Accenture Software for Banking

Accenture Multichannel Platform
Flexible foundation for multi-channel customer engagement

High performance. Delivered.
In today’s increasingly dynamic and competitive business environment, banks require customer-centric solutions underpinned by modern and flexible technology architecture. The Accenture Multichannel Platform is designed to provide the capabilities necessary to compete in today’s markets, and has built-in flexibility for future evolution. This pre-packaged platform with reusable components helps banks streamline deployment of banking services, and reduce time-to-market, cost to serve, and total cost of ownership (TCO). The foundation architecture for Accenture Software’s suite of banking applications, it offers a broad range of functional capabilities, aligned specifically to the business and technical needs of banks and financial institutions, including cross-channel integration and application development. Integrated processes and channels support end-to-end customer interactions and contribute to a seamless customer experience across mobile, branch, call center and web channels.

Flexible, customer-centric banking architecture

The Accenture Multichannel Platform is a highly flexible and adaptive architecture providing a reliable, scalable and extensible base upon which business applications can be delivered. It helps enable gradual technology evolution while supporting business-as-usual operations and innovation.

The platform leverages some of the latest developments in architecture design and technology including: multi-tiered systems, Service Orientation (SOA), Business Process Management (BPM) and Rich Internet Applications (RIA), delivered through different channels and devices: branch, call center, web, mobile. It is implemented on top of open standards to facilitate gradual evolution, flexibility and compatibility of business applications.

The Accenture Multichannel Platform is a packaged software solution that incorporates upgrades and support, and separates core from customer-specific capabilities to simplify maintenance.
Built on open standards and leading technologies

The Accenture Multichannel Platform embeds proven assets and leading industry practices on top of open standards and tools. It is based on the Accenture Foundation Platform for Java, implemented at numerous clients globally.

The Accenture Multichannel Platform helps to deliver the architecture capabilities required by leading organizations including multi-channel support (branch, web, mobile, etc.), 365x24x7 operation, on-line and batch, multi-language, multi-currency, and multi-time zone support; together with extensive integration capabilities.

In addition, the platform is designed to enable the delivery of a rich, collaborative, user-friendly, and personalized graphical user interface. Furthermore, its comprehensive framework of modeling tools and repositories helps the easy creation of new services, batch jobs and interfaces, business processes, rules and high-end user interfaces through an efficient development cycle.

Out-of-the-box specialized banking functions

The Accenture Multichannel Platform integrates a number of additional banking services. These include special security functions (authentication, digital signature, business profiles, and banking authorizations), audit trail, document management, financial devices (cash dispensers, check reader, etc.), customer communications, reference data management, exchanges rates, task management, as well as standard connectivity to legacy and third party systems.

The solution incorporates over 20 years of Accenture's experience implementing banking architectures and services at clients globally.

The foundation for high-performance banking

The Accenture Multichannel Platform provides the necessary foundation for implementing the Accenture High Performance Banking (HPB) framework, the banking reference for leading industry practices, operating models and end-to-end business processes.

The Accenture Multichannel Platform can be deployed in standalone mode, or in combination with other products from Accenture's software suite for banking. A combination of Accenture banking applications can be deployed on the Accenture Multichannel Platform to assemble the solution that best fits your business needs.

Built for different bank sizes and operating models

Flexibility, scalability, and interoperability are amongst the key advantages of the Accenture Multichannel Platform, addressing multiple IT transformation scenarios:

- For banks wishing to incorporate new business capabilities into their existing complex technology landscape the Platform provides extensive integration and co-existence capabilities.
- For banks wishing to upgrade their front-end delivery channels (branch, phone banking, internet, mobile, etc.) linking to existing or third party back-ends, the Platform brings a powerful set of runtime, operations and development capabilities.
- For banks initiating a gradual technology transformation journey, the Platform can provide the bridge between existing and new applications and operate as an integration hub.
- For banks currently running Alnova, the Platform provides capabilities to allow them to exploit market leading front-end functionality while preserving their existing investment.

The technical architecture supports various business and IT operating models, including utilizing in-house infrastructure or hosted and cloud propositions, serving customers from the smallest start-up to the largest Tier 1 bank.
Key Features

• Consistent multi-channel capabilities across the value chain
• Supports both front-end and business services
• Infrastructure agnostic
• Built on open standards
• Flexible, modular architecture with pre-integrated, reusable components
• Out-of-the-box specialized banking functions: security, authorization, etc.
• Integrated multi-channel experience, facilitated through collaboration
• Pre-packaged architecture and maintenance support

Technical Architecture

• Multi-layer, modular architecture: client tier, presentation, integration, data services
• SOA/BPM integration model
• Strong integration capabilities via ESB (enterprise service bus) and custom connectors
• MDD (Model-Driven Development) toolset
• Multi-backend integration, including out-of-the-box connectors to core banking solutions
• Computer Telephony Integration (CTI)

Benefits

• Helps lower TCO through improved infrastructure expenditure and streamlined development process, with an up to 50% reduction in build effort
• Rapid design, integration and deployment of complex multi-channel solutions, delivering greater speed to market
• Rich, unique and consistent user experiences across channels
• Flexible, adaptive architecture supporting different operating models
• Foundation for customer-centric banking (multi-channel support, single view of customer)

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About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with approximately 261,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world’s most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US$27.9 billion for the fiscal year ended Aug. 31, 2012. Its home page is www.accenture.com.

Accenture Software combines deep technology acumen with industry knowledge to develop differentiated software products. It offers innovative software-based solutions to enable organizations to meet their business goals and achieve high performance. Its home page is www.accenture.com/software.

For more information on Accenture Banking software, please visit: www.accenture.com/bankingsoftware

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