



modelware
intelligent business

EZMart Solution



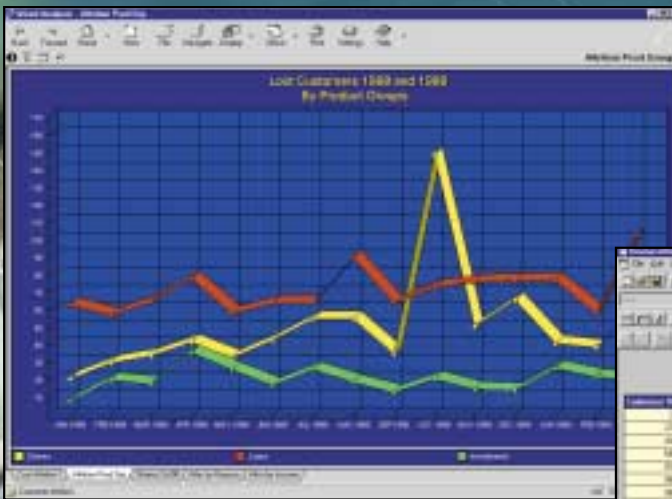
*The Entry Level Data Warehousing
Offering for Financial Institutions*

"Business Intelligence" Using Information to Make Effective Decisions

Business Intelligence is a key and critical ingredient to success in today's ever evolving and demanding financial services marketplace. Banks are searching for easy-to-use technological tools that will provide their staff with the ability to make decisions. These decisions are based upon understanding the data that has been captured previously by the capital investment of business solution applications.

EZMart, based on IBM's successful Banking Data Warehouse (BDW), enables banks to build their Decision Support/Data Warehouse solution piece-by-piece attacking their specific and critical business issues one-by-one based upon the priorities of their institution. EZMart has migrated the proven technical infrastructure and business content of the BDW into a solution designed specifically for small to medium sized banks. This package enables the rapid delivery of business value while at the same time delivering the sound and scalable Data Warehouse infrastructure.

Summary Reporting



Detailed Reporting

Customer No.	Customer	Branch Name	Branch Branch	Account No.	Orig Date	Effective Date	Term	Original Balance	Report Balance
1000000001	ABC	Branch Name	Branch Branch	1000000001	10/01/98	10/01/98	36	10000.00	10000.00
1000000002	DEF	Branch Name	Branch Branch	1000000002	10/01/98	10/01/98	36	10000.00	10000.00
1000000003	GHI	Branch Name	Branch Branch	1000000003	10/01/98	10/01/98	36	10000.00	10000.00
1000000004	JKL	Branch Name	Branch Branch	1000000004	10/01/98	10/01/98	36	10000.00	10000.00
1000000005	MNO	Branch Name	Branch Branch	1000000005	10/01/98	10/01/98	36	10000.00	10000.00
1000000006	PQR	Branch Name	Branch Branch	1000000006	10/01/98	10/01/98	36	10000.00	10000.00
1000000007	STU	Branch Name	Branch Branch	1000000007	10/01/98	10/01/98	36	10000.00	10000.00
1000000008	VWX	Branch Name	Branch Branch	1000000008	10/01/98	10/01/98	36	10000.00	10000.00
1000000009	YZA	Branch Name	Branch Branch	1000000009	10/01/98	10/01/98	36	10000.00	10000.00
1000000010	BCD	Branch Name	Branch Branch	1000000010	10/01/98	10/01/98	36	10000.00	10000.00

IBM's EZMart Solution: The Financial Services Industry's Best Practices are Now Yours

IBM's EZMart Solution aggregates data from existing systems, warehouses it in a logical structure, and enables end-users to analyze the information through proven "data mart" applications. These data marts utilize the same analysis and business value measures that IBM has successfully deployed at some of the largest financial institutions in the world.

You can analyze the profitability of customers, products, channels, business units, and locations, then drill deeper into the data to measure the performance against a wide range

of metrics. The solution also provides data marts for the analysis of markets, cross sell efforts, wallet share, and marketing effectiveness. It also enables the identification of patterns in such key areas as complaints, attrition, customer loyalty and transactional behavior.

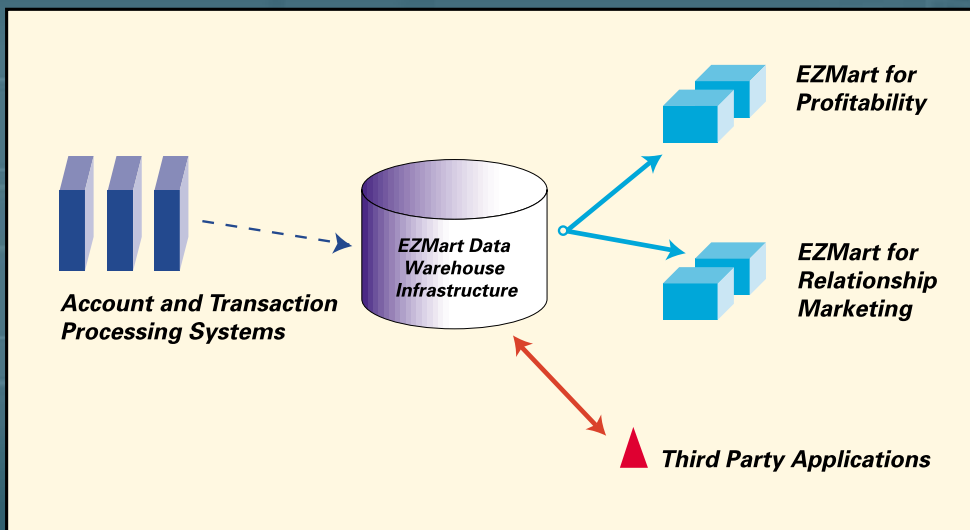
There is virtually no limit to how deep you can drill into the data. You could, for instance, analyse the demographic details of your most valuable customers with a view to targeted marketing.

Why Choose the IBM EZMart Solution ?

Built on decades of experience working with financial institutions of all sizes, IBM's Banking Data Warehouse EZMart Solution is designed to meet the needs of your financial institution. Our solution can be put in place faster while you minimize IT development costs. The data you gather every day with legacy systems can be transformed into actionable information about your most profitable products and customers. The information you need to attract, acquire and retain your most profitable customers, that is to truly gain customer loyalty, is widely available to senior managers and customer support representatives.

Because the IBM EZMart solution uses standard interfaces and predefined applications or data marts, you can get a solution running in a minimal amount of time. This also enables you to start using the reports immediately. The solution is flexible and fully scalable, so it grows as you do. As it is derived from the power of the Banking Data Warehouse it supports a fully integrated suite of applications, such as campaign management, data mining, and spatial analysis. Managers who need reports can get them directly from their desktop computers without burdening the IT department with requests.

Open, Integrated Architecture



IBM's EZMart for Profitability allows you to make better decisions based on:

- Channel Profitability
- Customer Lifetime Value Analysis
- Customer Profitability
- Location Profitability
- Organization Unit Profitability
- Product Analysis
- Product Profitability
- Profitability Analysis
- Transaction Analysis

IBM's EZMart for Relationship Marketing allows you to make better decisions based on:

- Campaign Analysis
- Cross Sell Analysis
- Customer Attrition Analysis
- Customer Behavior
- Customer Complaints Analysis
- Customer Delinquency Analysis
- Customer Interaction Analysis
- Customer Loyalty
- Individual Customer Loyalty
- Market Analysis
- Wallet Share Analysis



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