



EFD & IBM Alliance Overview

Optimizing the payments business is increasingly fundamental to a bank's commercial health. Today payments can account for a significant portion of a bank's total cost. The combined forces of increased regulatory pressure and the costs of maintaining fragmented systems on multiple platforms are making it difficult for banks and processors to remain competitive and capitalize on emerging growth opportunities.

Through the ISV Advantage for Industries Alliance, EFD & IBM are helping global financial services customers transform their retail banking and payments environments—and capitalize on emerging opportunities in a rapidly changing payments market.

Why EFD & IBM

- As the world's largest provider of financial services business solutions, IBM can help customers of all sizes transform their business and capitalize on modern applications—all built on an optimized technology infrastructure with exceptional levels of availability, performance and cost control.
- With EFD, financial services companies have the unique ability to bring end-to-end payments processing, transaction data management and fraud management together on an open industry standards architecture using DB2, Tivoli and Websphere—whether they choose to run System z, System p, or a mixed platform environment.
- A proven reference architecture reduces customer risk and helps to ensure implementation success. Ongoing benchmarking efforts ensure scalability and performance.
- Global joint customer base of 70+ successful payment processing implementations around the world, on both IBM System p and System z, with DB2, Tivoli and Websphere



**Premier
Business
Partner**

EFD & IBM

Creating new forms of customer value to overcome Banking Industry barriers to transformation.

Payment Platform Consolidation – Large investments in legacy software and hardware have prevented banks and processors from taking advantage of new market opportunities, and contribute to increased operational and management costs.

Payment Business Line Convergence – Recognizing that the management of discrete channels, account types and infrastructures is inefficient, banks are investing in solutions that will help to accelerate business line convergence and gain a single view of customer payment activity across the enterprise and multiple geographies.

Network Compliance and Regulatory Pressure – Increased regulatory mandates are driving banks to invest in packaged, integrated solutions that include regulatory compliance and help reduce the cost of maintaining in-house resources.

Shift from Operational Integrity to “Business Insight” – Having secured operational control of their payments business, leading banks are now looking for effective ways to leverage payment transaction data to drive better customer insight and potential cross-sell and up-sell opportunities.

Increased incidence of Fraud from Multiple Channels – Along with the proliferation of payment types and channels comes increasing risk from payment card fraud and identity theft.



EFD at a Glance

- Serves customers in 80 countries around the globe
- Since 1999, customers across 36 countries have loaded more than \$10 billion onto the company's prepaid platform
- Processed 8.6 billion debit transactions in 2005
- EFD CONNEX™ payment software processes more than 80% of U.S. debit volume
- Established and operates EFD DebitBureau®, North America's premier debit database with an unrivalled collection of consumer-level deposit account data.
- EFD ChexSystemsSM services support account opening decisions at more than 107,000 locations from over 8,900 financial institutions in the U.S.
- Serves more than 2,500 financial institutions on receivables management platform
- Processed 25 million ACH transactions in 2005
- Serves 77,000 retailers worldwide for card not present payment processing and fraud prevention solutions
- Processes electronic payments for more than 3,500 global customers

Exceptional Solution Breadth Across the Payments Lifecycle

EFD & IBM Payments solutions span the entire transaction processing lifecycle—from front-end transaction processing solutions to the settlement of every transaction to fraud across the enterprise.

- **EFD Enterprise Payments Framework**
Complete solution for enterprise payments management including transaction switching, routing, authorization, clearing, settlement, fraud management and back-office data management.
- **Payment Transaction Management**
 - EFD CONNEX or EFD IST/Switch
- **Back-Office Payment Operations & Dashboard Reporting**
 - EFD DataNavigator, EFD Enterprise View
- **Fraud Management**
 - EFD FraudManager, EFD Enterprise Fraud Management
- **Transaction Clearing & Settlement**
 - EFD Global Clearing & EFD IST/Merchant Accounting & Settlement

The EFD-IBM Value Proposition

Transforming enterprise payments and data & decisioning expertise into trusted commerce takes more than technology – *it takes business insight.*

We deliver flexible, innovative solutions that enable the world's leading businesses to acquire the right customers, serve them more efficiently and keep them.

Bringing extensive business insight in payments and decisioning, we help businesses to organize around the customer:

- Innovative solutions that bridge the gap between payments and fraud management
- Providing the ability to truly know your customer across the account and transaction lifecycles
- Harnessing the power of data to deliver business insight
- Building long-term customer value while reducing transaction, infrastructure and fraud costs and delivering enhanced customer service
- Offering the optimum mix of in-sourcing outsourcing and anything in between



For more information about EFD Solutions, please call 1 888 933 8637 or visit our website at www.eFunds.com.

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Select Global EFD/IBM Customers

- Royal Bank of Canada
- Royal Bank of Scotland
- Link Interchange Network
- Jack Henry (Passport)
- National Australia Bank
- Bank of Montreal
- AmSouth Bank
- Bank of New Zealand
- ABN Amro (Argentina)
- ABN Amro (Uruguay)
- Banco de Venezuela
- Redecard Brazil
- Heartland Payment Systems
- Sears Canada
- Agricultural Bank of China