



*Jeanne Capachin, VP Research,  
Financial Insights*

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## Barristas or Bankers: Open Coffee Chat with Our Banking Analysts

Webcast July 2, 2008

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# Who is Financial Insights?

- Provider of independent market research, custom research and strategic consulting and industry rankings
  - FinTech 100, Insurer's Choice
- Focus on the strategic business application of financial services technologies
  - Greening Your Financial House
- Provide unique insights on how to improve business through the use of technology and 3<sup>rd</sup> party data
  - Event optimization
- Breadth & depth with global reach of IDC and our industry knowledge
  - Six vertical Insights groups

# Introducing Our Moderator



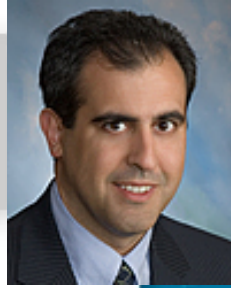
- Jeanne Capachin, VP Research, Global Banking & Insurance Practices
  - Directs the research and analysis for the all Financial Insights' Banking and Insurance Practices
  - Examines financial services IT spending across segments and solutions
  - Provides industry rankings (FinTech 100 and Insurer's Choice)
- Experience as a practitioner and market researcher
  - Educated bankers, vendors, and regulators about banking and payment systems issues and trends with NEACH (New England Automated Clearing House) association
  - Researcher at Meridien Research (acquired by IDC in '02)
  - As a banker with the Bank of Boston and Guaranty Bank and Trust
    - Responsibility for product management, operations management, and systems development and integration

# Introducing Our Banking Analysts



- Patricia McGinnis, Research Director, Corporate Banking
  - Specializing in domestic and international treasury systems, core banking systems, commercial and consumer credit management systems, and enterprise management systems
  - 25-year financial services industry veteran with multifaceted experience in research, consulting, product marketing, and sales training at the intersection of technology, strategy, and finance
    - Mainspring Communications
    - TowerGroup
    - MIT Sloan School
    - Prime Computer
    - Bank of New England
  - Newest initiatives focus on "Green Banking" research and advising financial institutions on "greening" their business

# Introducing Our Banking Analysts



- Marc DeCastro, Research Manager, Consumer Banking and Credit
  - Extensive information technology expertise to assist IT managers with all facets of web based technologies for online strategies within financial institutions including home based banking, bill payment, check imaging, cash management services for corporate and legacy system data transformation
  - Experienced in multi-factor authentication for a variety of online banking products and services, including electronic banking and bill pay through PDA's and other mobile devices
    - Eastern Bank, the largest independent, mutually owned bank in New England
  - Newest initiatives focus on access channels including ATM, eBanking, mobile banking, etc.

# Introducing Our Banking Analysts



- Karen Massey, Senior Research Analyst, Consumer Banking and Credit
  - Expertise in retail banking system implementations, branch capacity planning and operations workflow, post-merger analysis for integration strategy definition, and process improvements utilizing six-sigma discipline
  - 15+ years experience in the financial services industry with a broad understanding of the retail banking arena
    - Demos Solutions
    - Liberty Mutual
  - Newest initiatives focus on core banking renewal and retail delivery channels

# Today's Agenda

- Review of our Research and Global Presence
  - FinSights Advisor
  - Team Players
- What's Happening in the Banking Technology Sector
  - Greening your Financial Institution
  - Virtualization
  - Core banking
  - Unstructured data
- Your Questions? Live Meeting Chat

# FinSightsAdvisor

- Timely perspective on issues with commentary from our global research team
- Published at least 3x each month on topical subjects
- From discussion to publication – less than one week
- An opportunity to get to market fast with insight into hot topics and current events

# Banking, Insurance, Capital Markets / Risk Team\*



**Jeanne Capachin, Research VP,  
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**Banking:** IT spending, global trends, IT opportunities, vendor community, offshoring and outsourcing



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**Corporate Banking:** domestic and international treasury systems, core banking systems, commercial and consumer credit management systems, and enterprise management systems.



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**Insurance:** covers emerging technologies on the industries' individual life and annuity market, and the personal lines of property/casualty market



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**Capital markets and Risk Management:** Trade services, corporate banking IT spend, SaaS/ASP vendor technology, US Financial Markets, Tier 1 Broker/Dealers, Mid-Cap/Regional Banks, RIAs, Hedge Funds, Investment Services

\*US Based Team

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# Payments Practice



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**Payments:** enterprise payments, check image exchange, check conversion, card pricing, security and fraud, stored value cards, business-to-business payments, person-to-person payments, micropayments, smart cards, mobile payments.



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**Payments:** emerging payment technologies, cross-border payments, outsourcing, insourcing, and offshoring, as well as legal and regulatory issues

# Consumer Banking and Credit\*



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**Consumer Banking & Credit.** online channel strategies, business continuity, depository systems



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**Financial Services:** IT spending across 7 markets: Brazil, Mexico, Argentina, Peru, Chile, Columbia and Venezuela



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# Asia/Pacific Research Team



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**Asia/Pacific Banking:** Continuous monitoring of key IT infrastructure profiles of the top banks in Asia



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**Asia/Pacific:** market analyst for Banking, Capital Markets and IT Benchmarking Services.

# Asia/Pacific Team Continued



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**Capital Markets:** Prior to joining Financial Insights, Angeline worked in sales for a financial services, news and media company where she was primarily covered the global markets within the sell-side investment banks as well as the hedge funds in Hong Kong.



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**Financial Services:** responsible for analyzing the role of technology and operations in the financial services industry. This broad mandate covers all implementations of hardware, software and related services in banks, insurance companies, and equities firms. .

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**European Financial Services:** responsible for all of Financial Insights' research, sales, marketing and conference activity in the EMEA region



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**European Banking:** Outsourcing, core systems transformation, regulatory and technological issues impacting banks, Central and Eastern European banking



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**European Financial Services:** core banking systems, payments, international competition in domestic markets and the multi-channel challenges



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**European Financial Services:** Pan European research and advisory projects for capital markets, wealth management, and insurance



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**European Banking practice,** covering all corporate and wholesale-oriented financial products and their underlying technology solutions in Europe, the Middle East, and Africa.



*Let's Chat*

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Questions we received in advance....

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# What is the Single Biggest Change in FinTech in the Past 10 Years?

## Year-2000 Compliance Date Looming

*Source: American Banker, 12/1/98*

## Apak to Market Prologic's Core System in Europe

*Source: American Banker, 2/13/98*

## Mass Market Boost Seen In Biometric Security Deal

*Source: American Banker, 11/20/98*

## Lending Tree Puts Down Roots on Net, Matching Lenders to Borrowers

*Source: American Banker, 11/23/98*

## Paper Still a Tiger at BAI Processing Conference

*Source: American Banker, 4/3/98*

## Electronic Commerce: SET: A Made-for-Bankers Message

*Source: American Banker, 11/17/98*

## Cell Phone-Smart Card Hookup Eyed For U.S. After Winning Over Europe

*Source: American Banker, 11/4/98*

# What are Some of the Areas Where Banks are Investing in 2008?

- Surveys say:
  - Compliance
  - Data center consolidation
  - Virtualization
  - Cost take-out
  - Information security
  - Analytics
  - Data management



# Why Are Large Banks Finally Looking at Core Now?



# What Does Green Mean to Bankers?

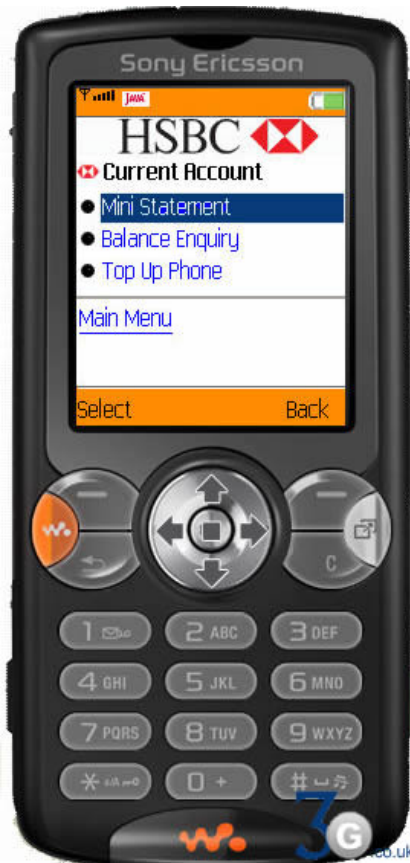
- Business initiatives
- Virtualization
- New compliance requirements



# Are the Unbanked Really a Population that Banks Can Serve Profitably?



# Is Mobile the Next Big Thing?



# Is Health Payments/Banking the Next Big Thing?



# Why Is Integrating and Analyzing Unstructured Data so Important?

- Real-time, conveys news that affects values.
- Brings paper-based data into a process as needed
- Any time, can be mined or searched for content, sentiment, attitude, and context-based intelligence.



# Why Would Banks Consider Desktop Virtualization?

- Reduce expense?
- Be green?
- Streamline application maintenance?

Have we gone full-circle?





*Live Meeting Chat...*

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Any additional questions...??

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# More Questions ?



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**Karen Massey, Sr. Research Analyst, Consumer Banking**  
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*Latest Research:*

***Digital Marketplace: The Faint Pulse of Insurance Industry Activity***

***When Will the Watched Pot Start to Boil?: U.S. Core Banking Survey of Bank Executives***

***Wall Street Treasury: Running ASP***

***Banking for the Unbanked and Underbanked: Reducing Financial Exclusion***

***Visualizing Better Decisions Faster: Can You Really See the Answers?***

***Using Unstructured Data: Financial Services Firms Should Get Started***

# Upcoming Webcasts....

- Green Business: How Businesses are Reducing their Carbon Footprint and the Technologies they are Using
  - July 23, 2008
- Fuel Your Business Analytics Engine: Improve Your Mileage Using Unstructured Data
  - July 24, 2008
- Beyond the Traditional Short List: Up & Coming Insurance Technology Firms Class of 2008
  - August 7, 2008

# Join Us Soon at an Upcoming Event

- IDC Brazil 3rd Annual Financial Insights Conference 2008
  - August 19, 2008 Sao Paulo, Brazil
  - Join **Jeanne Capachin**, VP Research, Banking and Insurance, along with **Mauro Peres**, Country Manager, Brazil
  
- Asia Pacific InsureTech Summit 2008
  - August 22, 2008 Singapore
  - Join **Li-May Chew**, research manager, Asia/Pacific and her colleagues at this annual event
  
- Major Financial Services Events – Are you Ready ?
  - **Sibos** 2008: Vienna Austria - September 15-19, 2008
  - **AFP** Annual Conference: Los Angeles, CA October 19-22, 2008
  - Financial Technology Insight: **Best Practices in Global Banking**, Jacksonville, October 26-28 (hosted by PPM Media)
  - **FST Summit** 2008: November 5-7, 2008, Miami (hosted by GDS International)
  - **BAI** Retail Delivery: Orlando, FL, November 18-20



*Thank you for your time and attention*

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