Silverlake Digital Economy Model Suite (SDEMS)

Since the 1990s, Silverlake has been a successful provider of banking software to help banks and other financial institutions process their core business. Today, manufacturing systems such as core banking (SIBS) and cards (SCS) provide the manufacturing base for many of Asia's largest banks. Silverlake is now developing its response to the changing world of the Digital Economy. The Silverlake Digital Economy Model suite (SDEMS) is Silverlake's first offering aimed at addressing the quality and consistency of the customer experience, an area of increasing interest and concern to the financial industry in the digital economy era.

SDEMS is a customer platform that delivers to the bank's customer all the business services of a bank consistently on all channels; and it delivers sales and service support capabilities to those bank staff whose role is to support the customer experience and relationship. It supports a customer model that uses both self-service and manned channels to deliver complementary sales and service capability with the highest level of quality and compliance.

Traditionally, banks have acquired many different systems to enable them to adopt the latest technology capability (such as CRM analytics or mobility) or provide the 'best' sales and service support in a branch or in a call centre. This has led to a fragmented 'legacy' of distribution systems that provides an inconsistent customer experience, is difficult to change quickly when a new product is to be put into the market, and is increasingly expensive and difficult to operate and maintain. SDEMS is designed to provide a single software platform that provides all these capabilities from a single set of business services driven by a common set of customer and product data.

The SDEMS software platform is architected as a set of configurable components to provide:

1. A multi-channel delivery capability that supports all the devices commonly used by a bank's customer (mobile phone, tablet, PC, kiosk, phone/IVR, ATM), integrated with common collaboration services from email to video-conference to social network;

2. A simplified and standardised banking target operating model for all commercial banking activities that serves as the basis for the various SDEMS business services;

3. Deployment of Silverlake's SCCIM presentation, workflow and rules work-benches to provide a coherent, flexible set of business services that can be easily amended to reflect changes in the business environment;

4. Integration services to banking manufacturing systems, including 'out-of-the-box integration services for Silverlake's manufacturing systems.

**Silverlake
Digital
Economy**

SDEMS DISTRIBUTION

SILVERLAKE

USERS

- **CUSTOMERS:** Private, Business, Consumer
- **EMPLOYEES:** Processing, Managerial, Sales Agents
- **PARTNERS:** Agents, Partners, Suppliers

DEVICES

PC, TABLET, KIOSK, CALL CENTRE PC, PHONE, SMART PHONE, STRIPE/CHIP READER, ATM/CDM, PASSBOOK, BARCODE READER, MERCHANT POS, RFID

CLIENT-SIDE PRESENTATION

BROWSER, NATIVE

IP-BASED COMMS

HTTP, TCP/IP, SIP, STREAMING MEDIA

SERVER-SIDE PRESENTATION

SCREEN MANAGER, NATIVE

INTEGRATION

SERVICES METHODS — SOCKET SERVICES (HTTP), WEB SERVICES (XML), EXTERNAL MESSAGING GATEWAYS

BUSINESS SERVICES

SALES AND SERVICE, CUSTOMER AGGREGATION, RISK MANAGEMENT, BUSINESS PARTNER SYNDICATION, TECHNOLOGY PARTNERS

MANUFACTURING

BACK-END INTEGRATION (EAI), CORE BANKING, PAYMENTS, TRADE AND TREASURY

EXTERNAL SPECIFIC MESSAGING (VOICE, MOBILE SMS)

OTHER PROTOCOLS (E.G. MOBILE SMS)

IDENTITY AND ACCESS MANAGEMENT