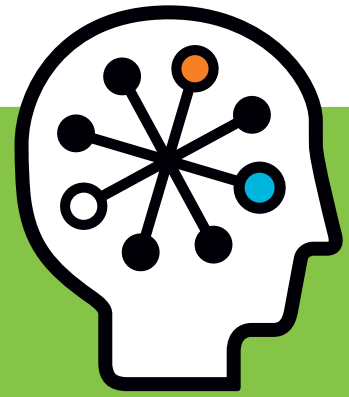




HP and Opsol Solutions Inc. Single Customer View



Gain an up-to-the-second, enterprise-wide view of the customer across core banking systems, customer relationship management (CRM) systems and delivery channels

Maximizing customer potential

Continued pressure on interest margins makes the need for efficiency greater. Customer service, retention and loyalty depend on the regular rollout of new products, services and payment mechanisms. A single view of the customer is needed to maximize customer potential.

Opsol Single Customer View (SCV) solution

Opsol's SCV solution enables financial institutions to enhance payments and finance-related data with real-time, comprehensive cross channel information to provide a "market of one."

Financial institutions with complex environments can have a real-time, unified view of all payments and finance-related data. SCV facilitates lower costs and increased revenue. It increases the agility of the enterprise while augmenting and enhancing, not replacing existing IT systems.

SCV increases business competitiveness by eliminating latency from the IT systems that support the business functions. In an SCV enterprise, a business event immediately triggers the appropriate responses and actions.

Solution benefits

- Reduce costs by leveraging actual cost analysis to drive profitability decisions
- SCV can be implemented in an incremental fashion, with short-term return on investment (ROI) at every step
- Increase revenue and improve customer service through optimized real-time interactions
- Improve agility when responding to changing business requirements e.g. new regulations
- Ease of expansion with investment protection

Working together with HP

HP has a rich heritage in the financial services industry that spans more than three decades and is reflected in a significant presence in the top 200 banks, the top 50 brokerages, over 130 of the world's major stock and commodity exchanges, and the top 25 insurers. Renowned for leadership and innovation, HP has a proud track record of designing, implementing and supporting technology environments to enable financial institutions to optimize their business outcomes. The HP Business Technology solutions portfolio of products, software and services is unique in the marketplace and enables financial institutions to accelerate business growth, increase efficiency and mitigate risks.



Opsol SCV

Opsol SCV provides real-time integration that spans the enterprise. The solution addresses the standing problem of integrating data from disparate delivery channels like Interactive Voice Response (IVR), Internet channels, point-to-point interfaces, applications, operational data stores and electronic data interchange (EDI) methods across the enterprise. With SCV, each channel has access to a current consolidated view of customer and business data, enhancing the power of existing applications and protecting IT infrastructure investment.

The SCV solution captures this business value and enhances it with the renowned HP server advantages, creating a compelling value proposition. The solution fully leverages the inherent strengths of HP server technology including continuous availability, linear scalability, absolute data integrity, support for open standards and lowest total cost of ownership. Opsol solution also optimally leverages and reuses existing infrastructure of the institution and provides flexible solution deployment to minimize the cost of implementation and support.

HP products supported

Our solutions are supported on industry-standard HP Integrity servers based on the 64-bit Intel® Itanium® 2 processor. When it comes to 64-bit computing, HP Integrity servers are setting the standard, having demonstrated world-leading performance and price/performance across the industry's most demanding and diverse workloads. From 1-way entry-level systems to the 64-way HP Integrity Superdome server, this family of servers can take on your most challenging application requirements.

Operating systems supported

Our solutions applications are optimized for HP Integrity NonStop servers, the gold standard for business continuity. Known for running the world's most demanding enterprise applications, this massively scalable platform offers the lowest total cost of

ownership (TCO) in its class. With this platform, HP has combined the highest levels of availability and service with standards including the Intel Itanium 2 processor, Microsoft® SQL server, web services and the J2EE software architecture.

Service and support

Working with HP Services, we provide you with a complete portfolio of services tailored to your unique business and IT needs. We leverage the proven methodologies and expertise of over 65,000 HP Services professionals around the world to help your company design, build, integrate, manage and evolve an infrastructure that lets you respond to business changes easily and cost-effectively.

Building on the value of strong relationships

By working with HP, we have the resources, experience and knowledge of an industry leader to ensure our solution delivers the business results and value your company requires. HP is a company that thrives on innovation, with a proven track record of success in virtually every market, customer segment and region worldwide. Together, we have the technology and services to meet your most demanding needs.

HP and Opsol Solutions Inc. together have a tremendous amount of proven experience for enterprise financial institutions. For more than a decade, HP and Opsol have been working together to meet the needs of retail and wholesale banks specializing in enterprise messaging and providing a single view of customers.

Working together to drive success

By combining standards-based and modular technologies with our leading-edge applications and a full portfolio of services, you gain a powerful, flexible solution that meets your business needs today—and adapts dynamically as those needs change. That's the foundation for building an agile, responsive enterprise to drive better business outcomes for your long term success.

Technology for better business outcomes

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