



# Final Thoughts and Conclusions

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# Tim Evans gave us a look at HP presence, strategy and solutions in the Financial Services Industry:



- HP is a leader in handling card transactions, electronic funds transfers, exchange transactions, and a leading player in retail banking delivery channels and core banking infrastructure
- Three key priorities in retail banking:
  - Improve customer service delivery
  - Cut cost through gains in efficiency and effectiveness
  - meet regulatory requirements
- HP's strategy in FSI is to apply the design principles of the Adaptive Enterprise to help customers maximize innovation and realize the benefits of open, industry standard technologies, e.g. openbank, openpayments

# John Evers provided some examples throughout the world of how HP Services is helping FSI customers become more agile...



- Canadian Imperial Bank of Commerce; Credit Suisse First Boston; Barclays; Bank of Baroda; Bank of India; TD Bank Financial Group; etc.
- Companies will continue to focus on consolidation and performance improvement and effectiveness of it's infrastructure. Individual company needs will drive decisions on type of outsourcing. One size does not fit all!

# Rafael Sanchez from Accenture told us that the keys to achieve sustained organic growth are:



- Developing capabilities to maximize value of existing customers and prospects:
  - Insight-driven marketing and sales
  - Sales force effectiveness
  - Multichannel interactions
- Developing capabilities to anticipate markets and consumer trends:
  - Next generation branches, contact centers, internet banking and mobile banking

The Organic Growth Framework



# Jose Luis Andrade from PROSA Mexico, talked about the future of electronic payment systems:



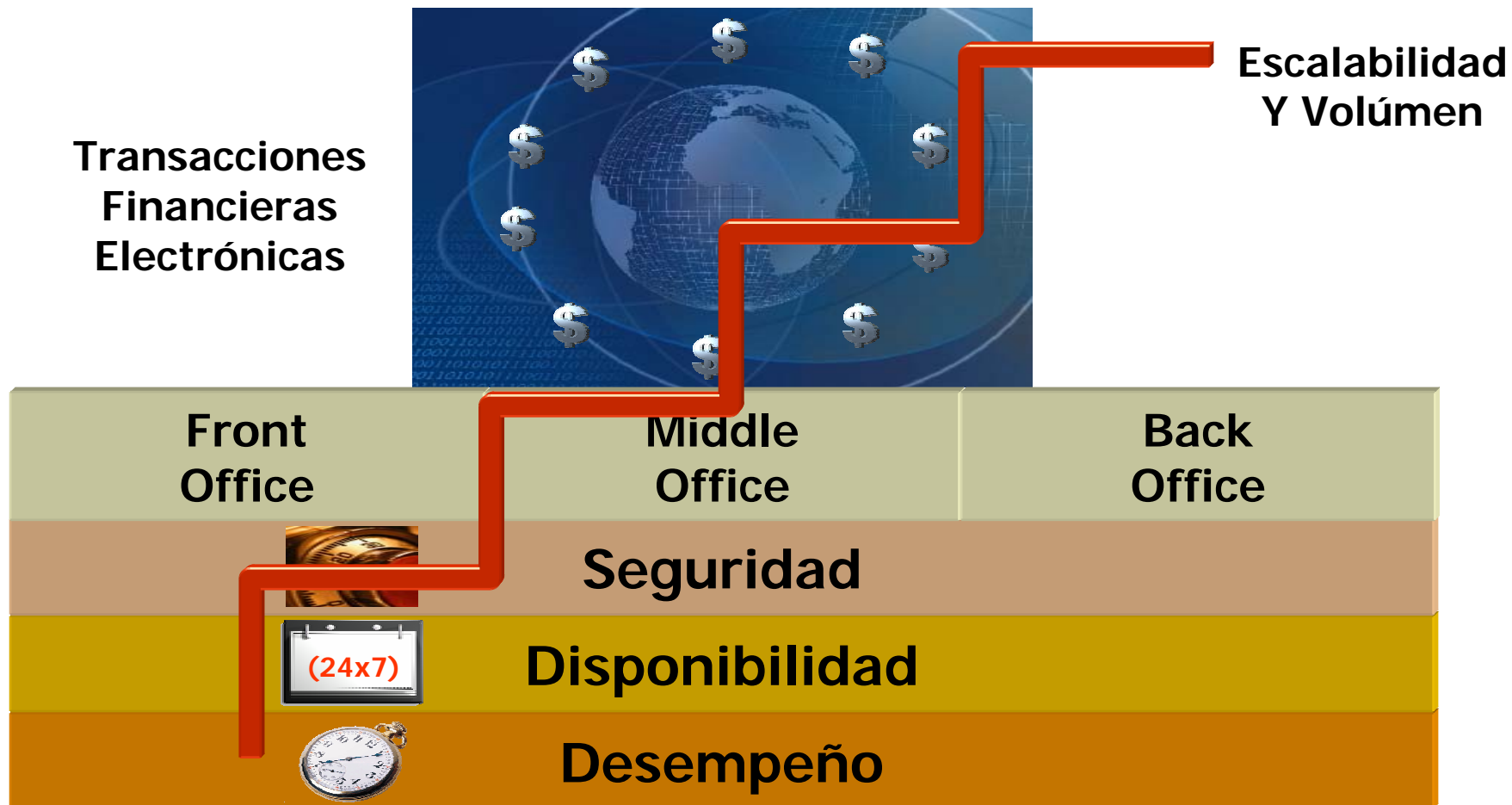
## Estrategias tecnológicas

- Debido a la integración de clientes a través de **diversos canales**, estos están cambiando para mejorar el **acceso en línea a su información y su interoperabilidad**, lo que implica la adaptación a los procesos de back office de estos canales, así como el robustecer los sistemas de prevención de riesgos.
- La tendencia en canales de medios pago está marcada por una **mayor diversidad**: ATM's, Negocio Adquirente, Banca Telefónica, call center, e-banking e Internet, pero con una profunda **convergencia de información**.
- La fragmentación del mercado de pagos en los diferentes canales, ha provocado una tendencia a consolidar funcionalidades en capas previas, creando una **capa común de servicios**.
- El cliente espera **el mejor nivel de servicio en todos los canales** con los que interactúa.

Alejandro Ramos talked about ACI presence in Latin America, as well as their leadership in electronic payments systems



## The ACI Commerce Framework



Jeffrey Singer showed us how Nasdaq became such a successful exchange through the use of an open, adaptable, and highly reliable IT infrastructure:



## **NASDAQ's Performance Parameters**

- NASDAQ's network connects thousands of traders in hundreds of firms dispersed throughout North America
  - data is received from more than 350,000 terminals and workstations
  - more than 2 million users in 83 countries have access to screens displaying NASDAQ data
- On a typical day NASDAQ systems process:
  - 83 million quote changes
  - 59 million orders and cancels
  - 13 million trades
- Each day at market open and close, NASDAQ systems:
  - handle processing peaks in excess of 20,000 tps
  - maintain 1/100th of a second transaction response time
  - provide 99.99+ % uptime for our core systems

Benny Sterental from Microsoft talked about Experience Banking, and the necessary technological steps to achieve a memorable customer experience



# Experience Banking

## Vision

Help FSIs deliver shareholder value and brand differentiation as measured by:

- Profitability
- Growth
- Market perception
- Efficiency ratios
- Market share

## Strategy

Microsoft and our partners help FSIs to:

- Deliver products & services before the competition
- Empower individuals to deliver integrated customer focus
- Transform the business—while building capacity for continuing innovation
- Use affordable solutions that deliver lasting value

## Customer Experience

## Employee Experience

## Operations Experience





# Luis Gonzaga provided us all with details of the technology and infrastructure behind BOVESPA, the number one stock exchange in Brazil



- **Founded in 1890**
- **2000 – Stock Exchanges in Brazil – from 9 to 1 = Bovespa**
- **Daily average - US\$ 700 millions**
- **92 brokerage houses**
- **200K trades per day**
- **240M messages**

**Home Broker – individuals**

**Order Routing - Institutions**

**SINACOR – Broker system**

**CBLC – Clearing and depository**

# Jorge Ivan Toro told us about the challenges and key success factors involved in integrating Conavi, Bancolombia and Corfinsura..



## Factores Críticos de Éxito

Un proceso de integración debe contar con los siguientes factores clave de éxito...

- ❑ **Enfoque Integrado:** Asegurar una visión integrada de los aspectos tecnológicos, de procesos y de gestión humana en función de la estrategia del negocio, ya que la solución tecnológica por sí misma no abarca todos los aspectos.
- ❑ **Metodología:** Un marco metodológico permite la ejecución del proyecto con una secuencia de pasos, tareas y entregables que mejoran la organización, coordinación y ejecución del proyecto. Esta metodología debe ser probada, integral, asequible y aplicada con disciplina y sentido práctico.
- ❑ **Gerencia del Proyecto:** Debe cubrir los aspectos financieros, avance y seguimiento, manejo de incidencias y mitigación de riesgos, permitiendo la conducción del proyecto de forma eficiente.



Integración

 **BANCOLOMBIA**

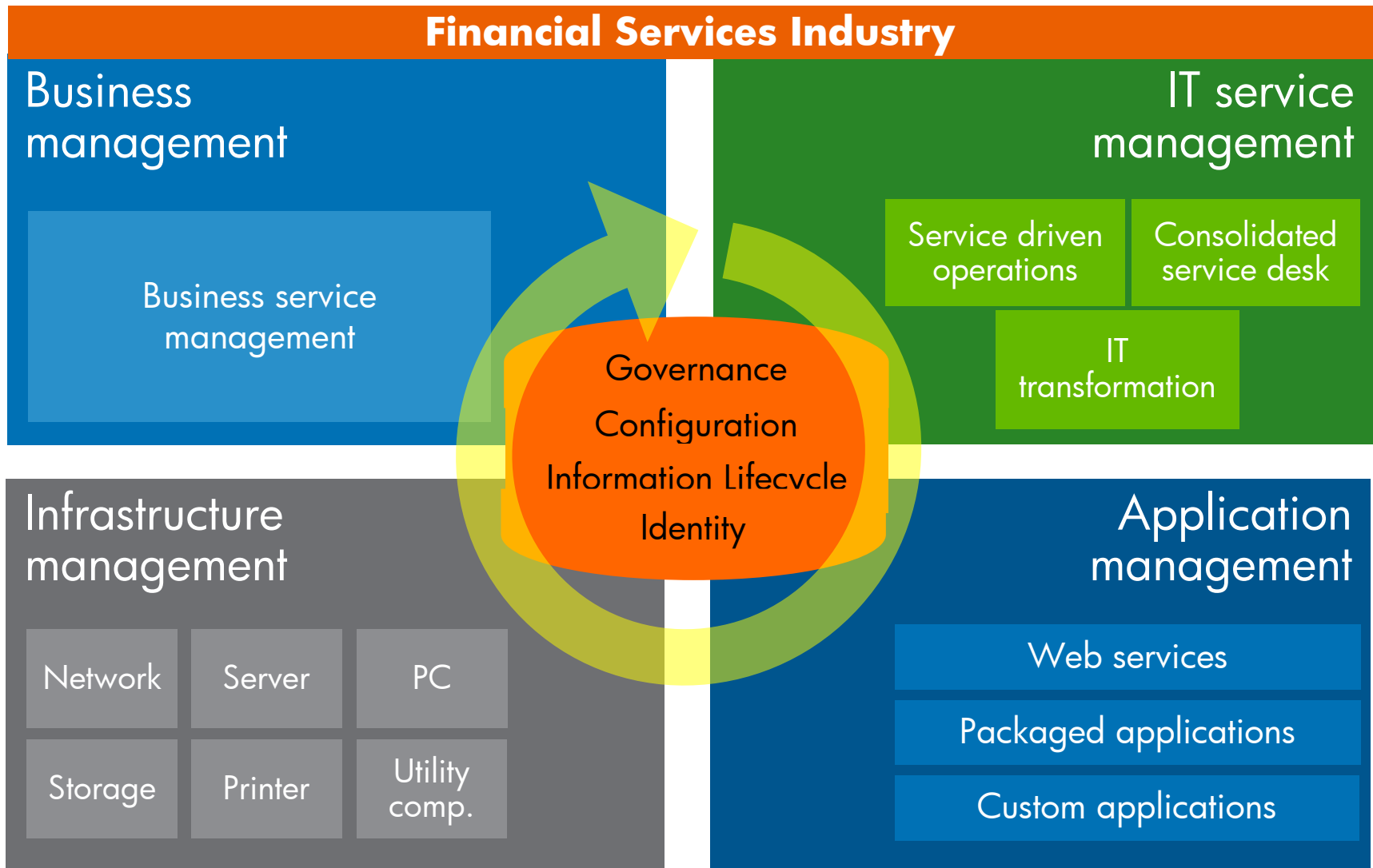
 **Conavi**  
El Banco que quiere a la gente

**CORFINSURA**

# and Nicolo Alaimo gave us HP's vision of adaptive management...



Management solutions for the Adaptive Enterprise





... and a lot of good humor

“Lo importante no es saber,  
sino tener el teléfono del que sabe.”

Nicolo: (305) 265-5501

# Key Take-Aways:

- The customer should be the focus: we need to provide better service and a memorable experience;
- Change is constant: capitalize on it and become more agile;
- Simplicity is the key to efficiency and effectiveness;
- You cannot do this alone: partner whenever possible and leverage expert knowledge and capabilities.

Thanks from all of us!!!  
...and see you next year

Rui

