

BANK TECHNOLOGY NEWS

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# The Bank Technology Agenda: 2011 and Beyond

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Editor in Chief

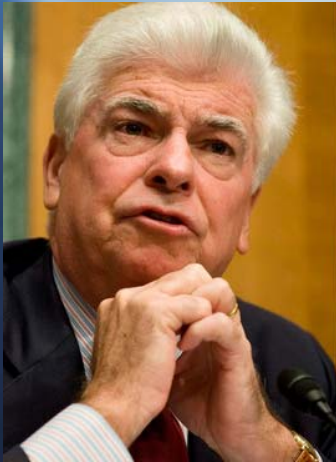
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## 2011 Bank IT Spending Forecasts

- Gartner: North America  4.2%
- Celent: North America  4%
- Ovum: Global  4.5%

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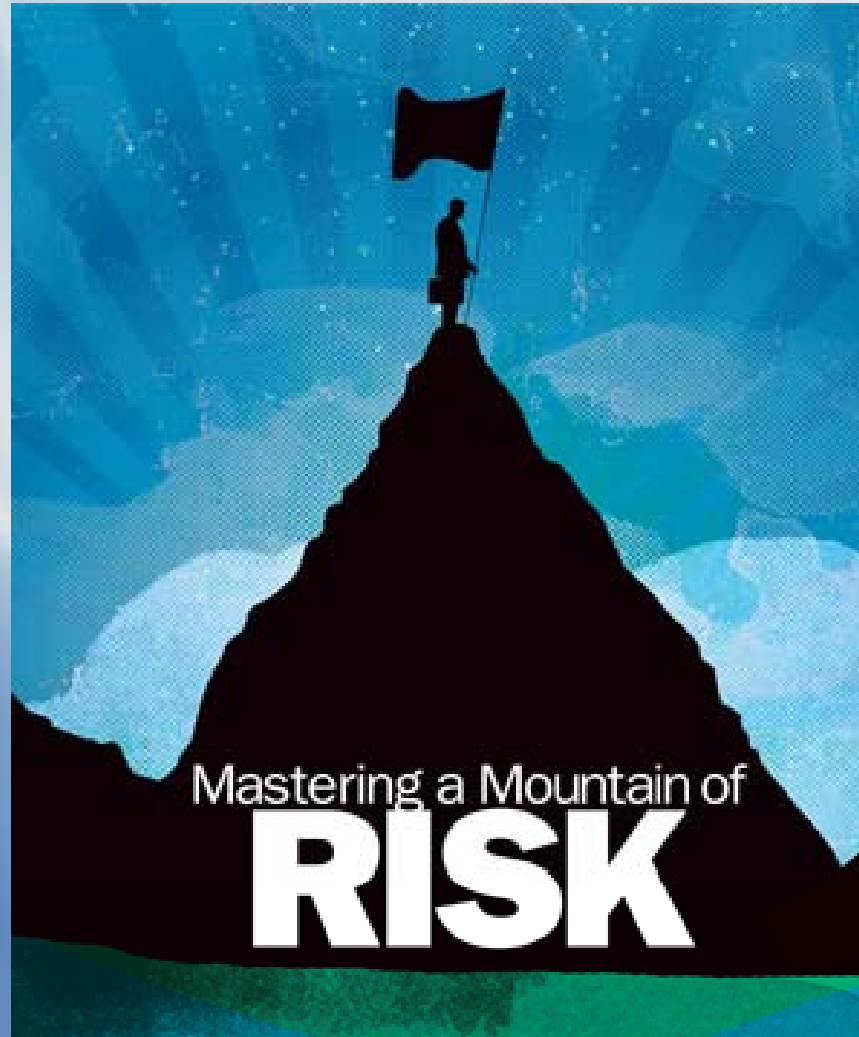
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# Regulations with Tech Implications

- Durbin Amendment and Debit
- FDIC's Overdraft Rules
- Consumer Financial Protection Bureau
- Mortgage Tech Requirements
- Potential New FFIEC Guidance on Security in Online Banking

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Mastering a Mountain of

**RISK**

# Risk Management

- Enterprise Risk Management
- Operational Risk Management

Data Quality

Inconsistent Information

Volume of Data

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# Risk Management

- Credit risk management
- Fraud risk management

# Sales and Service Transformation

- First Horizon
- Union Bank
- Associated Banc
- Sun Trust
- BBVA Compass
- Umpqua

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# Sales & Service Transformation

OUR STORY

## A SHARP PICTURE on EVERY CHANNEL

For many years, small banks on a \$100 billion CRM platform were using a 1000+ line codebase that made it difficult to integrate with other systems. For a regional bank, keeping the codebase small and simple is critical. Since 2010, the CIO at First Line is looking for a CRM solution that can help the bank improve its customer experience and increase its revenue.

BY NICKI ANDERSON FOR BTN



PHOTO: ANDREW HARRIS

# Wholesale Banking Investments

- Celent says wholesale banking IT spend will increase 6.1 percent this year
- Deutsche Bank converting to a TCS core globally
- Cash management and treasury getting significant upgrades
  - Fundtech's dashboard looks like iGoogle

## Cloud Computing

- 30% cost savings beginning to outweigh security concerns
- State Street says it will save \$600 million by 2014 by moving to private cloud
- ING: by end of 2011, 20 percent of apps on a private cloud
- Smaller banks joining “community clouds”

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# Cloud Computing and WikiLeaks

- Continuous access to data must be addressed in SLAs
- Re-examination of the issue of insider threats

# Mobile Banking & Payments

- All of the Top 10 Banks Offer

But adoption will only reach 20 percent of US by 2015

Verizon iPhone

- Corporate Mobile in Demand

- ISIS

AT&T, Verizon, T-Mobile, Discover & Barclaycard

- IPAD

BB&T

## Mobile Banking Landmines

- Citi's Troubles
- viaForensics estimates that 80+% of the mobile banking apps it tests are insecure
- Speed to market compromising security?

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## PFM Tools

- **Service Bureaus Now Offering More Tools**
  - PFM goes from a tab to front and center at login
  - Yodlee, Fiserv, Wells Fargo, PNC innovating here
- **Spend Controls and Categorization on Cards**



- 1 Account Summary
- 2 Account Activity
- 3 Transfer Money
- 4 Account Services
- 5 Bill Pay: Add Payee
- 6 Bill Pay: Make Payment
- 7 Online Statements
- 8 My Money Map**
- 9 Next Steps

## My Money Map Overview

[+ Feedback](#)

With My Money Map you can access free spending, budgeting, and savings tools, all in one place, to see an instant snapshot of your financial picture. These tools are automatically updated with your account information, making it easy for you to manage your money and make changes if needed. It's a smart, simple way to gain more control over your finances and reach your goals.

### My Money Map

Summary of [selected accounts](#) as of 02/25/010

**New!** Welcome to My Money Map [Learn more](#)

[Help](#)

**A**  
**My Spending Report**

**B**  
[View Details](#)

**Monthly Spending** **\$3,280.55** February To Date

Key: ■ At or below average ■ Above average ■ This month

**C**  
**Create a Budget**

[Why set a budget?](#)

**February Spending by Category** [Create a budget](#)

Key: ■ This month's spending by category

**D**  
**Create My Savings Plan**

[Learn more](#)

**Current Savings** **\$1,095.43**

SAVINGS XXXXXX8208

SET A GOAL

**\$1,095.43**  
Avail. Balance

**What are you saving for?**

- Car
- Vacation
- Emergency fund
- House

Set a goal and we'll make it into a plan.  
Reach your goal faster.  
Set up automatic transfers

**E**  
**Resource Library**

**Savings Strategies**  
[Achieve Financial Security](#)  
[Put Savings First](#)  
[Getting Started](#)

**Credit & Debit Cards**  
[Smarter Credit](#)  
[Debit Card Rewards](#)  
[Design Your Own Card](#)

**Debt Management**  
[Debt Solutions](#)  
[Debt Pay Down Step-by-Step](#)  
[Debt Consolidation Calculator](#)

**My Spending Report with Budget Watch**

[Overview](#)  
[Take the Tour](#)  
[FAQs](#)  
[Download history as Excel or PDF\\*](#)

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## Eliminating Paper

- Online Account Opening
- Paperless Lending
- E-Billing Hubs

Doxo, Volly, Zumbox

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## Going Green

- LEED buildings
- Virtualization
- Data deduplication
- Video usage

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## Social Media

- Moving beyond experimental
- Analytics and content tracking will wring CRM insights out of Social Media tools

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# Social Media Landmines

- Commonwealth Bank of Australia's social media disaster

## Payments Security

- PCI DSS 2.0 went into effect 1/1/11- almost no changes
- Tokenization and encryption gaining rapid adoption
- EMV still a non-starter in the U.S.

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