

# Accelerate Your Digital Transformation with BMC

Technology is driving digital transformation in financial services. Partnering with an organization that knows this industry inside out is key to ensuring your success.



# Table of Contents

**3**

—  
Introduction

**4**

—  
Understanding Compliance and Integrated Technology

**5**

—  
Becoming an Autonomous Digital Enterprise

**8**

—  
Use Cases

**14**

—  
Stability, Resilience, and Operational Functionality

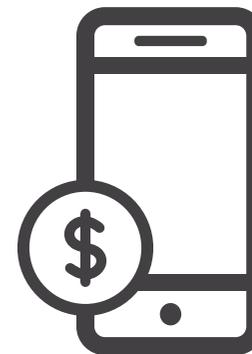


# Introduction

The seismic shift over the last few years in the way that financial services organizations realign the way they do business continues at pace.

Several factors are at play, which is why many of these institutions feel caught in a tug of war – expected to deliver cost savings while meeting customer expectations and rising demands. Customers have come to expect seamless online and mobile banking solutions. In addition, they’ve never had so much choice given that the market has seen an influx of start-up FinTechs and Neobanks. Traditional financial organizations have been caught off guard, with customer attraction and retention becoming critical factors in their continued success. As a result, banks have had to focus their time and resources on how they can innovate faster and smarter to improve digital experiences and attract this new breed of digitally savvy customers.

The advent of digital native customers and disruption to their business model from the proliferation of FinTechs forced banks to modernize their infrastructures by drastically reducing latency while building intelligence into their existing data infrastructure. Financial institutions must reduce costs, improve efficiency, and increase operating margins across the value chain to remain competitive. As their digital transformation continues at pace, these organizations also have to manage, secure, process, and leverage vast amounts of digital data in order to become truly data-driven institutions. By leveraging data and analytics, they’re uncovering new opportunities for innovation, supporting an array of intelligent use cases, and optimizing and extending existing business processes to create next generation business models.



**65%**

**of banks worldwide are ‘data driven’<sup>1</sup>**



**87%**

**of banks have open APIs in place<sup>2</sup>**

<sup>1</sup> [The data-powered enterprise](#)

<sup>2</sup> [Open banking: revolution or evolution?](#)

# Understanding Compliance and Integrated Technology

In order to achieve a successful digital transformation, financial services companies need to ensure they're partnering with an organization that has the experience and expertise to help them on this journey.

To be successful these days companies must harvest and exploit valuable data with automation and intelligence to optimize business operations, create new routes to revenue, and clear a pathway to innovation. For financial institutions to thrive amongst the rapid transformation we're experiencing, they must reorient the way they do business. The ability to adapt to these changes, increase investment in digital transformation, and evolve to new business models will enable financial institutions to ensure they're fully prepared for a future of growth.

Not only do financial institutions need to keep abreast of the latest technology, which will help accelerate their digital transformation, they also have to ensure they remain compliant within a constantly evolving regulatory landscape.

With growing scrutiny from multiple stakeholders, including regulators and investors, the compliance environment has become more robust in recent years. BMC is a collaborative partner that understands the unique challenges financial companies face and provides business solutions that evolve beyond being a technology provider, which is key for transitioning smoothly into a digital-first organization. BMC provides financial companies with a comprehensive portfolio of open, modular, scalable, multi-cloud and SaaS solutions that transforms businesses and gives them a competitive advantage by freeing up time and space.



# Becoming an Autonomous Digital Enterprise

Following the steps required to become an Autonomous Digital Enterprise (ADE) will help bring digital transformation to fruition.

This digital-first business model supports transformation through actionable insights, business agility, and customer centricity. Being able to leverage and optimize technology is essential to ADE evolution, and we've identified five technology tenets that enable any financial services company to become an ADE.



## 1: Transcendent Customer Experience

Delivering exceptional customer experiences through an omnichannel, multimodal, cloud-first approach powered by AI will ensure customers are getting what they need by making technology more human.



## 2: Automation Everywhere

By embracing new and emerging technologies while harnessing data growth, financial institutions will be able to drive highly automated business processes that are orchestrated, controlled, and executed by software. Exploiting automation across their data centers within these organizations will free up employees from mundane tasks, lower costs, and improve customer interactions - all achieved efficiently and at scale.



### 3: Enterprise DevOps

Adopting and developing DevOps processes, tools, skills, teams, and leadership across software initiatives and existing portfolios will allow financial institutions to drive business agility, enable innovation, and delight customers. It will also enable them to optimize for rapid continuous delivery of applications and services, embrace behavioral change to create a frictionless environment for success, and propel security initiatives and data pipeline automation.



### 4: Data-driven Business

Making data central to the organization, prioritizing robust analytics capabilities, and supporting a systematic approach to data strategy, architecture, operations, and execution will help create value and monetize assets. By adopting a data-centric mindset, financial services organizations will be able to extract enterprise-wide data, and deploy artificial intelligence (AI) and machine learning (ML) to optimize, improve, guide, and execute actions.



### 5: Adaptive Cybersecurity

The ability to manage the growing risk landscape is key, as it has now exceeded the capacity for manual intervention. By automatically and programmatically mitigating new and evolving threats across the digital landscape, financial institutions can combine AI-enabled solutions with a crowdsourcing environment to detect threats and employ DevSecOps to bridge the gap between development, security, and operations teams.



BMC is uniquely qualified to help financial organizations on their ADE journey with a range of technology solutions.

By leveraging newer technologies and analytics, BMC can show you how to move beyond data correlations and business or system alerts toward truly actionable insights, broader perspectives, and predictive intelligence. This will enable you to drive faster, better decision making.

Companies suffer when they fail to meet the challenges internal and external customers demand. BMC enables organizations to automate rote and redundant tasks, so they can gain the flexibility to better understand and guide the company toward innovation, which significantly improves customer satisfaction, employee engagement, and operational performance. Working in partnership with BMC will allow you to minimize the effort teams are required to manage the large, complex infrastructure housed within financial organizations. While we manage that, your teams are free to work closely with business lines and customers, giving them a better understanding of a market in flux and the impetus to provide exceptional customer experiences.



### **BMC Helix**

Proactive problem resolution through AI-driven service and operations management.



### **Control-M**

Accelerate delivery of digital services with application workflow orchestration.



### **Automated Mainframe Intelligence (BMC AMI)**

Leverage AI, ML, and predictive analytics to achieve a self-managing mainframe.



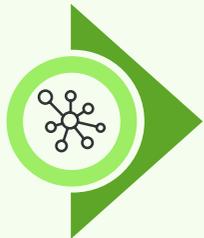
# Use Case 1

## Supporting Operational Resilience

Since March 2021, the PRA Rulebook 2 '*Operational Resilience: Impact business services*' requires organizations to identify critical business services and set impact tolerances for these services. These organizations need to take action to make sure they can deliver their important business services within their impact tolerances.

A large European bank deployed BMC Helix Discovery to address resiliency.

### By doing this...



It gained a holistic view of its entire ecosystem in a single-pane-of-glass.



All its critical data and events were ingested in a single management dashboard.

Another multinational bank utilized BMC Helix Discovery, combined with BMC Helix Configuration Management Database (CMDB) to gain critical visibility into its obsolescence risks attached to the hardware and software it had installed.

### The bank was able to...



Identify service dependencies across both its mainframe and in the cloud.



Meet its obsolescence risk update for more than 1500 applications.



Meet all regulatory reporting service level agreements.

BMC Helix Discovery is a SaaS-based, cloud-native discovery and dependency modeling system. Its ability to provide instant visibility into hardware, software, and service dependencies across multi-cloud, hybrid, and on-premises environments allows financial services institutions to reduce complexity and save time.



# Use Case 2

## Supporting Digital Platform Transformation

Insurance executives are seeing enormous value in transforming their core insurance platform and systems. This digital transformation enables them to bring new products, improve customer billing, and optimize policy claim processes – and in the process gain greater business agility to rapidly launch products using digital channels.

One of Europe's most recognized and popular insurance companies installed Control-M to support a critical transformation program aimed at modernizing their infrastructure which supported core insurance activities.

### By doing this...



The insurance company was able to transform from their existing core legacy processing system into a modern digital SISnet insurance platform.



They had a reliable execution platform for their online user-related orchestration. In addition, they were able to create reports that improved SISnet performance for critical processes.



Policy documents could be regenerated and sent to the final stakeholders, dramatically improving customer experience.

Control-M was named Financial Data Solution of the Year in the 2022 Data Breakthrough Awards and is designed to increase business agility across the financial services industry. By implementing application workflow automation across the organization, you'll ensure all of the steps involved in delivering financial services happen in the correct sequence and at the correct time. By orchestrating your application workflows, you can create new financial services offerings, rationalize business lines, and improve efficiencies for greater profitability and competitiveness.



# Use Case 3

## Optimizing Core Infrastructure for Productivity Gains

CIOs in financial services institutions are facing the perfect storm of escalating technology demands and intensifying pressures to keep costs down. They need to find ways to control costs through productivity gains from the 'run' operations in order to allocate budgets so they can invest in critical tech-enabled 'change' programs.

A well-known Asia Pacific bank utilized BMC AMI Ops to optimize and manage its core mainframe infrastructure and reduce run costs.

### The bank was able to...



Identify excessive system resource utilization rates and optimize to reduce running costs.



Identify runaway production-CICS transactions on pre-defined thresholds.



Detect looping address spaces, set exceptions via monitors, and utilize eight alarms to monitor channel status/queue depths to detect early potential for any delays.



Establish automated changeovers to LPAR weights to deliver performance to the right LPARs when required.



Achieve 5% utilization reduction across 30,000 daily batch jobs. The benefits accrued into millions of dollars without compromising service level agreement objectives.

BMC AMI enables financial services institutions to make smarter, faster, and more confident decisions. The speed at which your IT infrastructure capitalizes on change is critical to business success and long-term survival. You can outperform your industry by strengthening mainframe processes with tools that respond with greater speed, certainty, and security, and gain the business advantage. And by optimizing core mainframe infrastructure 'run' operational components, financial services institutions will be able to reduce 'run costs' and fund other transformational programs.



# Stability, Resilience, and Operational Functionality

These days banks are more focused on user experience and their ability to use new data services which in turn is driving technology shifts as a result of FinTech.

Due to this seismic change in operational functionality, there's been a big move to the cloud as financial institutions adopt a digital-first approach. The three building blocks of a partnership-enabled digital transformation are **stability, resilience, and operational functionality.**

One of the main challenges financial institutions face is ensuring they have a partner who can support their mainframe migration capabilities, which is why it's paramount to work with an organization that already has significant partnerships with big cloud providers. In addition to facilitating mainframe migration, our partnership with TCS BaNCS, which provides financial institutions with the capability to design, configure, brand, and deploy apps on demand, means we're able to deliver better workload automation, scheduling, and orchestration-type capabilities.



Many of the world's leading financial institutions already work with BMC as a provider of vital technology that guarantees smooth day-to-day operations.

We can also advise our existing customers on their digital transformation journey. Whether an organization has one or more of our products, our customer success teams are focused on optimizing what they currently have installed and collaboratively shaping their digital transformation strategy, capitalizing on our extensive experience within the industry.

Although BMC offers global coverage, large financial services institutions not only need to understand global conditions, but interlocal and regional ones as well. BMC's standing as a global company with an understanding of local markets helps facilitate this process.



Discover how partnering with BMC will help your financial services organization accelerate its digital transformation.

[LEARN MORE >](#)

