



**A Banker's Perspective
on
High Tech Banking**

or

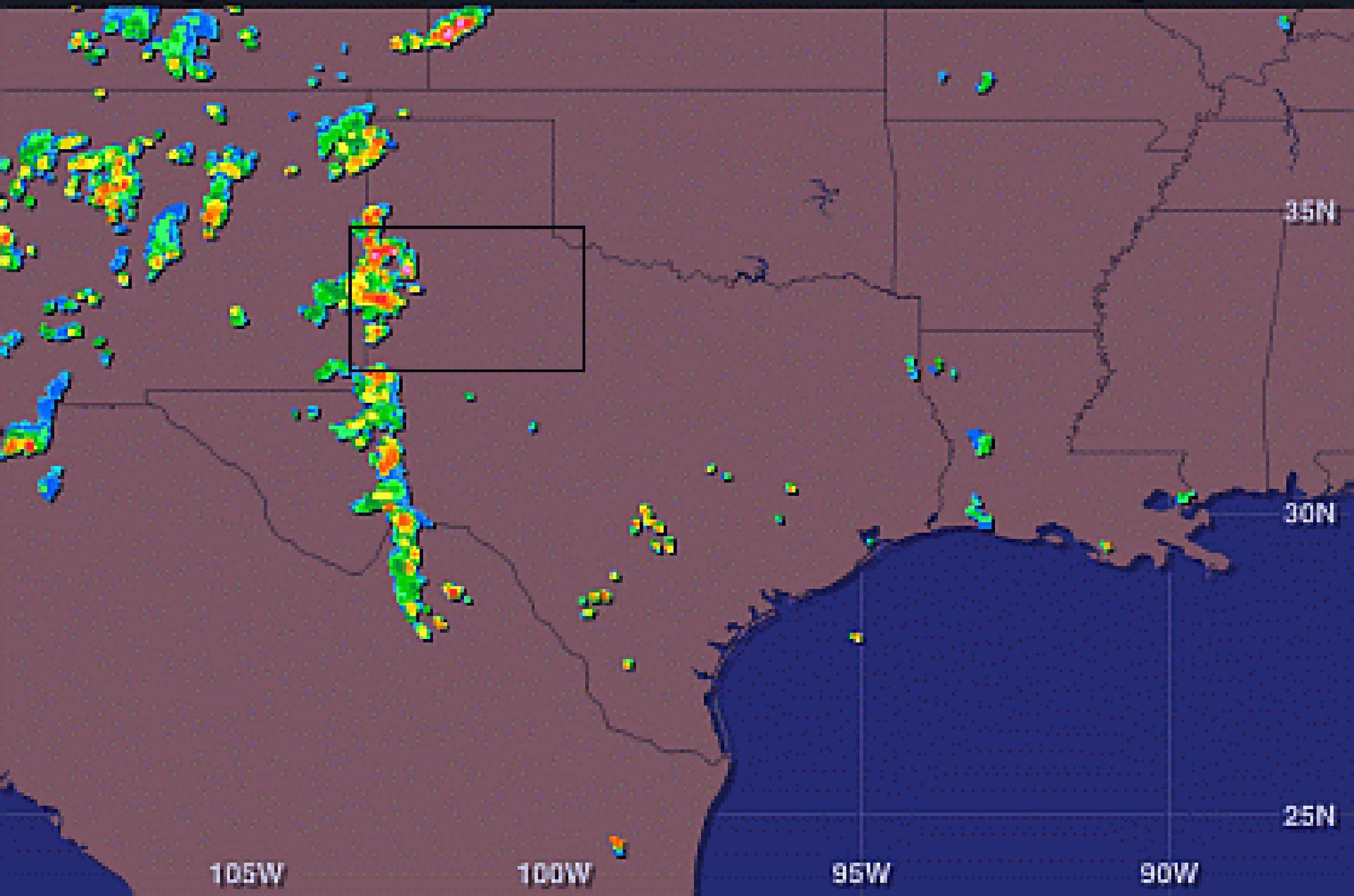
**Tales from the Bleeding Edge
of Technology**



Light

Precipitation

Heavy



LIVE STORM TEAM
DOPPLER 1









Caprock

↑
→
ONE WAY

Overview

1. Culture Shock
2. Decision Criteria
3. Implementation
4. Examples
 - a. Networks
 - b. WANs
 - c. Check Imaging
 - d. Internet

Culture Shock

- **Support from top management**
 - Actions speak louder than words
- **Adaptability to Change**
 - Staff's acceptance of change
 - Empowerment vs. Control
- **Focus on the Customer**
 - Banking is fundamentally a people business
 - Customers want service, not experiments or excuses

Decision Criteria

- **Cost vs. benefit**
 - Size of target market
 - Price tolerance of target market
 - Competition (product and pricing)
 - Cost of hardware/software
 - Cost of training
- **Vendor Selection**
 - Pricing
 - Features
 - Security
 - Reliability
 - Training

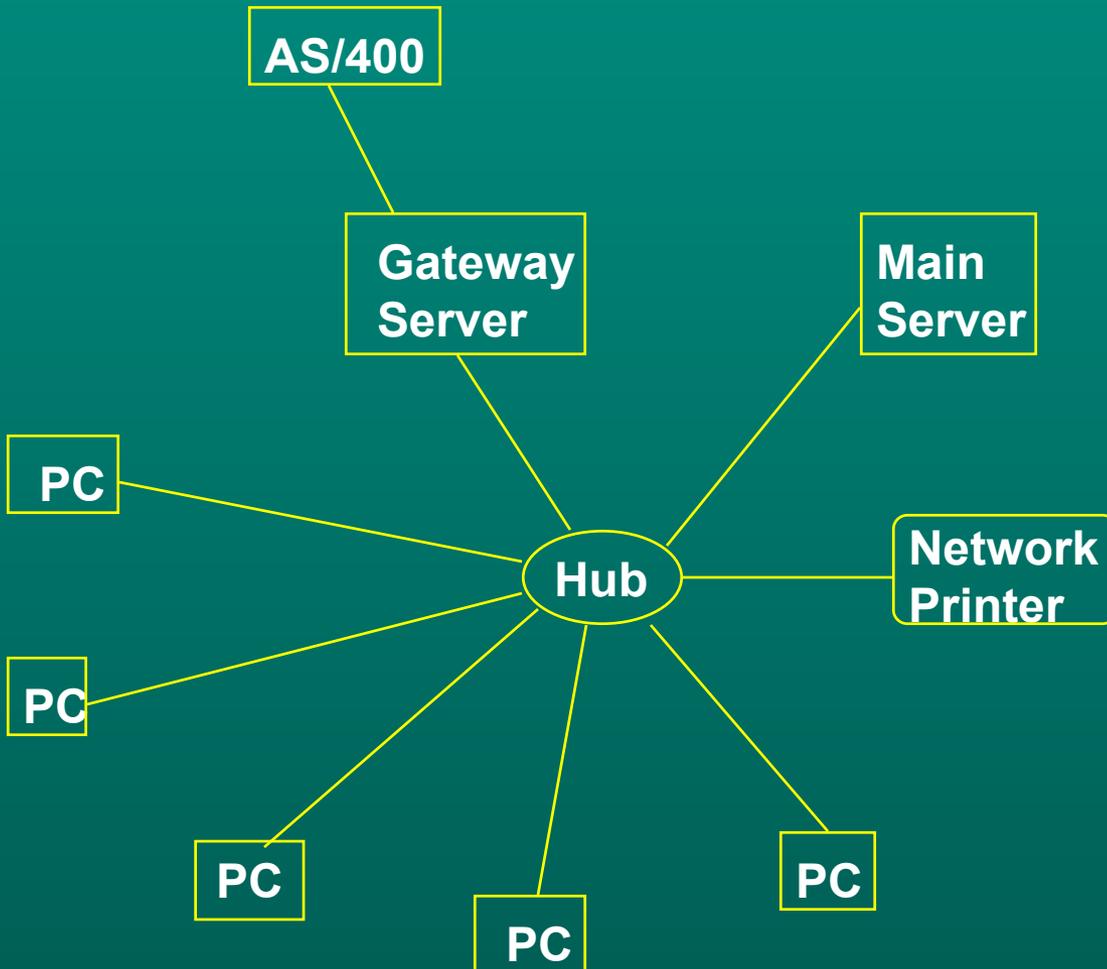
Implementation

- Control
- Training
- Testing
- Introduction

Networks

- **Why?**
- **Operating System**
 - Novell
 - Windows NT
- **Architecture**
 - Hardware
 - Applications vs. Data
- **Controls**
 - Policies
 - Passwords
 - Security System

Basic Network



Functions:

- Secure data storage
- Multi-user data exchange
- AS/400 access

Applications:

- Client/Access 400
- Loan Platform
- Deposit Platform
- Word Processing
- Spreadsheets

Network Problems

- Backup
- Modems
- Log-offs
- Data Management
- Pirated Programs
- Administration/Service

WAN (Wide Area Network)

Advantages

Mainframe Access

Data Exchange

Centralized Applications

Better Control

Disadvantages

Speed, Speed, Speed

Down is *Down*

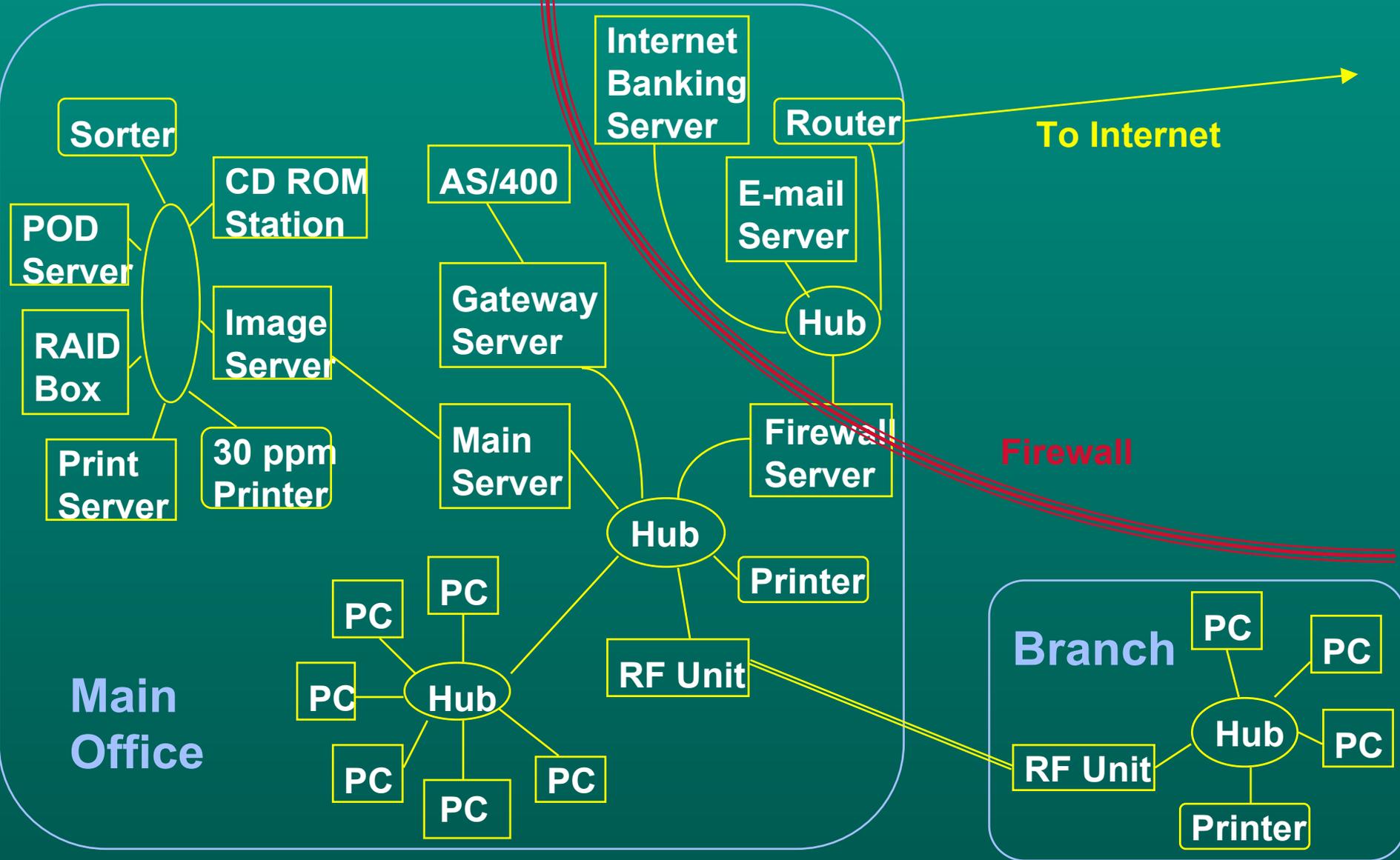
Check Imaging

- **In-house or Outsource**
 - Statement Preparation
 - Research
- **Marketing**
- **Logistics**
 - Printing times
 - Down times

Internet/Intranet

- **Access for E-mail and Browsing**
 - Requires a firewall
 - Limits on bandwidth
 - Use Policy
- **Intranet**
 - Perpetual newsletter
 - Policies for reference
- **Home Banking**
 - Hottest product today
 - Business Applications

Current Network





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