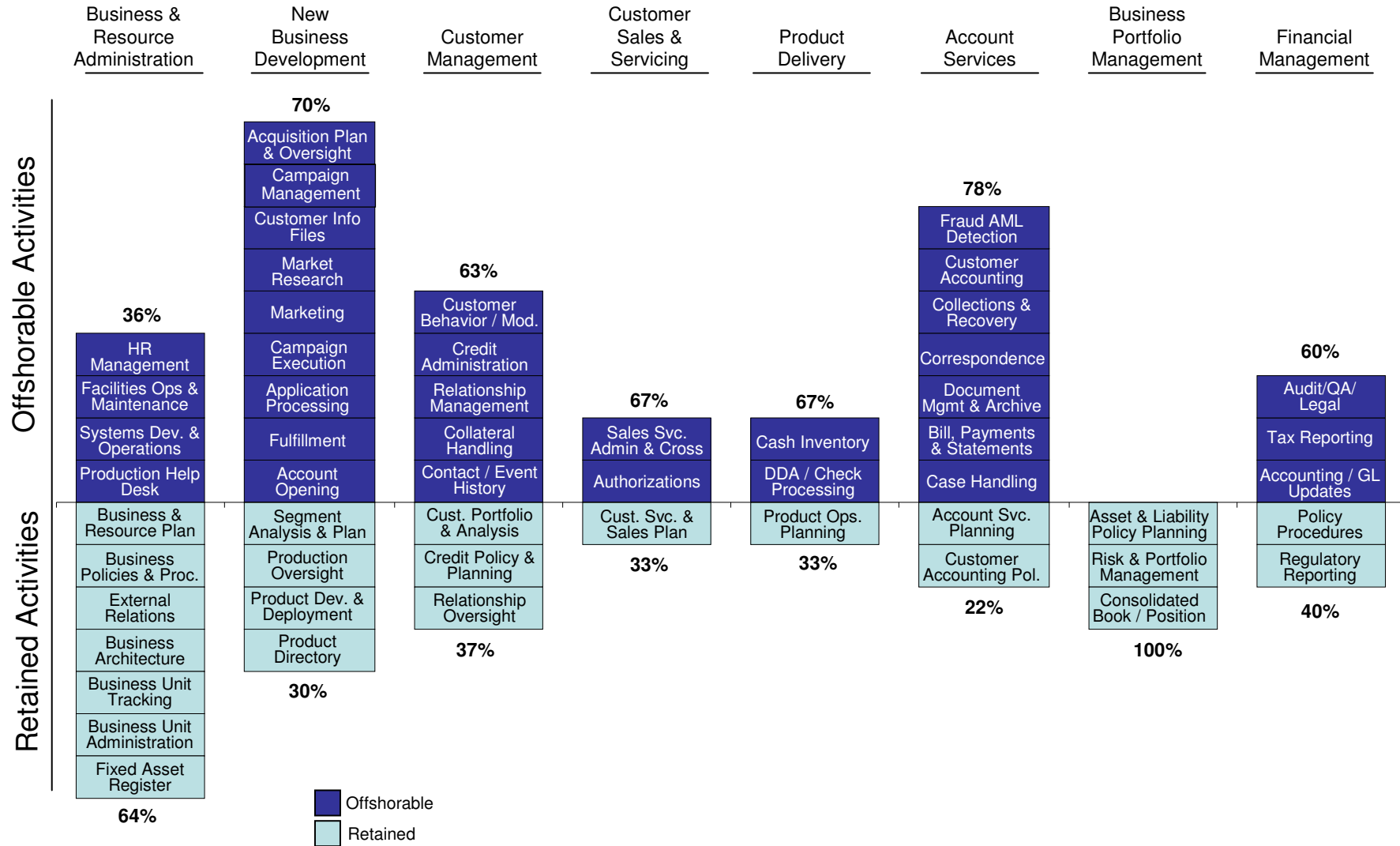


Erfahrungsgemäß können ca. 63% der Prozesse im Kreditgeschäft in Arbeitsteilung betrieben werden.



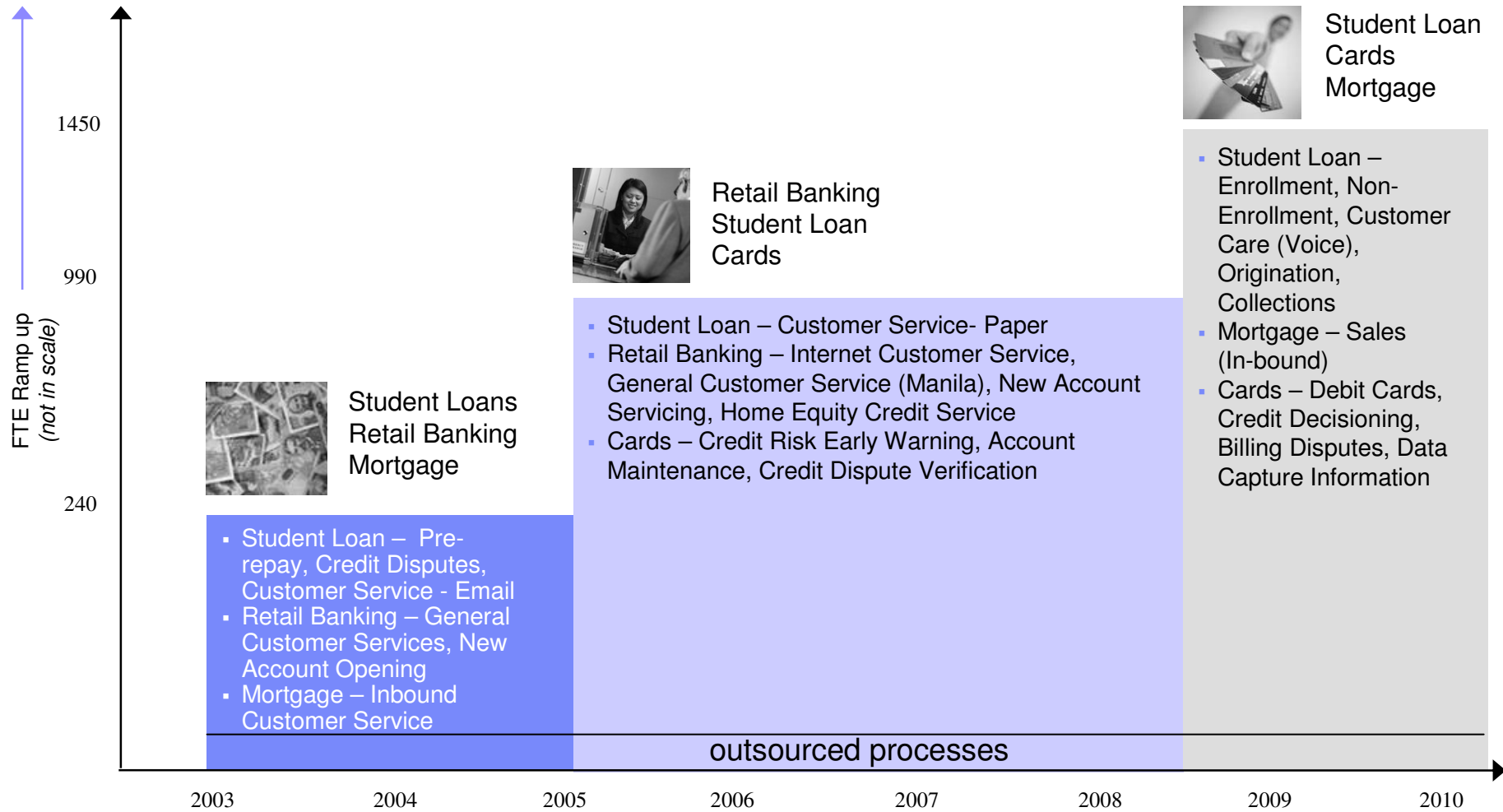


Erfahrungsgemäß können ca. 55% der Prozesse in der Kontoführung in Arbeitsteilung betrieben werden.





Typischerweise dehnt sich der Umfang der Auslagerung über die Zeit aus.





Über die Zeit kann sich so eine umfangreiche Auslagerung von Back-Office-Prozessen über alle Geschäftsbereiche hinweg entwickeln.

Banking Products & Services

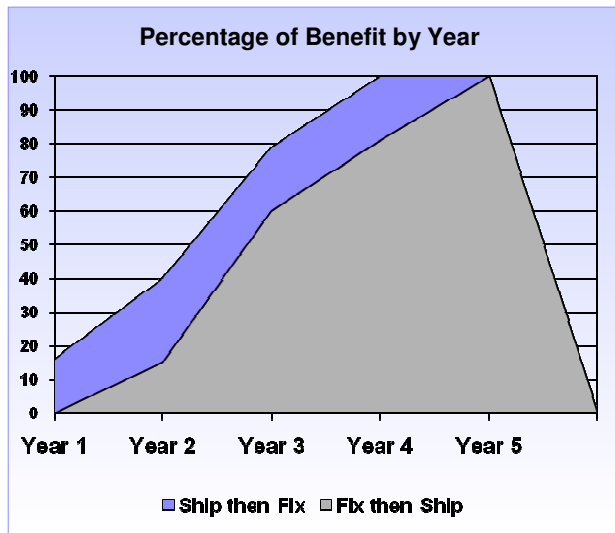
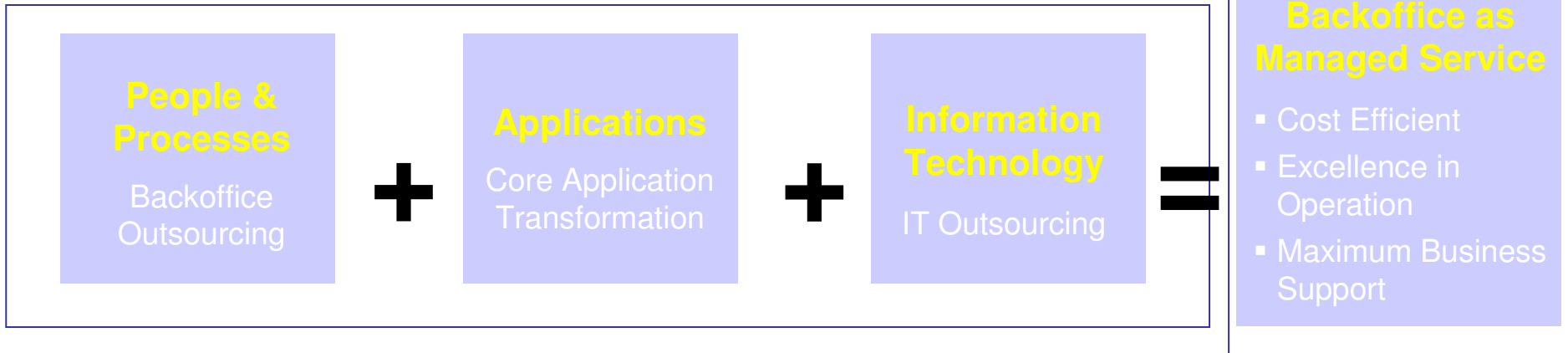
Mortgage Services	Card Services	Loans	Account Fulfillment	Mutual Funds	Payments
<ul style="list-style-type: none"> Document management Loan document indexing Loan application processing Initial eligibility evaluation Underwriting and borrower record updates Funding & closing Post closing audit Welcome letter & calls Account maintenance 	<ul style="list-style-type: none"> Cross- and Upsell Application data entry De-duplication Inbound customer service Credit Line Decisioning Dispute management Remittance processing Membership rewards Credit risk early warning Fraud management Collections 	<ul style="list-style-type: none"> Cross- and Upsell Application processing De-duplication Underwriting Collateral mgt Document mgt Payment processing Welcome letter & calls Acct. maintenance Customer service Default mgmt. Forbearance and deferments Collections 	<ul style="list-style-type: none"> Indexing Data entry Account activation Verifications Account setup Customer service—voice and mail Welcome calls Disputes processing Loan closures Loan funding Loan booking Archiving and storage 	<ul style="list-style-type: none"> Confirmation & matching Clearing and settlement Payment processing Ledger accounting Account statement generation Portfolio accounting Voice-based customer service Mgt. & regulatory reporting 	<ul style="list-style-type: none"> Wire transfers Account management & fulfillment Channel support Research adjustments Image capture Formatting Validation Balancing Duplicate detection Positive pay Fraud detection Customer setup Posting & reconciliation

Blue Text - Activities managed by IBM for Universal Global Bank
 Source: Universal Global Bank IBM Team





Durch die Verbindung von Prozess-, Applikations- und Infrastruktur-Auslagerung entsteht ein "vertikales Outsourcing".



Source: McKinsey

„Shift & Transform“
führt zu schnelleren
Ergebnissen und
senkt das Projektrisiko.



**Vielen Dank für Ihre
Aufmerksamkeit.**

Christian Till Roga

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