

Extending TouchPoint® Banking Suite Applications with OpenSpan

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Save significant cost and time renewing and expanding branch technology

INTRODUCTION

This paper is intended for current Fidelity National Information Services TouchPoint® customers and prospects that have a driving business need to:

- ⌘ Integrate TouchPoint applications with existing applications within their enterprise
- ⌘ Automate user workflows that involve TouchPoint applications
- ⌘ Improve upon their TouchPoint deployments by adding new business logic or extending user interfaces to drive productivity and performance gains, or rapidly meet changing business requirements

BACKGROUND

Enterprises that invest in TouchPoint or similar financial application suites significantly benefit from those applications, but it's difficult to customize them to meet changing business requirements in a timely and cost-effective manner. Organizations have few, if any, alternatives besides relying on Fidelity to extend their applications or investing in a large services project to build a customized solution.

The business sides of institutions often demand projects based on needs like these:

- ⌘ **Automating manual human workflows that involve TouchPoint applications.** For example, synchronizing data changes made in one TouchPoint application with other TouchPoint applications as well as with other enterprise applications (CRM, billing, provisioning and other systems).
- ⌘ **Customizing a TouchPoint user interface (UI).** For example, your organization might need to mask data depending upon the role of a particular user such that one group of users can't access private client information that isn't required for their job.
- ⌘ **Adding compliance and auditing functionality.** For example, your organization may need to better track employee interactions within TouchPoint, alert managers to unauthorized actions (such as copying-and-pasting a Social Security number from a TouchPoint field to another application such a personal e-mail account), prevent users from being allowed to perform certain actions, or create an audit trail of every customer interaction.

Again, these types of projects cannot be easily undertaken without significant investment by your IT organization and, very likely, without the participation (and resulting cost) from TouchPoint directly.

But these are exactly the types of challenges that OpenSpan addresses in a very cost-effective and rapid manner.

OPENSAN FOR TOUCHPOINT

OpenSpan is a technology that allows organizations to improve the performance and productivity of their business users, while leveraging the applications and systems already in place today. OpenSpan solutions are typically quicker to design and field than services-based software platform modifications. ROI typically comes within weeks or months rather than years. Solutions are developed in OpenSpan Studio, an intuitive visual development environment, and deployed as small-footprint XML packages – runtime agents – to the desktop.

OpenSpan adds value and saves costs via:

Rapid integration of virtually any application. OpenSpan provides point-and-click integration to a wide variety of applications and systems. If an application exposes the necessary functionality via APIs, OpenSpan can leverage those APIs. However, if an application does not expose APIs or if those APIs do not provide the necessary functionality, OpenSpan can still rapidly integrate that application using an advanced injection technique. The result is rapid integration between TouchPoint applications and any of the following:

- ❖ Windows desktop applications
- ❖ Host applications
- ❖ Web applications including Web 2.0-style applications
- ❖ Java applets and applications
- ❖ Software-as-a-Service or third party applications where you might not have access to source code
- ❖ “Closed” or custom-built applications with no available API or connector
- ❖ Web services (SOAP, REST, HTTPS, etc.)
- ❖ Virtualized, including Citrix-streamed applications
- ❖ Any application that ultimately gets delivered to a user using a Windows operating system

This is especially valuable within the financial services industry due to the heavy concentration of older legacy applications still in use.

Automating workflows within TouchPoint applications. Once you define the key integration points between applications, you can use OpenSpan to automate workflows within or across these applications. OpenSpan includes a visual drag-and-drop design environment for building workflow automations. Examples of workflows that can be automated within TouchPoint applications would include automating repetitive TouchPoint login procedures, visually alerting a business user to a pre-defined event such as a high-value client or by-passing unnecessary screens and fields to process an account transaction.

Automating workflows between TouchPoint and other applications. Similarly, OpenSpan can be utilized to automate workflows that span additional applications or systems. A few examples:

- ⚡ Automatic updating of customer information across systems. For example, if key customer information is updated in a CRM application, this information can be automatically updated in your TouchPoint applications, a mainframe account record, Web-based payment application and even custom-built applications that pull data from a central database. Changing a customer record in one system can initiate the synchronization of data across any other system.
- ⚡ Reduce customer on-boarding times by automating credit verification processes by building a workflow between TouchPoint and an in-house or national agency credit database.
- ⚡ Automating workflows between TouchPoint and Microsoft Office components such as Excel, Outlook and Word. Information related to accounts, products, rate and price schedules, and more is often stored in elaborate Excel spreadsheets and manually transferred to and from TouchPoint and other financial applications. Automating these tasks can save hundreds of hours, reduce errors, and increase capacity while maintaining the same headcount.

Improving compliance adherence. TouchPoint applications are already focused on high-level compliance for large legal and regulatory requirements such as U.S. Federal Regulation E (Electronic Payments) or the USA PATRIOT Act. OpenSpan can augment and extend TouchPoint's compliance features to enforce compliance with virtually any government, client or company mandate. For example, you can:

- ⚡ Use OpenSpan for data masking in order to augment user role-based access and head off potential security issues in TouchPoint core banking implementations.
- ⚡ OpenSpan can automatically provide regulatory references and data checks during process execution such as loan servicing or customer care activities serving multi-state or international calling areas.

Enhancing TouchPoint user interfaces. OpenSpan provides a flexible environment for optimizing TouchPoint user interfaces ranging from building new composite applications or application bars to integrating workflow automations into existing web applications or portals, or modifying user interfaces to legacy applications.

Improving business processes. OpenSpan can help track user activity from within any TouchPoint-supplied or legacy application and report to any database, business intelligence (BI), business activity monitoring (BAM), or other analytical tool.

The previous cases are by no means all-inclusive, but show what current OpenSpan customers are doing to fully realize the value of their legacy application investments in the same way that users of TouchPoint's banking, payment, or other platforms can.

Case Study – Large Banking Institution

Rapid Customization Without Huge Services Cost

CLIENT

The client is a \$150 billion-plus commercial bank holding company with more than 1,500 branches, more than 3,000 ATMs, and around 25,000 employees. Retail branches are distributed among more than a dozen states. It ranks among the top 10 commercial banks based on assets and deposits. Additionally, the company has a non-retail presence across the United States. The bank prides itself on its consumer and small business focus, and has a strong emphasis on customer service.

CLIENT CHALLENGE

A prior OpenSpan implementation had integrated and automated the bank's internal marketing databases of total account relationship information with a 20-year-old "closed" (i.e., no existing APIs or access to code) legacy teller application. The result armed tellers with immediate and accurate up- and cross-sell offers to present to customers physically at the teller line or in the drive-through. This effectively turned tellers into incentivized sales agents.

Customers were then automatically referred within the branch to bankers to close the offers. The bankers wished to merge this information with TouchPoint and other systems, and wanted to further expand their connectivity with 3 other product sales interfaces, including two separate third-party Web-based lending applications, one for consumer and the other for commercial products (credit cards, loans, lines of credit, foreign exchange), plus a consumer credit card Web application. Bankers had to manually transfer a large amount of customer details from TouchPoint to the lending and other applications. And even with such error-prone (and frustrating) workarounds like copy-and-paste, some receiving fields required the data in different display formats. The penalties in accuracy, time, capacity, and customer experience added up.

After analyzing the time and cost factors of a TouchPoint services project to extend these applications, the client decided that OpenSpan offered a faster and more cost-effective solution.

OPENSAN SOLUTION

OpenSpan delivered a production prototype in several weeks. This short time was in line with the bank's plans, but was far shorter than the time the hosted platform vendor could have satisfied using the TouchPoint services route. The solutions fell into these categories:

- Add functionality to existing applications. OpenSpan integrated and automated, in tandem, teller up-sell offers and the FIS TouchPoint Suite with multiple separate application interfaces to provide fingertip access to the widest selection of available products. When customers met with bank officers to close the first offer, they could potentially explore others such as consumer or commercial lending.
- Synchronize data across applications. Data in TouchPoint now automatically populates – with correct parsing and formatting – the separate Web-based financial product-processing applications having multiple forms. A minimum of 35 data elements are transferred to the commercial loan application in mere seconds. For larger customers with multiple accounts, applying for multiple products, well over 100 fields are transferred with complete accuracy.

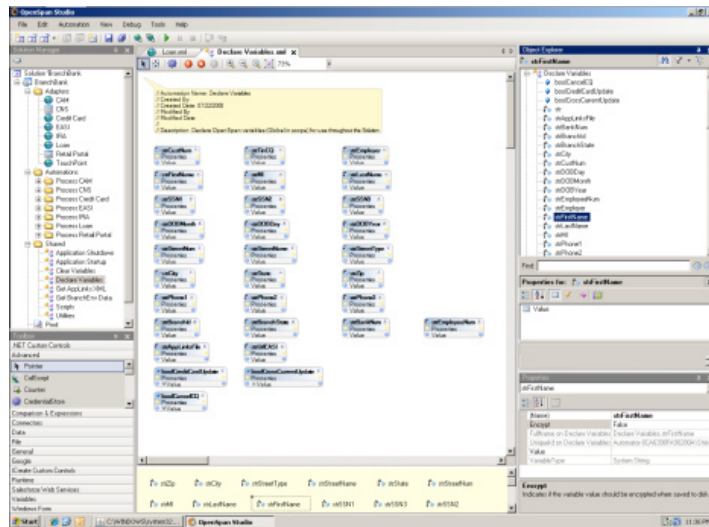
BENEFITS

OpenSpan's initial contributions to the client's goals came quickly in the form of:

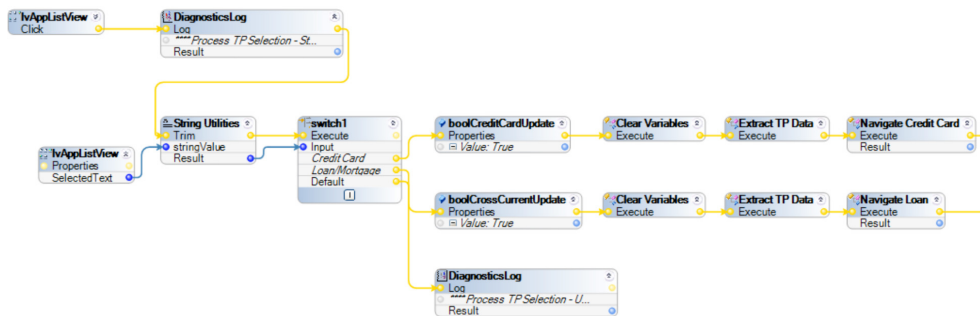
- Improved sales (capacity, dollar amounts) of financial products by making relevant offers available on the spot and retaining customer focus.
- Reduced IT spend for customizing their hosted banking solution.
- Improvements in soft metrics, which include overall customer satisfaction, customer rapport with branch officers, and reduced manual work.
- Enhanced productivity with reduced risk exposure. Sensitive data passed from TouchPoint and other applications to target applications is stored in memory only as temporary variables and can be encrypted for additional security.

SCREEN EXAMPLES

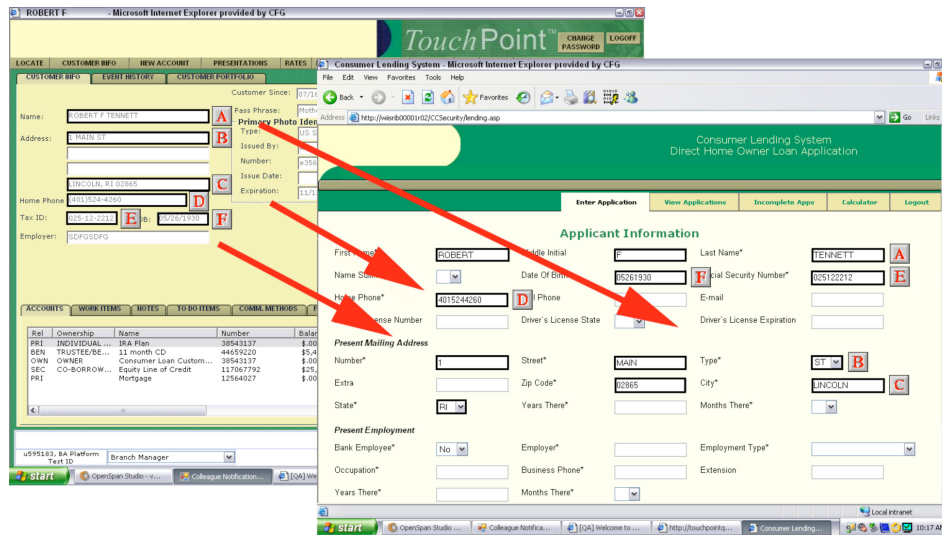
The start point for OpenSpan solutions is OpenSpan Studio, where you interrogate and store the source applications' objects, methods, and properties. Then you can easily drag those components onto OpenSpan Studio's work area and begin constructing an automation. This illustration shows a fresh automation under construction, with components from TouchPoint Suite applications and the client bank's other customer and lending applications.



Next, within OpenSpan Studio, the components are quickly arranged and linked by action and dataflow.



This following screen shows the results – from the left, the original TouchPoint interface available to the client’s branch bankers, and on the right, one of the bank’s legacy consumer lending applications. An OpenSpan runtime instance, produced by the OpenSpan Studio automation above, automatically copies the data in the highlighted TouchPoint fields forward to the lending application’s Applicant Information screen. Some destination fields require data in formats that are different from the source application; the OpenSpan solution automatically makes the conversion. Bank officers formerly spent a significant amount of time copying and entering this complex information manually, which had a negative impact on customer focus and sales performance.



SUMMARY

There's no quarreling that banking and payment platform software, like that offered by TouchPoint or other vendors, including its parent, Fidelity, is of great value to many different business units within financial institutions. But because of corporate pressures – M & A, legal and regulatory, shareholder and other governance – these applications can require change, and the vendor services model is often too costly and cannot deliver in time to meet the needs of the business. OpenSpan can greatly assist with IT optimization of the desktop and line of business application efficiency. Institutions quickly and cost-effectively gain greater productivity, capacity, and compliance for customer-facing employee and branch personnel, middle and back offices servicing consumer and business accounts, mortgages, other credit units, fraud detection and risk mitigation, to name a few.



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