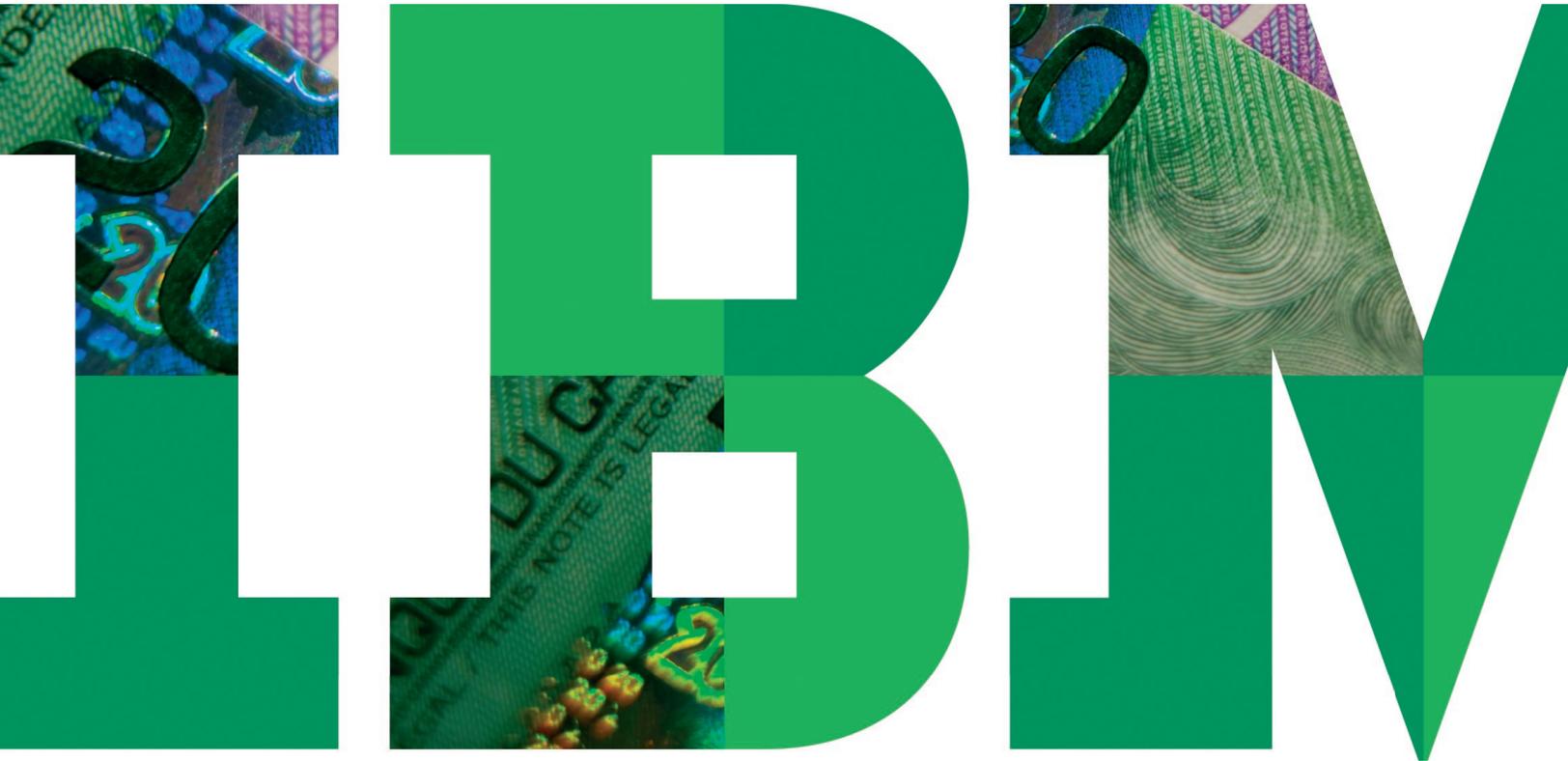


# IBM Financial Transaction Manager

*Speeds introduction of new transaction services*



Dramatic forces of change continue to sweep the financial services industry. The age of the empowered customer is here—changing the way financial products will be delivered, sold and serviced, making relationships more complex than ever. The explosion of data and intense competition—combined with slow or inconsistent economic conditions—makes it imperative for financial institutions to find new and cost-effective ways to increase market share, renew customer trust and drive profitable growth.

In this new business environment, the transaction processing arm of the industry is facing increased pressure to reduce float, better manage liquidity and provide regulators and clients with increased transparency. At the same time, the industry must manage in an effective manner the risks associated with introducing customer-focused and regionalized products and services.

Adding complexity are the many interfaces that financial institutions must accommodate, from customers and business partners to regulators and third-party service providers. Additionally, customer information may reside in many different systems. Different lines of business within a financial institution may serve the same customer but may not be sharing data. The inability to use information effectively across the enterprise can keep financial institutions from providing the right kind of experience for customers.

These situations call for ensuring that ERP systems can create direct transactions with partners while processes take place—and being able to track processes at any step during a transaction processing life cycle. Yet in cost-conscious environments, eliminating inflexible, complex operations and siloed data cannot be accomplished by complete replacement of existing systems. IBM Financial Transaction Manager (FTM) delivers highly efficient management of financial transactions in a robust and scalable environment.

### **FTM navigates new processing requirements**

To increase competitiveness while reducing costs, financial institutions rely on IBM, the largest vendor in the payments industry. IBM computers and solutions underpin many of the important payments systems around the globe.

FTM enables the management, orchestration and monitoring of financial transactions during their processing life cycle. FTM provides the capability to integrate and unify financial transactions in various industry formats, including ISO 20022, SWIFT, NACHA, EDIFACT, ANSI X12 and many others. Using FTM, financial institutions can gain visibility into message processing, balance financial risk and facilitate effective performance management.

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**FTM reduces cost and complexity with fewer technical interfaces, business transaction types and message types, and:**

- Faster time to market by reducing the implementation time for new or improved offerings and on-boarding of new customers
  - Lowers operational risk through increased transaction monitoring across the enterprise
  - Helps increase customer satisfaction and retention with comprehensive payments reporting for all customer touch points across the financial institution
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**FTM manages transaction processing and costs**

FTM is an integration layer for financial transaction management and provides a single, standard representation of messages (see Figure 1). FTM manages complexity by acting as a common platform for financial management applications, receiving instructions from each customer interaction point and efficiently routing instructions to the appropriate execution systems. This common platform unifies disparate legacy systems and allows different lines of business to share the same data, helping to reduce effort and costs by eliminating the need for duplicate structures and processes.

By offering a more agile environment with fewer interfaces to manage and test, firms can introduce products and services more quickly. FTM can shorten application testing cycles, and allows the reuse of the best existing or new products and services required by line-of-business executives and clients. New external systems can be added more quickly to the environment without affecting core applications. Similarly, new services can be introduced without affecting other parts of the payments processing landscape. Additionally, FTM can reduce costs by minimizing complexity and duplication across back-office applications.




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**Key capabilities of FTM**

- Provides standardized representation and storage of messages with a common data model and a single message storage format
  - Enables common storage of events for monitoring
  - Standardizes routing to back-office and line-of-business applications
  - Enables rules-based routing to allow common rules enforcement in applications
  - Stores message and audit data by working with existing enterprise data management solutions
  - Defines a unified development methodology and environment for integration
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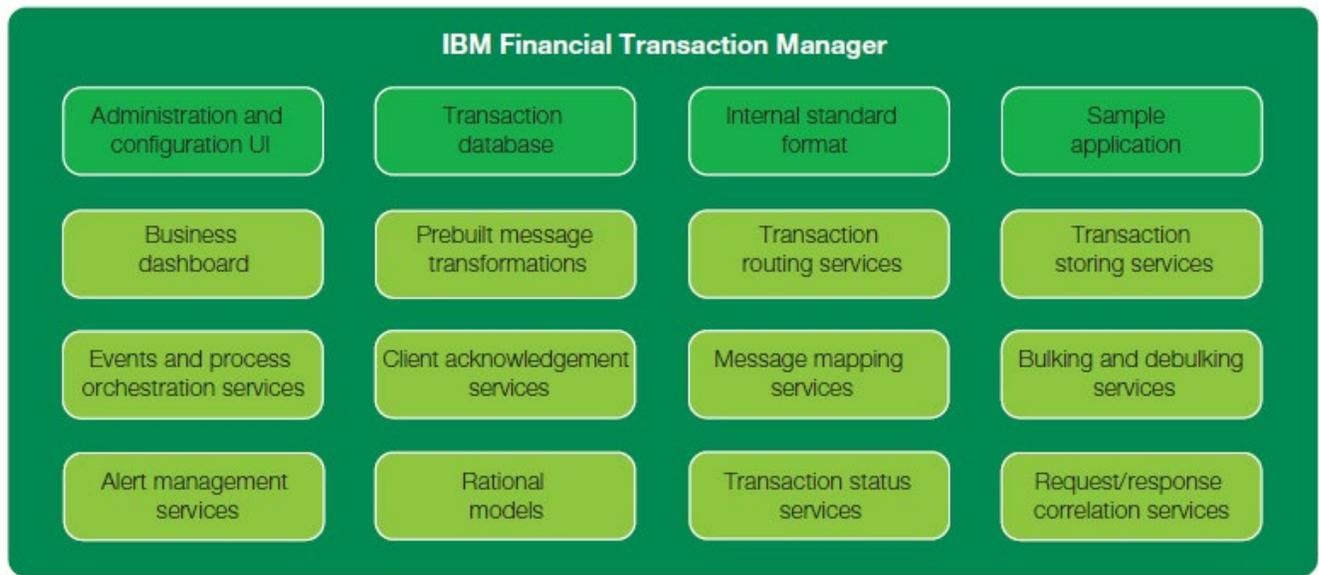


Figure 1: IBM Financial Transaction Manager provides a common platform for financial applications.

### IBM helps boost banking efficiency and profitability

FTM can help financial institutions increase revenue, reduce costs, mitigate operational risk and improve compliance with regulatory and legal requirements.

**Reducing costs and optimizing performance**—Financial institutions can cut complexity with fewer technical interfaces, business transactions types and message types. FTM integrates and unifies disparate legacy systems, while allowing for integration with industry standards such as ISO 20022, SWIFT, NACHA, EDIFACT, ANSI X12 and many others.

**Faster time to market for new services**—Common standards and integration with existing systems help reduce the implementation time for new or improved offerings and on-boarding of new customers.

**Reducing operational risk**—FTM functions increase transaction monitoring across the enterprise to support operational needs and manage the financial processing life cycle. Capabilities include better business activity monitoring around payment processing, more comprehensive audit-trail production capabilities, and the FTM standardized message model based on ISO 20022.

**Increasing customer satisfaction and retention**—FTM provides comprehensive payments reporting for all customer touch points across a financial institution, enabling greater transparency on transaction status that can be provided directly to customers.

**Ensuring greater visibility into market opportunities and regulatory requirements**—FTM helps firms gain a business view of the status of transaction processing as well as providing a source of information needed for regulatory reporting.

## Banking solutions leverage open standards and proven IBM core middleware

FTM leverages industry best practices and is based on industry-proven IBM middleware products. It is designed to work on high-performance, highly reliable operating systems such as IBM z/OS® or IBM AIX®. IBM also offers comprehensive software services and support including installation, configuration, customization, implementation and maintenance.

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### Consulting services for FTM

The IBM Software Services team has the technical planning and implementation expertise needed to help customers successfully deploy FTM technology. The team can help customers effectively install, configure, customize and maintain FTM technology in their environments.

#### FTM Installation Services Package

The package covers the installation, customization, configuration and maintenance of a single-server environment.

#### Installation

- Review the customer's environment
- Review security and naming requirements and help determine the users and user groups who will run FTM
- Install, customize and configure components and a sample FTM application
- Test and validate the installation and operation of FTM
- Conduct a walk-through of the sample application

#### Customization

- Customize the FTM sample application
- Create security profiles
- Design and develop additional FTM services

#### Configuration

- Configure IBM WebSphere® Application Server and IBM WebSphere MQ family queues and queue managers
- Configure IBM WebSphere Message Broker for FTM

#### Maintenance

- Provide ongoing maintenance of customized code
  - Provide FTM knowledge transfer
  - Furnish the appropriate documentation
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## For more information

To learn more about IBM Financial Transaction Manager, visit:  
[ibm.com/software/industry/financial-transaction-manager](http://ibm.com/software/industry/financial-transaction-manager)



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Systems and Technology Group  
Route 100  
Somers, NY 10589

Produced in the United States of America  
July 2013

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