



SAS® Banking Intelligence Solutions

*Maximizing profitability and managing risk
with a strategic intelligence architecture*

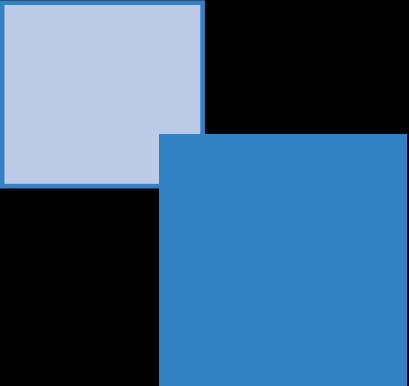




SAS® Banking Intelligence Solutions offer critical insights into your customer and business information, infusing intelligence into all your strategic business decisions so you can increase profits, manage risk and deliver superior Return on Equity.

"SAS' newest industry-specific solutions underscore the company's continued success in calibrating its powerful analytic and data management software with the changing needs of enterprises. The SAS Industry Intelligence Solutions clearly demonstrate a strong commitment to provide software that speaks the language of specific industries and that solves their unique pains."

Bob Moran
Vice President and Managing Director
for Data Knowledge and Analytics at Aberdeen Group



Intelligent advantage, competitive edge ... SAS® Banking Intelligence Solutions

Today's sluggish economy and shaky world order have brought harsh realities to the forefront of the banking industry. Whether in London, New York, Frankfurt, Sydney or Tokyo, banks worldwide face similar issues: global competition, customer attrition, risk management, corporate accountability, mergers and acquisitions, government regulation, cost reductions and of course, profit generation. And above all is the need to maximize both shareholder value and return on equity (ROE).

While the list of challenges facing banks today grows longer, options for dealing with these challenges seem to be shrinking. As a result, banks are being forced to rethink strategies and develop new business models that will keep them operating competitively in the high-tech, multichannel environment that is today's banking industry. Making the right strategic decisions – and making them swiftly – is critical. But how?

The good news? Most of what you need already exists in your organization in the form of enormous volumes of data that you collect on a daily basis from every aspect of your business. The problem is that this goldmine of information – on everything from customers to suppliers to organizational operations and more – is scattered throughout dozens of operational and transactional systems, in disparate functional units. Bringing everything together to glean real intelligence from it is the challenge ... and the prize.

A superior solution for today's banking needs

What if there were a comprehensive solution that enabled you to lower your costs of doing business while increasing profitability? What if this solution could help you identify, attract and keep your most profitable customers, while managing your risk? And what if this solution could help you develop, effectively communicate and execute a solid corporate strategy that would enable you to deliver maximum shareholder value?

Enter SAS® Banking Intelligence Solutions, a complete package for accomplishing all your business objectives. These solutions offer critical insights into your customer and business information, infusing intelligence into all your strategic business decisions so you can increase profits, manage risk and deliver superior ROE.

Built on 26 years of industry experience, SAS Banking Intelligence Solutions combine superior software and in-depth analytics with award-winning data management capabilities to ensure that your customer relationships, marketing efforts and corporate strategies achieve optimal results. And because the solutions are tailored for your industry, you'll quickly realize a significant ROI, as well as an increase in the value derived from your existing IT infrastructures.





Comprehensive

Getting results. Quickly.

Maximize profits

With SAS Banking Intelligence Solutions, you can leverage valuable customer data to develop a deeper understanding of your customers' behavior, risk and profitability. Spot trends in data that will help you detect and reduce fraudulent activities. Stop identity and application fraud in increasingly remote and "faceless" transactions, such as online banking. Identify your best customers, implement and measure strategies to protect and retain them, and optimize the use of all your available assets and channels.

Manage corporate and consumer risk

The SAS solutions give you a total picture of your organization's risk by providing an integrated, enterprise-wide framework that spans credit, operational and market risk, along with a single environment to perform all analyses. Customize the core solution to match your bank's specific requirements and risk measurement methodologies. Plan your implementation in phases to maximize your return. Accurately measure and manage risk across your enterprise. Comply with Basel II and other regulatory requirements. Improve your capital allocation. And view, validate and modify every step in the process as needed.

Implement effective business strategies

SAS Banking Intelligence Solutions enable you to develop and communicate a more cohesive strategic vision to your entire workforce while empowering individuals to execute it, before events occur that demand a reaction. Establish top-down objectives across your enterprise. Align processes and resources around common goals. And integrate with SAS' performance management technology to monitor progress toward enterprise-wide business objectives.

SAS solutions enable you to produce a strategic roadmap that shows where you're going and how you'll get there, as well as how everything is connected. Because you can monitor which processes are successful and which ones need modification, your organization can boost profitability while simultaneously managing overall risk, despite the constant changes within the banking industry.

Achieve ROE and operational efficiency

SAS' industry expertise, ability to access data from any source, and award-winning analytics combine to give you a clear understanding of your data so you can accurately predict future results. Because you can put this predictive knowledge to work

more quickly, you can optimize your marketing efforts, leverage your technology investments and readily see the impact of your business strategies. The ability to easily communicate and modify strategies results in improved operational efficiency, higher shareholder value and better ROE.

Intelligence Architecture for Banking

One of the key challenges for banks today is to create a single view of their enterprise and of their customers across multiple channels. SAS leverages the investments you have already made into operational systems and applications by adding a unique layer of intelligence you can't get anywhere else. The SAS Banking Intelligence Solutions include pre-defined logical and physical data models which integrate the critical information needed from across the enterprise to support key business decisions. This banking-specific architecture, the most extensible environment on the market today, allows you to respond quickly to changing business needs and realize value in each step of the intelligence creation process.





Superior solutions for a single, strategic view of your enterprise

SAS Banking Intelligence Solutions combine SAS' award-winning technology with banking-specific analytical and reporting models for customer attrition, credit scoring and anti-money laundering, along with campaign performance and risk management – all integrated within a banking-specific enterprise data architecture. In addition, enterprise-wide balanced scorecarding with banking-specific key performance indicators (KPIs) gives you a single, strategic view of your enterprise to help drive your business forward.

SAS Banking Intelligence Solutions include:

SAS® Marketing Automation for Banking

By fully integrating SAS' powerful customer analytics with industry-leading campaign management technology, SAS Marketing Automation for Banking gives you a better understanding of your customer information, thereby increasing your campaign efficiency and profitability.

Integration between analytical models and campaign management processes leverages your most current customer and campaign information, so you can uncover previously hidden customer insights and apply

them to maximize campaign returns. In-depth campaign management functions let you efficiently implement and optimize multichannel, multifunction and event-triggered campaigns while automatically tracking each campaign element.

SAS® Strategic Performance Management for Banking

For today's bank, the ability to translate business strategy into actions that can be measured and monitored quickly throughout the organization is essential. SAS Strategic Performance Management for Banking delivers this capability through a banking-specific balanced scorecard, key performance indicators, maps and a centralized knowledge base. You can apply business intelligence throughout your organization with a strategic roadmap that will enable you to confidently and quickly monitor progress toward a wide range of strategic objectives.

SAS® Credit Scoring for Banking

SAS Credit Scoring for Banking gives you a better understanding of your customers' credit-worthiness by providing application and behavioral scoring for credit cards, personal loans and mortgages. You can accurately assess risk within your existing customer base and provide a basis for scoring potential new customers, so you can present appropriate product offerings while simultaneously managing your business risk.

SAS® Customer Retention for Banking

SAS Customer Retention for Banking allows you to accurately identify those customers that may cancel products or leave the bank altogether, while better understanding their needs. With this knowledge, you can create more appropriate offerings, customer strategies and targeted messages to increase customer satisfaction and loyalty – resulting in measurable benefits to your bottom line.

SAS® Anti-Money Laundering

SAS Anti-Money Laundering gives you the ability to uncover criminal financial activities by gathering and analyzing financial transaction information from across your enterprise so you can spot anomalies in customer behavior that may be indicative of fraud. Transparent, reliable reporting capabilities enable you to accurately report on results. As a result you can take steps to proactively reduce fraud, meet government regulations and protect shareholder confidence ... all while maintaining a strong business reputation.

SAS® Risk Management for Banking

With SAS Risk Management for Banking, you can manage risk across your entire organization. The solution is an open, flexible and extensible means of measuring and managing market, credit and operational risk in the manner most appropriate for your bank's individual needs, while enabling you to meet regulatory requirements such as Basel II.





Advantage

Significant returns, today and tomorrow

SAS Banking Intelligence Solutions are unique in combining award-winning analytic and data warehousing technology with proven pre-built processes and techniques that speed up both implementation and results ... giving you significant returns within months, not years.

Because they are offered as a suite of integrated solutions that can be expanded over time, SAS Banking Intelligence Solutions support a "think big, start focused" strategy. Initially address just one or two of your most urgent concerns – for example, customer retention or credit scoring – and then leverage the same infrastructure to focus on other priorities as needs arise, using either pre-built models or your own applications customized to your needs. In addition, future modules of the SAS Banking Intelligence Solutions – from financial management to supplier relationship management, IT management and human capital management – will allow you to extend your success into other areas of the enterprise.

The SAS® Intelligence Advantage

In today's marketplace, banks must focus scarce resources on the strategies most likely to yield success. SAS can help you achieve this focus.

SAS can help you to leverage the investments you've already made in operational systems and applications, adding a layer of intelligence you can't get anywhere else. SAS solutions and services empower your organization to transform raw data – from any source and across every channel – into real intelligence about customers, your supply chain, your organization and the overall performance of your enterprise. We call it SAS Intelligence, and we deliver it through our industry-leading data management, analytics and specialized solutions.

Because all SAS solutions rely on the same open, extensible framework – the SAS Intelligence Architecture – it's easy to link individual solutions and leverage existing technology to produce reliable intelligence that decision makers can act upon with confidence. Whether you're focused on one facet of your business or committed to improving performance throughout the organization, SAS Intelligence helps you maximize profitability, manage risk and achieve a competitive advantage.

SAS – your strategic partner in banking intelligence

SAS has been working with the financial services industry for over 26 years. Over 2000 financial services institutions worldwide use SAS solutions. Our award-winning solutions handle the challenges specifically associated with the banking industry, and we can help you better manage your strategy, risk, customers and channels, to give you a significant competitive advantage.

SAS solutions and services empower your organization to transform raw data – from any source and across every channel – into usable intelligence. Solutions from SAS, the world's largest privately held software company, are used at more than 39,000 business, government and university sites around the world. Customers include 90 percent of the Fortune 500 companies. For more than a quarter-century, SAS has been giving our customers *The Power to Know*®. For more information, visit us at www.sas.com.



Proven experience, proven return on intelligence

Standard Chartered uses SAS to build customer ties in Asia



If you operate in an industry as competitive as financial services in a region as diverse as Asia, understanding your customers is not just important, it's essential. That's a fact that Standard Chartered knows very well. But developing in-depth customer knowledge is difficult in Asia due, in part, to the lack of public information. Steven Parker, Standard Chartered's head of CRM for consumer banking in Asia, says, "You can't just go out and buy geographical and demographic data like you can in other parts of the world. This means that the customer data you build up internally is even more important. With the right approach, the right infrastructure and the right solution to make it work for you, your customer data can give you a huge competitive advantage."

Parker is responsible for devising and implementing customer information strategies for nine countries, ranging from emerging markets like India and Indonesia to established financial centers like Hong Kong. And for this challenge, Standard Chartered uses SAS software.

According to Jim Thomason, who is responsible for customer systems at Standard Chartered, SAS' biggest advantage is its flexibility. "We face different issues in different countries, and SAS can be applied to almost all of them," he says. "Whether it's credit scoring in Singapore, customer retention in Hong Kong or acquisition modeling in India, SAS helps us get the answers."

Parker has no doubts about the system's benefits, both for the bank and for its customers around Asia. "We are now able to carry out hundreds of targeted small campaigns instead of huge scatter-marketing campaigns," he says. "This means that our customers are not deluged with irrelevant offers and that we get a better return on our marketing dollars."

"We face different issues in different countries, and SAS can be applied to almost all of them."

Jim Thomason
Senior Manager
Information Systems, Consumer Banking



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