

FINANCIAL SERVICES

TRANSACTION Solutions

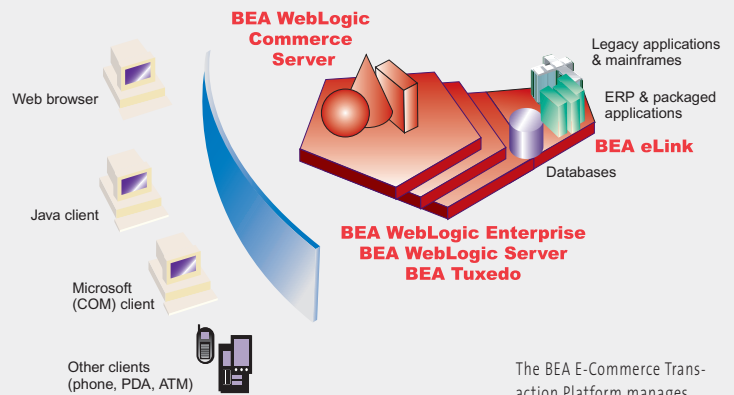
Transactions in the World of Finance

The Internet has evolved from a convenient information tool to a mission-critical resource for the “e-generation”—the worldwide community of people that rely on the Internet every day for all kinds of transactions, from informational to financial. Today, financial services use the Internet not only as a service channel, but also as a way to build their brands. When transactions fail, or a Web site is temporarily unavailable, that performance reflects the institution itself.

Your business needs an e-commerce platform that manages transactions flawlessly, every minute of every day. You need to quickly build new systems that work with your old systems, integrate different best-of-breed applications and upgrade applications to take advantage of the Internet—without needing to redevelop them. With the BEA E-Commerce Transaction Platform you can personalize content for each user, ensure that high volumes of data are unfailingly available and accurate, and deliver the most innovative services your customer can use. BEA is the transaction platform that thousands of companies built their business on to help them better serve and keep their customers.



BEA E-Commerce Transaction Platform™



The BEA E-Commerce Transaction Platform manages transactions from front-end Web e-commerce applications to back-end databases, legacy applications, and mainframes.

Companies whose businesses depend on the Internet need an e-commerce solution that provides 24x7 access and excellent Web-site response times. That solution must also be quickly adapted to take advantage of new technologies and service offerings. For example, financial services firms are rapidly bringing wireless services to their customers because wireless provides “anytime” access more conveniently than a PC, and “anywhere” access in a much richer format than a telephone. BEA offers the battle-tested e-commerce platform more companies trust to ensure their online business performs flawlessly, while offering the flexibility to bring new services such as wireless access to market faster than ever before. BEA knows that you want to work with the best technology from multiple vendors, to respond to market trends and provide new services—fast—to build better relationships with your customers and partners. You want open solutions based on industry standards that are platform-neutral. And you need everything to work—reliably, every second, without fail. You need the BEA E-Commerce Transaction Platform.

BEA IS THE TRANSACTION
PLATFORM MORE COMPANIES
TRUST TO HELP THEM SERVE
AND KEEP THEIR CUSTOMERS.



Securities and Capital Markets

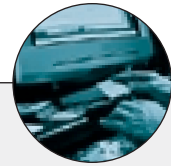
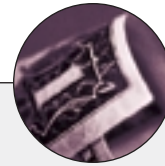
Due to constantly changing SEC requirements and fierce competition among traditional brokerage houses, banks, and “pure-play” online trading firms, the securities industry must be able to adapt business processes without missing a beat while handling rapidly increasing volumes driven by electronic communication networks (ECNs) and online traders. On the asset management side, as baby boomers begin to think seriously about retirement, branding and loyalty are essential to draw savings into mutual funds. BEA helps the securities and capital markets manage high growth while remaining efficient by enabling Web-to-core system access, ensuring consumers can easily deposit into funds or trading accounts, and consumers and brokers can efficiently manage their money.

For example, E*TRADE averages nearly 250,000 trades each day, in addition to handling quotes and other online investing queries for its 2.6 million customers. The BEA transaction platform ensures end-to-end transaction delivery, even during peak use periods, and even during system upgrades. As the business changes, the BEA platform provides adaptability—its services-oriented architecture lets E*TRADE reuse 90 to 95 percent of the code. The flexible, open environment ensures that the tactical functions are easy to extend, and the information gathered in daily operations can be fed to management systems for further analysis and to ensure maximum performance.

Retail Banking

According to Gartner Group, 77 percent of consumers perceive their bank to be their primary financial services provider. However, non-traditional players still try to compete for consumers, and mergers and acquisitions are bringing new competitors to the market. Increased pricing transparency puts more pressure on brand value, so banks must focus on operational efficiency to remain competitive. BEA helps financial service providers draw attractive customers through innovative services, and helps them build loyalty by enabling them to intelligently sell new products. BEA helps banks create an integrated platform using existing IT systems and Web-enabling them best serve its customers.

Wells Fargo & Company uses BEA technology to provide online banking for consumers, small businesses and mortgages, as well as banking by telephone and ATM. Wells Fargo led the industry in Internet banking because the company recognized that internal systems, while optimized for account processing, would not provide its customers an integrated view into their own accounts. By using BEA technology to quickly grab information from a variety of internal sources and present it to consumers in real-time, Wells Fargo has been able to provide Internet banking since 1995—ancient history for the e-generation.



Applying the BEA E-Commerce Transaction Solution

CUSTOMER SELF-SERVICE

Chase Online significantly changes the way Chase Manhattan's consumer banking customers can work with their money. With a single ID and password, they can visit Chase Online and perform a wide range of home banking services. They can transfer funds from one account to another, pay bills online, view account balances and recent transactions, and monitor mortgage payments, property taxes and escrow accounts Chase Online users can control these services from the privacy of their home, at any time of the day or night.

WIRELESS SERVICE

Consumers are rapidly adopting wireless services in banking—MeritaNordbanken expects 40 percent of Internet access to come from wireless devices within the next few years. In the capital markets, analysts expect millions of consumers and traders to use wireless browsers for instant market access, and brokerages are responding by adding wireless trading services. The insurance sector already uses wireless devices to provide instant policy binding and real-time claims processing. BEA provides the infrastructure to offer personalized, up-to-date information and new services with secure, 24x7 capability. Operationally, this means that financial services can integrate new channels with existing ones, seamlessly, and ensure future flexibility for adding new services.

STRAIGHT-THROUGH PROCESSING

As an ECN, NexTrade speeds execution performance for trades of domestic stocks by automatically matching trades internally by interacting directly with NASDAQ or other markets. NexTrade was the first to offer 24-hour trading and participated in the creation of the Internet's first spot foreign currency trading platform, Matchbook FX. NexTrade chose the BEA transaction platform for its high performance as well as the capabilities it provides to get new e-commerce applications to market quickly.

OPERATIONS MANAGEMENT

Abbey National's payment systems and Internet banking applications will save Abbey millions of dollars in one year because they will be built on the BEA platform. Abbey National has legacy systems that provide rich functionality but were not widely accessible to other applications. The BEA platform provides seamless Web access and integration between these systems, allowing Abbey to leverage their existing investment while adding new services.

Insurance

The Web lets insurance consumers shop quotes at the click of a mouse, and new channels such as banks and portals are changing the role of agents. This means that branding, name recognition and multiple delivery channels are all essential for drawing attractive customers by making products visible, and keeping customers by quickly responding to their needs. BEA makes it possible for insurance companies to get faster knowledge of market trends, quickly modify services to meet changing business conditions, and perform real-time policy binding to ensure interested customers are signed up immediately.

The Hartford Fidelity and Bonding uses the BEA platform as the basis for a Web application that allows its agents to manage, real-time, the process of pricing, underwriting and issuing policies. Over 600 agents nationwide use the application to provide up-to-date ratings and account status in a single system, which will eventually include real-time claims processing to ensure customers have the most efficient service possible.

What **transaction**
can we power for you?



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About BEA

BEA Systems, Inc. (NASDAQ: BEAS) is the E-Commerce Transactions Company™ powering many of the world's most innovative financial services firms that serve the "e-generation," including companies such as Chase Manhattan Bank, E*TRADE, Wells Fargo Bank and S.W.I.F.T. The e-generation relies on the Internet to conduct their everyday business, demanding richer, more personalized experiences and the guarantee that your Web site is always available—every minute of every day. The award-winning BEA E-Commerce Transaction Platform, coupled with BEA consulting, education, and support services, helps financial services firms launch reliable e-business initiatives quickly. BEA solutions help companies of all sizes build e-business infrastructures that leverage existing investments and provide the foundation for running a successful integrated enterprise for the e-generation. BEA has over 70 offices in 29 countries, is headquartered in San Jose, CA, and is on the Web at www.bea.com.