

Deliver secure data movement and seamless business integration



Sterling Commerce Offerings Simplify Complexity and Drive Growth

Executive Summary

As the global financial services industry gradually emerges from the various market, economic, and investment crises of the last 30 months, it faces an increased range of challenges.

All of these challenges drive change. Wherever there is change in products, processes, organizational structure or business community composition, there has to be change in the content and routing of the business data that moves across the internal systems infrastructure or across the external communities of customer and partner organizations.

- 84% (and all of the top 10) of the FORTUNE® 500 financial services companies, 9 of the top 10 global banks, and 4 of the top 5 U.S. insurance companies use Sterling Commerce solutions.

"Sterling Commerce has become an important player in the B2B e-commerce and integration market, focusing on enhancing connectivity and visibility between trading partners..."

Susan Feinberg, TowerGroup
"Connecting Banks and Corporate Clients:
B2Bank Integration Solution Alternatives"

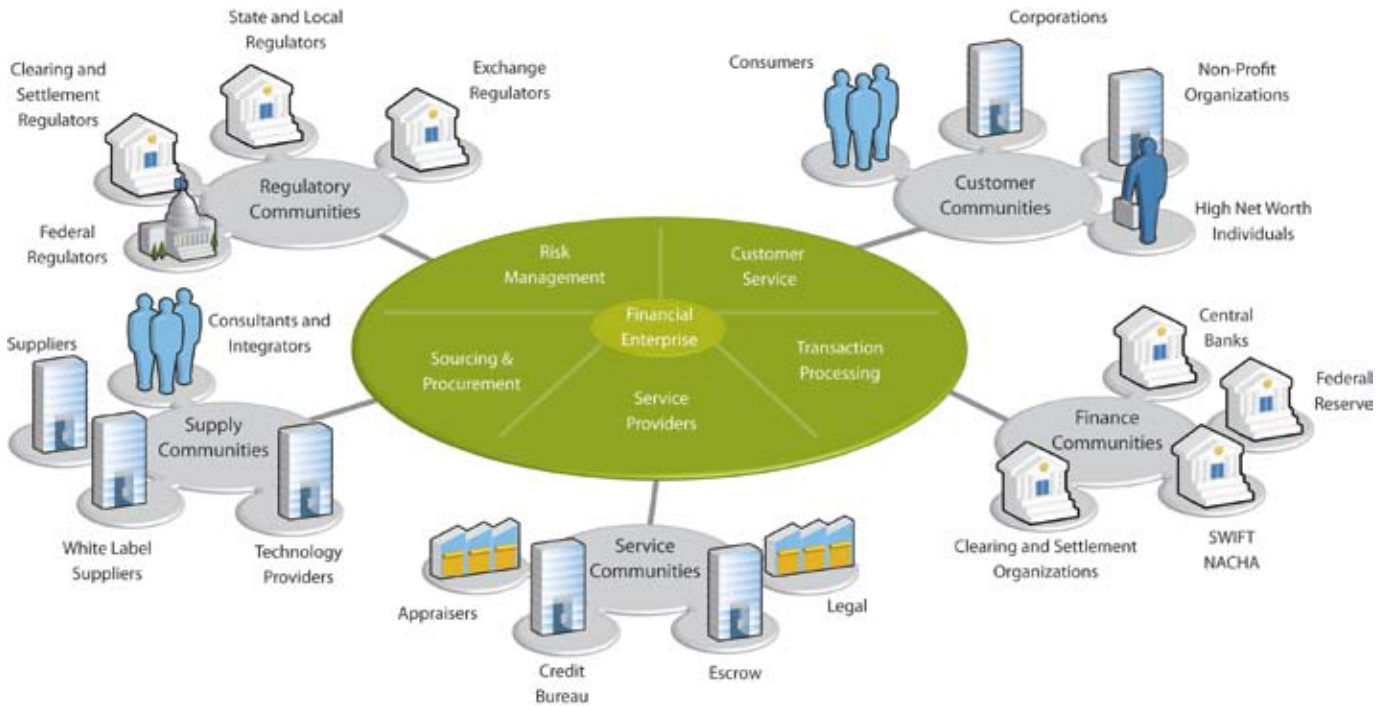
The financial services industry still has to meet the needs of customers that have become more demanding about the kind and quality of service they receive. It still has to address the operational constraints imposed by aging and often-dysfunctional legacy systems, the progressive adaptation and piecemeal enhancement of which now result in complex projects to optimize data movement and process integration. It still has to meet a significant list of requirements to comply with changing industry data standards and processes.

Now it has to deal additionally with greatly expanded and more intrusive regulatory supervision, and very close public scrutiny and critique of its business strategy and market positioning.

Sterling Commerce solutions

Driving profitability for financial services organizations by optimizing the global movement and integration of business data and transactions

Sterling Commerce provides industry-leading solutions for the movement of financial data and transactions across your entire community of clients, correspondents, and networks. Our solutions enable financial services providers to connect and match supply chain events and further automate related financial transactions, increasing straight-through processing (STP) capabilities and customer service levels. Other outcomes include comprehensive data security and tracking, as well as compliance with, and conversion between, all major financial data formats. Our solutions simplify your business collaboration network interactions,



Business Collaboration Network

Sterling Commerce helps financial services providers transform and optimize their Business Collaboration Networks. Providers can grow their revenue streams while reducing operating risks and costs, and accelerating post-merger integration.

with robust security to help maintain customer trust. Our solutions also enable you to connect automated services to new customers quickly, accelerating your time-to-revenue. With Sterling Commerce, you get a strong, secure technology partner, rich in business collaboration network innovation and integration, with the stability and strength of over 30 years of experience in moving data for financial services communities.

Financial institutions must regain customer trust

Financial institutions need to regain customer trust by rebuilding capital, making good risk management decisions, and protecting their brands by delivering accurate customer service processes with robust confidentiality and security. Additionally, with government funds injected into many major financial institutions, the industry can expect new and more stringent government regulations. Financial technology

infrastructures need to have the flexibility and agility to deal with the pressures of closer regulatory involvement and associated reporting. Financial organizations will need to ensure that transactions with their clients and financial collaboration network partners are fully visible and capable of being audited. In turn, the firms will benefit from the resulting visibility improvements into the status of transactions and business operations. They can enable customer access to relevant status reports, so enhancing customer service.

Financial institutions need to improve efficiency

For increased efficiency, financial firms need to automate and integrate their business processes with their clients, partners, suppliers and government regulators. But the financial services world constantly changes. Financial firms need to ensure that they have automated and integrated systems that are also agile and flexible enough to respond to change. To achieve the required degree

The Sterling Commerce solution benefits

Issue	Capability	Benefit
Create efficiencies and reduce costs by streamlining enterprise operations to dramatically increase STP.	<ul style="list-style-type: none"> • Reduce costs with actionable visibility and event-based management capabilities • Automate and enhance data validation to help reduce the volume and cost of exceptions and investigations • Rule-based automated exceptions handling • Financial service standards library to handle new formats, standards and protocols • Any-to-any data transformation and mapping tools • Single interface for quick and easy drill down, approvals, and fixes to payments transactions 	<ul style="list-style-type: none"> • Increases STP rates for payments and other transactions • Helps to reduce payments processing costs by up to 25% • Reduces training costs for service personnel in fixing payment exceptions • Automates corrections of international and domestic payments • Reduces the cost of staying current with financial standards • Reduces the costs your customers incur to integrate with your systems • Lowers the cost of processing exceptions
Achieve revenue growth by improving customer acquisition, retention and profitability.	<ul style="list-style-type: none"> • Automated onboarding process support • SLA management • Centralized payment management visibility and reporting 	<ul style="list-style-type: none"> • Accelerates revenue collection • Aids in customer retention • Improves margins by ensuring that discounts are tracked and appropriately applied
Improve operational risk management and data security practices to protect the financial institution's brand and comply with government mandates.	<ul style="list-style-type: none"> • Protect your brand with secure protocols, encryption methods, digital signatures and identity management tools that enable you to pass audits • Meet compliance and security mandates with timely and accurate audit trails and reports for all file transfer activity • Maintain compliance with service level agreements, with a management tool 	<ul style="list-style-type: none"> • Increases security: our managed file transfer solution has never been breached • Sterling Commerce solutions for financial services help enable our customers to increase revenue and reduce costs while maintaining compliance with government mandates • Allows you to meet service level agreements and avoid costs and penalties

of responsiveness, any solution now deployed needs to be based on service-oriented architecture (SOA). This enables the integration of disparate legacy systems to overcome the obstruction caused by information silos that characterize most financial institutions. SOA also helps achieve higher levels of responsiveness.

Sterling Commerce understands the needs of the financial services industry

Over the course of 30 years, Sterling Commerce has become an expert in the unique workings within the financial services industry. Many leaders in the industry trust us to move their critical

data securely, and connect with their customers, or to other financial networks. We understand the nuances of how technologies and best practices differ across countries and continents, and can help you make sound, strategic decisions about your business collaboration initiatives. Since our earliest days of providing network data movement solutions, our innovative software and service solutions have been able to align with your business processes and scale to your volume. This helps you cut through the complexity of fragmented systems, and enables profitable growth by allowing you to conduct business wherever your customers are.

Did you know

Sterling Commerce is a trusted partner of the Federal Reserve Bank, providing the secure automated access for FedLine Direct® to move transactions in the Fedwire® and FedACH® systems.

Sterling Commerce has over 30 years experience in moving business-critical data for the financial services industry.

Sterling Commerce has over 18,000 customers worldwide, including over 800 banks.

Sterling Commerce is an AT&T company, which means that we are the safe, stable, and secure choice.

The Sterling Commerce portfolio for financial services organizations

This includes industry-leading integration solutions in:

- Managed file transfer
- B2B integration (either through on premise services, with managed services or via a hosted value-added network)
- Enterprise integration

These solutions inter-operate within Sterling Business Integration Suite, enabling financial institutions to incrementally optimise their business collaboration networks, so improving their business agility and operational efficiency, and securing their movement of financial data.

Sterling Commerce offers an enterprise payments hub services solution to help firms needing a payments solution to gain enterprise visibility across all payments streams.

Sterling Commerce in the financial services industry

Sterling Commerce maintains a leadership role by participating in many financial services standards organizations including:

- 2 NACHA working councils
- NACHA and SIBOS expert panels

Sterling Commerce is a recognized thought leader and global authority on the topics of Secure Transaction Data Movement and Integration.

About Sterling Commerce

Sterling Commerce, an AT&T Inc. (NYSE:T) company, helps companies optimize and transform their Business Collaboration Network to accelerate revenues and reduce costs. Sterling Commerce provides more than 18,000 customers worldwide with applications and integration solutions to connect, communicate and collaborate inside and outside their enterprise. More information can be found at www.sterlingcommerce.com.

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