

# SAP for Banking

## Solutions supported by SAP HANA® Enterprise Cloud

### The power of real-time banking with the simplicity of the cloud

SAP for Banking solutions, supported by the SAP HANA® Enterprise Cloud service, are fully managed and secured in the cloud. You can differentiate customer services, reduce operational costs and complexity, and effectively address risk and compliance. SAP HANA Enterprise Cloud offers cloud elasticity and flexibility with subscription-based pricing for rapid time to value.

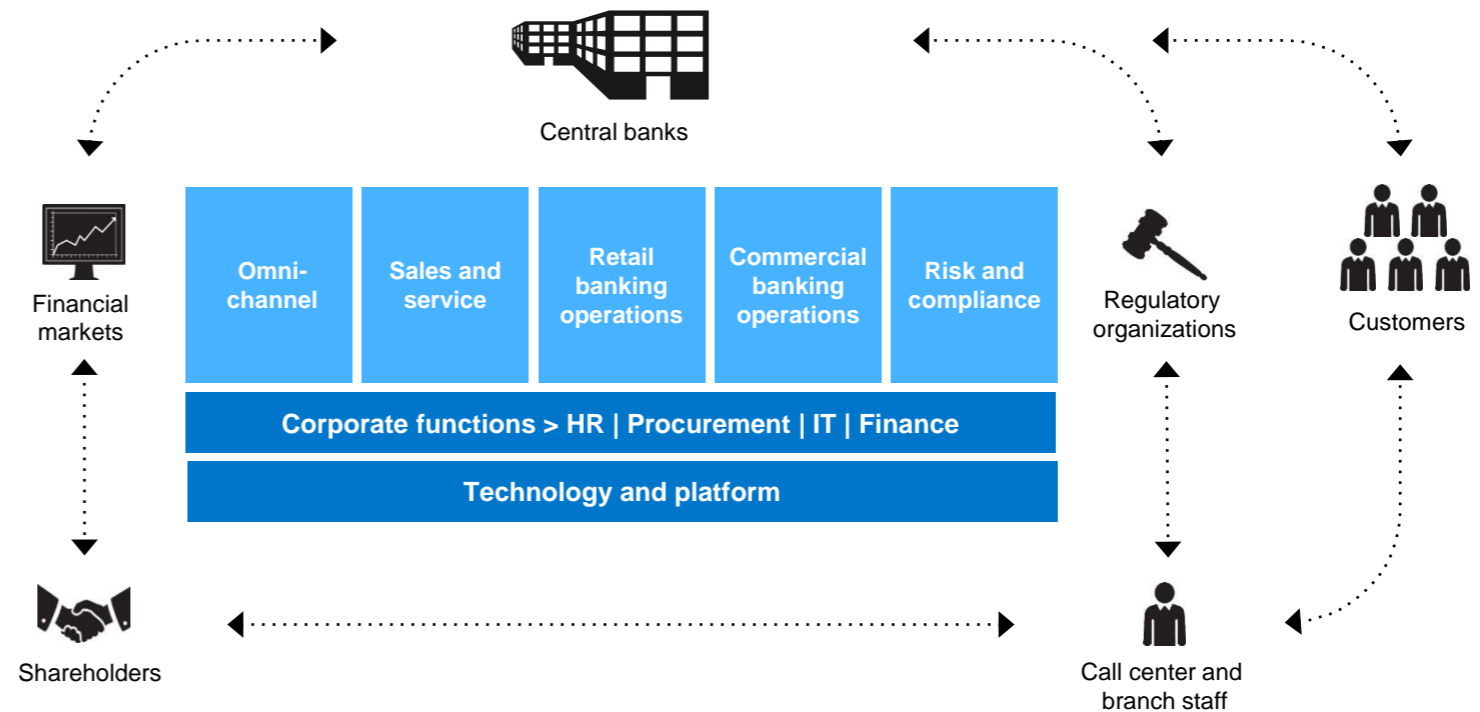
### Industry Strategy

By easing the transition to the cloud with subscription-based pricing, SAP® solutions empower banks to:

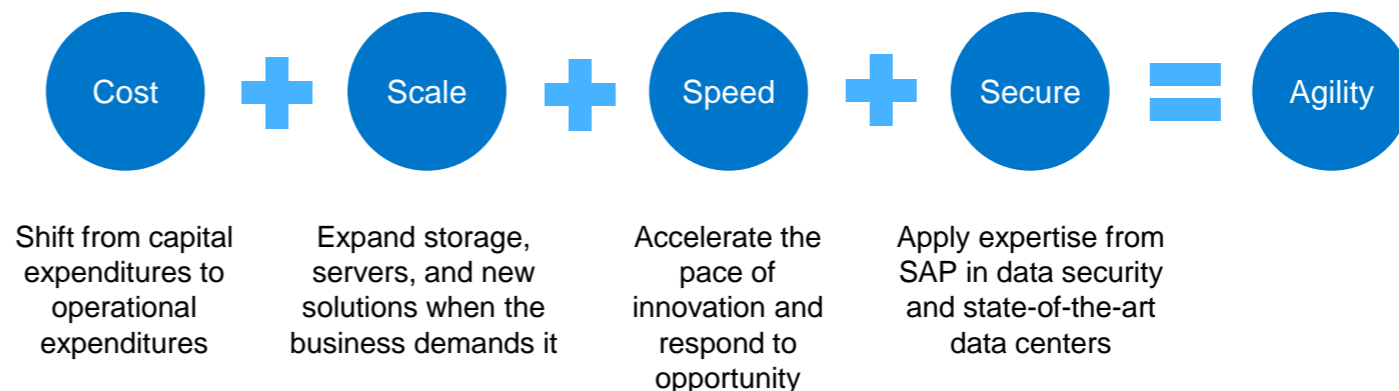
- Restore trust
- Facilitate effective allocation of capital
- Raise living standards by serving the underbanked
- Enable growth with digital banking
- Reduce cost and complexity
- Manage risk, finance, and compliance



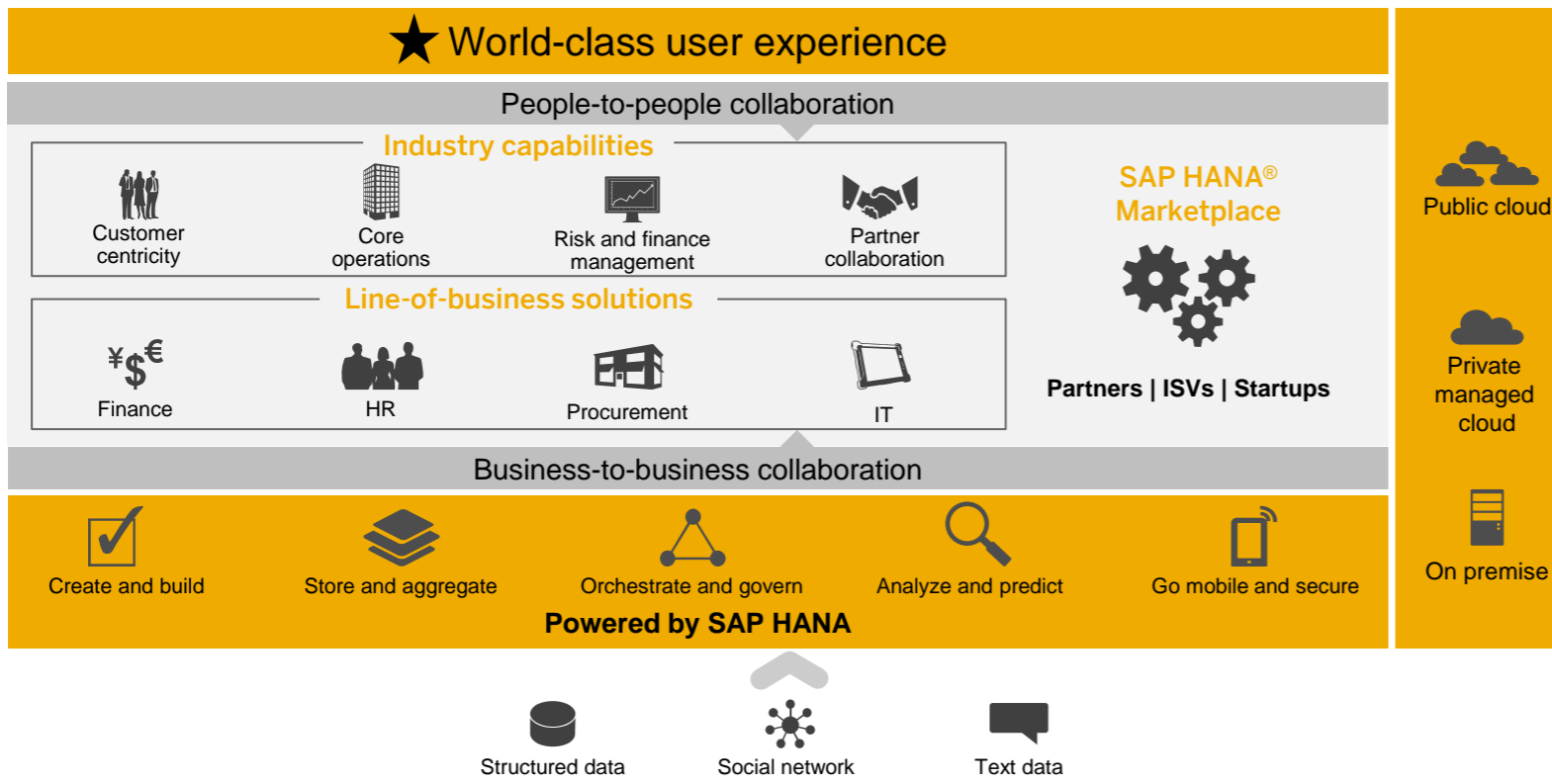
### Banking business priorities enabled by the cloud



- **Omnichannel:** Deliver tailored, seamless, and context-aware customer experiences.
- **Sales and service:** Create a real-time, 360-degree view of customer interactions.
- **Banking operations:** Streamline and automate core banking operations to run in real time.
- **Risk and compliance:** Build an integrated view of finance, risk, and compliance in real time.
- **HR, procurement, and finance:** Manage key functions more effectively.



# Cloud solutions for the banking industry



## Proof points

**81%** of banks in the Forbes 2000 are innovating with SAP solutions\*

**90%** lower general ledger and financial closing costs when general ledger and financial systems are integrated to produce accurate data\*

**22%** lower audit costs when organizations use automated, rather than manual controls\*

Compared to average performers, top banks achieve:

- **14%** lower operating expenses (% of revenue)\*
- **26%** lower customer churn (%)\*
- **54%** lower finance costs (% of revenue)\*

\*Source: SAP Performance Benchmarking

## Create competitive advantage through innovation

### Simplify

Simplify transaction processing, account management, and customer service while enhancing banking operations

- Deliver superior customer service and truly connect with customers through a single view enabled by the SAP HANA® platform
- Provide simplified, intuitive, and agile experiences to enhance sales and service anytime and anywhere
- Give customers a smooth omnichannel experience across channels such as storefront, Internet, telephone, e-mail, Web chat, and social media

### Innovate

Use SAP HANA Enterprise Cloud to enable banks, counterparties, and customers to connect and collaborate

- Connect mobile users to enterprise data on customers, accounts, and deals – giving access to the information they need to better serve customers and cross-sell
- Process and optimize data on products, customers, and deals across all operating units and legal entities with SAP HANA in the cloud
- Adopt and apply analytics solutions through the cloud to enhance visibility into profitability and risks while analyzing and predicting potential fraud

### Accelerate

Predict and respond to opportunities and risks with predictive analytics solutions powered by SAP HANA

- Build customer loyalty and increase profitability with always-on mobile products and services
- Take new products to market faster and respond to customers on the platforms they prefer
- Respond quickly to customer trends, buying habits, and fraud potential by performing predictive modeling and accurate and timely analytics with SAP HANA



## Resources

### Web resources

**SAP.com**

[sap.com/banking](http://sap.com/banking)

**SAP Solution Explorer site**

[sap.com/solutionexplorer](http://sap.com/solutionexplorer)

**SAP Value Lifecycle Manager site**

[valuemanagement.sap.com](http://valuemanagement.sap.com)

### Social media



**Twitter**

[@sapforbanking](https://twitter.com/sapforbanking)



[Banking View](#)