

GXS Managed Services for Financial Institutions

As a financial services institution in today's digital economy your business depends upon the secure and reliable exchange of information electronically with your corporate clients, business partners, distribution channels and strategic suppliers. However, many financial institutions struggle to support the requirements and preferences of external partners for business-to-business (B2B) and business-to-bank (B2Bank) integration. Corporate clients, business partners, distribution channels and strategic suppliers want to exert minimal effort to connect and integrate their systems with yours. In an ideal world, external partners would be able to interface with you using their preferred technology standards and adhering to their corporate security policies. However, this is not an ideal world, and in many cases your partner's preferred level of technical integration is not achievable as a result of one or more of the following challenges:

- **Mainframe-based file gateways**—Many banks and other financial institutions still operate B2B integration gateways on legacy mainframe technology. Depending upon the age of the systems, these mainframes may suffer from performance and capacity limitations or may experience extensive downtime to complete routine maintenance. Mainframes are typically more expensive to operate and maintain than newer, UNIX, Linux or Windows-based platforms. Consequently, IT costs are negatively affected by expensive mainframe processing, storage and maintenance fees.
- **Duplicate B2B integration platforms**—In some cases, banks may be running more than one file gateway to integrate with their suppliers and business partners. Duplication is often the result of mergers and acquisitions in which systems were inherited but never consolidated. Not only do these redundant systems add unnecessary cost to operations, they also complicate procedures for partners who need to interface with multiple systems.
- **Legacy telecommunications infrastructure**—Many financial institutions serve thousands of small and medium-sized corporate clients who still utilise legacy desktop applications. These desktop applications typically upload and download information using a dial-up connection. As a result, you are required to maintain an expensive telecommunications infrastructure to support these clients. Finding support for these legacy networking applications is increasingly challenging as experienced personnel retire and telecom products reach end-of-life.
- **Limited networking options**—Most financial institutions offer their corporate clients, partners and suppliers a choice of few Internet protocols to exchange information. The most popular protocol is Secure FTP over an Internet VPN. However, financial institutions and their corporate clients are increasingly utilising a broader range of security and networking protocols for business-to-business communication. Among the more popular standards are AS2, AS3, HTTP/S, SOAP and RNIF (RosettaNet). However, IT organisations are challenged to add a broad range of communications protocols to their portfolio as attempts to satisfy unique requirements often are subjected to extensive review boards and change control procedures which can add time and costs to client projects.



COMMON B2B INTEGRATION CHALLENGES:

- Mainframe-based file gateways
- Duplicate B2B integration platforms
- Legacy telecom infrastructure
- Limited networking protocol options

- **Limited file format options**—Financial institutions typically offer their corporate clients and partners a choice of a few standard formats to send and receive information. The most popular formats include EDI, XML, ACORD, FIX and SWIFT. Increasingly, corporate clients are requesting to send and receive information in the native format of their ERP which can create issues for the bank as it needs. Most financial institutions struggle to support an increasingly diverse range of electronic document standards.

To manage the growing and evolving demands for external communications, you need a flexible, scalable, high performance business-to-business (B2B) integration infrastructure that can accommodate not only the changing dynamics of your bank, but also the wide variety of systems and processes your corporate clients and partners require.

GXS Managed Services can provide you with the capabilities you need to quickly and completely meet your corporate clients challenging and diverse requirements. It can also help you to achieve real competitive advantage in the marketplace.

GXS Managed Services

GXS can provide you with the technology, people and processes, you need to integrate with your corporate clients, business partners and key suppliers anywhere in the world, regardless of their location, language, currency or technology preferences. GXS Managed Services leverages our worldwide B2B integration network—the GXS Trading Grid® to enable you to achieve connectivity, flexibility and integration with your entire global business community. The Trading Grid is the world’s largest B2B integration platform used by over 200,000 companies including 70% of the Fortune 500 and 250 major financial institutions around the globe. Corporations and financial institutions alike, use the Grid to exchange a wide variety of business data related to banking, insurance, securities or supply chain transactions. As a result, you can confidently offer your clients and partners around the world a variety of electronic integration options.

GXS Managed Services provides you with a wide range of services for B2B and B2Bank integration including map development, new implementations, program management, systems integration and call center support. Managed Services can free you from the constant concerns and risks of configuring, monitoring and managing electronic transactions with external entities. GXS has been enabling comprehensive ecommerce management for more



than 25 years. We rely on proven best practices to help your bank or financial institution achieve maximum return-on-investment (ROI).

File & Messaging Services

The foundation to the GXS solution is a suite of file and messaging services. The messaging services enable you to exchange relevant information associated with banking, insurance or securities transactions with your clients, partners and suppliers. GXS gives you the flexibility to exchange information in a wide variety of file formats, network protocols, and security standards.

- **Network Protocol Mediation**—GXS supports a wide variety of network protocols including Internet protocols such as SMTP, FTP/S, HTTP/S, AS2 and AS3; proprietary middleware and application formats such as SAP ALE and IBM MQ Series; and legacy mainframe or dial-up protocols such as SNA, Async and Bisync.
- **File and Message Transmission**—GXS can transmit information to your business partners in any file format. Data can simply pass-through the GXS infrastructure unchanged or files can be translated from external file formats to your in-house application file structures.
- **File Types**—GXS can process both structured and unstructured data files. Structured data such as payment instructions, account statements, insurance claims and securities orders can be transmitted in SWIFT, FIX, ACORD, EDI, XML, SAP, Oracle or other formats. Unstructured documents such as images of cleared checks or health care explanations of benefits can be transmitted as TIFF, GIF, ZIP, TAR or other file formats.
- **Corporate Security Standards**—GXS supports a variety of popular B2B security standards. As a result you will be able to comply with your corporate clients' preferred security model. Supported standards include Entrust, PGP, Compress, and AUTACK.

GXS has invested in a multi-million dollar project to improve the reliability, performance and scalability of its infrastructure. Advantages of the new technical architecture include:

- **Reliability**—GXS maintains a leading edge business continuity program that ensures resiliency in the event of an application, system or hardware failure. Three world-class data centers are the foundation of a redundant global infrastructure that includes Linux-based blade servers, mirrored RAID disk drives, clustered database systems, and uninterruptible power systems. GXS utilizes multi-data center failover connections to provide you and your clients the highest levels of business continuity. As a result, you can satisfy regulatory requirements for continuity of operations in periods of four hours, two hours or less.
- **Scalability**—GXS provides a robust global B2B integration platform that supports over eight billion transactions exchanged between over 200,000 businesses around the world annually. The GXS architecture is built upon utility computing principles. Additional capacity can be provisioned rapidly to meet growing transaction volumes.

GXS SUPPORTS THE FOLLOWING:

File Formats

- **ERP formats**—SAP, Oracle, Microsoft
- **EDI**—ANSI X.12, Tradacoms, EDIFACT, EAIJ
- **XML**—RosettaNet, CIDX, PIDX
- **Financial Standards**—SWIFT, BAI, NACHA
- **Proprietary formats**

Network Protocols

- SMTP
- FTP/S
- HTTP/S
- AS2
- AS3
- SNA
- Async
- Bisync
- IBM MQ Series

Security Standards

- Entrust
- PGP
- Compress
- AUTACK

- **Performance**—GXS utilises best-of-breed, service-oriented architecture (SOA) technology to deliver high performance capabilities to you and your corporate clients around the world. Compared to legacy mainframe applications, GXS file and messaging services offer substantially higher capacity and throughput to allow you to satisfy the most demanding service level agreements.

Implementation Services

GXS has the skills and resources to on-board your clients, partners and suppliers regardless of their size, location or technology proficiency. B2B implementations are a core competency at GXS, which we conduct approximately 10,000 customer migrations and implementations annually all over the world. Advantages of GXS approach to new client implementations include:

- **Trading Grid Network**—GXS is a leading provider of B2B e-commerce to both small and large businesses. Corporations in the financial services, automotive, high tech, consumer products, pharmaceutical and retail sectors routinely use the Trading Grid every day to exchange thousands of electronic documents. GXS Managed Services an integral part of the Trading Grid, providing you with immediate electronic access to a global network of businesses around the world. Because over 75% of Fortune 500 corporations are on the Trading Grid already, chances are high that your clients are already connected to GXS.
- **Local Implementation and Support**—GXS has operations in 20 different countries as well as joint ventures or distributors in another 15 regions. As a result, GXS can help you implement a new customer nearly anywhere in the world. GXS provides technical support in 20 languages, including French, German, Spanish, Italian, Chinese, Korean and Japanese.

GXS utilises a multi-phased approach for each implementation we perform, consisting of three primary steps:

- **Requirements Gathering**—As part of the pre-sales process, GXS will help your bank or financial institution outline the components, requirements and timing for your B2B program. Scoping efforts include process and support, technical design, and complete project requirements.
- **Technical Configuration**—Based upon business requirements captured, GXS will design, develop and test the necessary data translation maps, file transfer scripts and data enrichment services to support your B2B program.
- **Production Deployment**—Each customer deployment is conducted via a well-defined change control process. Functional verification is ensured through a battery of unit and system level tests. Once deployed, GXS continually monitors the environment during a stabilisation period to ensure success.

Map Development Services

GXS can map client file formats to and from your in-house proprietary banking applications. GXS has a Mapping Center of Excellence with over 175 mapping professionals. GXS can quickly and effectively deliver high quality maps to ensure you exceed your client requirements.

CLIENT ON-BOARDING EXPERTISE

- 10,000 customer migrations and implementations per year
- Operations in 30 countries
- Local client support in 20 different languages
- Robust change control and validation processes

GXS MAPPING CENTER OF EXCELLENCE

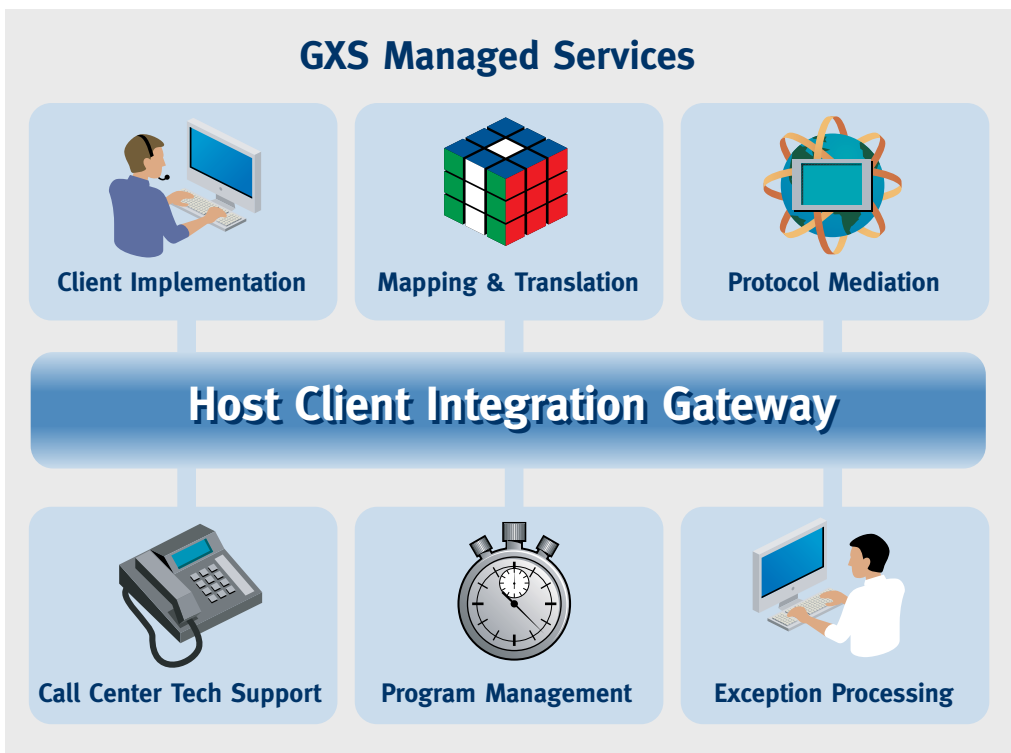
- Low-cost map development center
- 175 mapping professionals
- Capacity to produce 10,000 maps per year
- High performance mapping technology achieves over 250,000 translations per hour

Advantages of GXS mapping services include:

- **Breadth of Formats**—GXS supports a wide variety of e-commerce formats and protocols. Supported EDI formats include regional standards such as EDIFACT, ANSI X.12, EAIJ and Tradacoms. GXS can map to and from vertical industry specific XML standards such as RosettaNet, VDA, CIDX, PIDX and ebXML. GXS also has extensive experience mapping file formats for popular ERP systems such as SAP, Microsoft and Oracle (including Peoplesoft, Retek and JD Edwards). GXS can map into the file formats of your in-house product applications or to popular financial formats such as SWIFT, BAI, ACH or other local financial standards.
- **Complex Mapping**—GXS supports a variety of complex mapping scenarios including merging of information from multiple electronic documents into one; splitting of content from one file into multiple documents and reorganising content within one file. Additionally, data can be modified, augmented or omitted using conditional logic, database inquiry or external application interface.
- **Mapping Technology**—GXS mapping services are based upon our award winning, any-to-any mapping and translation server, Application Integrator™ (AI). AI delivers world-class translation performance through an easy-to-use, drag-and-drop interface. GXS has used this technology to put over 200 different document types into production, across a broad range of B2B formats and protocols.

GXS adheres to a well-defined, multi-phase process for developing maps. The two primary phases are:

- **Map Development**—GXS will gather requirements by outlining and documenting business needs directly related to your e-commerce environment. Based upon the unique business requirements of your business process and application data structures, map specifications are designed and developed.



- **Testing and Deployment**—After development, all maps are put through unit and system testing for quality assurance. Maps are tested using sample data to ensure proper functionality. Once maps are in production, GXS will perform on-going change management based on new business requirements.

Global Program Management

GXS provides a designated program manager to oversee your global B2B program. As a result you can provide a consistent level of high quality service around the world.

- **Global Program Manager**—GXS uses a combination of centralised and regional program managers to ensure the success of your B2B integration projects. Regional program managers will be assigned as appropriate in local countries throughout Europe, Asia Pacific, North America, and Latin America. A central program director manages all activities globally, acting as a single point of accountability for your projects.
- **Flexible Engagement Model**—GXS has executed thousands of complex integration projects. We will design an organisational structure to match your company's program management needs. A number of engagement models exist for interactions with clients and partners: 1) GXS can lead engagements, 2) your internal resources can lead engagements, or 3) a joint leadership model can be deployed.
- **Standardised Procedures and Documentation**—Through global coordination, GXS will ensure that consistent procedures are applied to engagements throughout the world. As a result, you can rest assured that the same documentation standards, testing methodologies, security policies, and change control procedures are enforced for each project.

Premium Support

GXS offers a premium level of technical support designed to meet the unique demands of financial institutions. Premium support includes a dedicated help desk, customised escalation procedures, and specialised support resources.

- **Dedicated Help Desk**—GXS will set up a help desk and support team dedicated to you and your business partners. GXS will answer the hotline with a personalised greeting that can include your brand name. Specialised technical support experts can be trained in your business processes and unique technical requirements.
- **Customised Business Processes**—GXS can customise escalation and support procedures to fit your existing business processes and environment. For example, you can set different escalation procedures for different corporate clients depending on their unique needs.

Benefits of Managed Services

GXS Managed Services can enable you to differentiate the quality of service provided to your corporate clients, channels and partners through improved:

- **Flexibility of Delivery**—GXS can increase the level of flexibility you can offer business partners for integration. Through GXS you can offer your corporate clients and business partners the freedom to use their preferred data network protocols, security standards, and file formats.

GXS PROGRAM MANAGEMENT CAN SUPPORT:

- New Client Implementations
- Legacy System Migrations
- New Product Rollouts
- Product Retirement
- Core System Upgrades
- Mergers and Acquisitions
- Divestitures
- Corporate Reorganizations
- New Regulations
- Geographic Expansion

PREMIUM SUPPORT FEATURES:

- Personalised greeting in your brand name
- Specialised escalation procedures
- Customised ACD and IVR configurations

- **Speed of Delivery**—GXS can accelerate timeframes for new B2B projects. Rapid implementation enables you to quickly migrate off more expensive, legacy platforms with faster access to new capabilities.
- **Quality of Delivery**—Through best practices and deep expertise, GXS can reduce the number of setup and post-implementation challenges you will experience.
- **Performance and Capacity**—GXS best-in-class technical infrastructure enables much faster throughput and higher capacity than typical in-house systems. As a result, you have the flexibility to meet even the most demanding service level agreements.

GXS Managed Services offers critical advantages to your organisation:

- **Cost Advantages**—Leveraging a hosted solution managed by GXS can enable you to retire expensive legacy systems such as mainframe-based client file gateways and modem-based dial-up telecommunications infrastructure. In you are running multiple B2B gateways the cost advantages may be even more significant as duplicate systems can be consolidated onto the GXS infrastructure. Lower operating costs enable more competitive pricing and higher gross margins for your product line.
- **Focus on Core Competencies**—GXS Managed Services can simplify the day-to-day operations of key groups across your bank or organisation including product management, client delivery and information technology. Offloading non-core functions enables you to redeploy resources on higher value business projects.
- **Extensibility to other Product Lines**—The GXS Managed Services solution can be extended to other business units or product lines. GXS can be used as a shared service model that the cash management, insurance, trade, lending, cards, securities and foreign exchange divisions within your institution can leverage.

About GXS

GXS is a leading global provider of B2B e-commerce solutions that simplify and enhance business process integration and collaboration among trading partners. Organisations worldwide, including more than 70 percent of the Fortune 500, leverage the on-demand services on GXS Trading Grid® to extend supply chain networks, optimise product launches, automate warehouse receiving, manage electronic payments and gain supply chain visibility. GXS Managed Services, GXS' B2B outsourcing solution, empowers customers with the expertise, technical infrastructure and program support to conduct B2B e-commerce with trading partners globally.

Based in Gaithersburg, Md., GXS has an extensive global network and has local offices in the Americas, Europe and Asia-Pacific regions. GXS can be found on the Web at www.gxs.co.uk.



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