

## INTEGRATING E-SOLUTIONS TO ENHANCE PROFITABILITY AND MEMBER EXPERIENCE

Financial services companies that are seeking to enhance their bottom line need to start by creating a centralized repository of their customer data. Only by pulling all of this information together into one place will they be able to deliver marketing messages and offers that are appropriate to each member's/customer's financial situation. Other benefits include knowing if and how your credit union's members have responded to an offer; and such things as the propensity of a member to leave or their next best product to buy.

A key component of delivering targeted marketing messages across a broad range of delivery channels is messaging-based middleware. At the HP-Intel Solutions Center in Silicon Valley, we are developing and demonstrating some powerful Microsoft .NET compliant solutions. For example, the Financial Studio® solution handles multiple and disparate data sources from legacy systems and delivers powerful analytical capabilities. This business intelligence solution runs SQL Server 2000 Enterprise Edition (64 bit) on HP Itanium 2-based servers (both 2-way and 4-way) in a clustered environment. With a system like this in place, financial institutions can get their customer segmentation down to an individual level.

In many respects, cutting costs in the data center and back office is just as important as increasing sales via the online channels or the branch. With so many mergers and consolidations taking place, many institutions are looking to replace their legacy - and expensive to maintain - hardware. For larger organizations, we can deliver the super scalable 64-bit SuperDome servers, while community institutions can rely on our 32-bit Proliant servers. Just about any size company can benefit from server consolidation and the latest advances in both blade servers and blade clients. Whether it is hardware, software or services, Hewlett-Packard delivers end-to-end solutions to our financial services clients that help them improve member/customer satisfaction and their bottom line.



**Charles Gowin** is the Retail Banking Segment Manager for Hewlett-Packard's North America Financial Markets Group. HP is a leading provider of products, technologies, solutions and services to consumers and business. The company's offerings span IT infrastructure, personal computing and access devices, global services, and imaging and printing. HP has a dynamic, powerful team of 142,000 employees with capabilities in 170 countries doing business in more than 40 currencies and more than 10 languages. HP has a \$4 billion R&D budget and revenues were \$73.1 billion for the 2003 fiscal year.

