
_Synchronize your value chain to serve customers more efficiently_

In today’s highly competitive corporate banking marketplace, you need to consistently meet or exceed your customers’ evolving expectations. Quality of service and standards are essential to building your banking relationship with corporate customers, particularly now that banking products are increasingly commoditized. Corporate customers demand greater efficiency, innovation and flexibility as well as solutions that help them do business with you more effectively. And because they exchange high volumes of time-critical financial data with you and one another, corporate customers expect rapid, reliable, low-cost solutions for information exchange along with high-performance, holistic services at competitive prices. They also no longer find it acceptable to send the bank separate files for different payment types; they would rather send one integrated payments file from their enterprise resource planning (ERP) system. Moreover, if they have to change their systems to conduct business with you, there’s a good chance they’ll look for a provider that’s easier to do business with.

Given marketplace dynamics, it’s becoming more difficult to manage the volume, speed and diversity of information flow while maintaining attractive operating margins. But failure to do so risks lower profits, penalties for not meeting required service level agreements and the loss of high-value corporate clients to more agile competitors. Yet the right balance can be hard to achieve because many banks use inherited, inefficient and highly complex point-to-point legacy systems.
At the same time, bank-to-bank communications are affected by complex management challenges. The interbank-communications landscape is a complex matrix of point-to-point connections that are hard to control collectively because they depend on separate network carriers, formats and standards, and hardware platforms. It is increasingly difficult to send the correct data to the correct counterparty or service supplier, by the correct route, in the required format—and by the required deadline. The volume of communications is also expanding. Banks, clearing houses, payment services providers and other institutions exchange massive amounts of payments and other data traffic in a bewildering variety of forms.

IBM Sterling B2B Integrator Financial Edition in banking can help execute an effective smarter commerce strategy by helping banks synchronize virtually every part of their value chain. It addresses complex integration challenges, enabling banks to connect their systems to customers and business partners and the maze of financial networks. This makes it possible to automate business processes, providing visibility into the actionable information that’s needed to better collaborate with partners and respond to customer expectations and demands.

**Enabling effective communications to improve customer satisfaction**

IBM Sterling B2B Integrator Financial Edition in banking offers highly reliable technologies that help banks synchronize their dynamic business networks to help increase customer satisfaction, accelerate revenue and manage the complexity of diverse platforms.

Corporate customers are looking for new and better ways to connect, communicate and collaborate with their banks. They want connectivity that is easy to use, cost effective and security rich. And many customers won’t even consider working with a bank that requires them to negotiate complex and diverse sets of formats, standards and protocols in order to connect/ transact. IBM Sterling B2B Integrator Financial Edition in banking is a leading solution that can help you meet corporate customers’ needs. It moves and transforms data, automates the routing, manages the automated hand-offs, and eliminates rekeying to improve straight-through processing of transactions. It also provides the visibility you need to manage the business and meet service levels that drive customer satisfaction.

**Improving financial value chain visibility to optimize operations**

When you can see what’s happening across your financial communications, you can take proactive steps to operate more efficiently, address potential problems early and predict future demands. IBM Sterling B2B Integrator Financial Edition in banking arms you with a variety of monitoring mechanisms, tracking tools and presentation options that help you see what’s happening within and outside your operations. Web-based visibility makes it convenient for you and your business partners to see the status of your data transmissions at virtually any time. With visibility across the value chain, you can offer innovative products and services that help you stand out from the competition.

**Accelerating time to revenue through faster onboarding**

IBM Sterling B2B Integrator Financial Edition in banking helps banks reach new customers and capitalize on growth opportunities more quickly and easily by connecting you to new customers and partners faster. With tools for customer onboarding and community management, the solution can accelerate your time to revenue.
Reducing external operating costs through consolidation and reuse
You don’t have to replace your IT investments and reinvent the wheel when implementing IBM Sterling B2B Integrator Financial Editing in banking. The solution helps extend the life of reliable systems you already have. By taking advantage of the IBM solution’s integration, application-extension and customization capabilities, you can use what you have in your core technology today and enhance the functionality and performance of your existing applications and systems infrastructure. By consolidating your point-to-point communications solutions into a single comprehensive solution, IBM Sterling B2B Integrator Financial Edition in banking can help you reduce complexity and associated costs. By providing a unified, security-rich platform that enhances visibility and management capabilities, the solution also helps simplify diverse financial communications.

“Sterling B2B Integrator helps us extend our business processes to our partners easily and efficiently, giving us a centralized system that makes all our data transfers less complex.”
—Dennis Grant, associate director, infrastructure architecture and engineering, Russell Investments

IBM Sterling Business Integration Suite

Figure 1: IBM Sterling B2B Integrator Financial Edition in banking helps simplify diverse financial communications with a unified, security-rich platform that provides enhanced visibility and management capabilities to help banks synchronize their value chain to serve customers more efficiently.
Communicating more efficiently and securely with institutions
IBM Sterling B2B Integrator Financial Edition in banking enables information exchange and better process visibility with your partner financial institutions, including correspondent banks, clearing houses, outsourced service providers, fund managers and stock exchanges. Consolidated process management—including consolidated control, content analysis, intelligent data routing and process visibility—helps you manage risk cost-effectively. You can also extend business logic and data to partner organizations and customers using a security-rich, managed platform. Encryption and security capabilities help you minimize your financial services community’s exposure to risk. IBM Sterling B2B Integrator Financial Edition in banking contains a financial services library of standards, (for details about the included standards, visit the web site in the For more information section).

Why IBM?
IBM’s strength in the banking industry is evidenced by the fact that for many years in a row it has been the top IT vendor for the FinTech 25 Enterprise ranking. Moreover, with decades of experience providing reliable, security-rich IT solutions to the financial services industry, IBM has the expertise and capabilities needed to implement business-to-business (B2B) banking integration solutions.

For more information
To learn more about IBM Sterling B2B Integrator Financial Edition in banking and the IBM Smarter Commerce approach, contact your IBM representative or IBM Business Partner, or visit: ibm.com/software/commerce/b2b/products/b2b-integrator/