

# EUROPEAN RETAIL FINANCE

**BUILDING REVENUE & MARKET SHARE THROUGH TECHNOLOGY**

Published in association with  
**The European Banking Federation**



In partnership with:

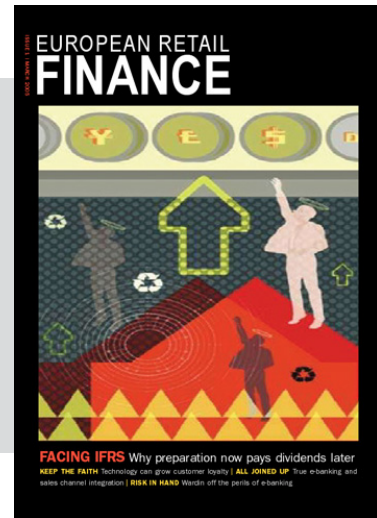


**European Banking Forum**  
Navigating the Future of Innovative Banking

**“What returns will technology investments achieve?”**

**“How are our competitors managing their IT spend?”**

**“How can we make sure our IT delivers more?”**



Mergers and acquisitions have changed the competitive landscape of the European retail finance industry. Meanwhile, the financial disciplines continue to dominate internal management, but fail to produce large increases in profitability. Emphasis is now on customer revenues, the rebirth of the branch network and the need for multiple service channels. Clearly, the need to understand the latest technological advances and how they can resolve these issues is paramount.

**European Retail Finance** has met and spoken with many of Europe's board-level directors on a one-to-one basis to determine what information they need to drive their business forward. The majority specifically highlighted their need for information that would enable them to understand the competitive reasoning for investment in technology and applications.

When asked about the format in which they would like to receive this information, over 90 per cent of respondents specified a desire for white papers/case studies detailing the why's, how's and, of course, the ROI of technology investments.

Provocative and challenging in tone, **European Retail Finance** is not a news vehicle; rather it is a combined solution using print, the web and forum events to achieve one goal: providing Europe's financial institutions with the information they need to understand how new technology can be deployed intelligently, redefine competition and help organisations make dramatic leaps in productivity.

### Back office technology from a customer perspective

The 2005 IFRS deadline is looming large and yet many firms have still not begun to prepare. What are the implications of this... if any? Ian Wright, leader of the Global Corporate Reporting Group at PricewaterhouseCoopers, explains why companies should get ready now and not wait for the IASB.

The recent convergence needs only to be delaying benefits to have caused financial reporting headaches (IFRS) that is more eye-opening for some than it is for others. The IASB's decision to delay the implementation of IFRS until 2005 has been a relief for many companies. However, the reality of the convergence of IFRS will not be a smooth process. It will be a process of trial and error. It will be a process of learning from the mistakes of others. It will be a process of finding the right balance between the needs of the business and the needs of the investors. It will be a process of finding the right balance between the needs of the business and the needs of the investors.

management teams that they can change in the primary tasks of accounting and for some entities there will be change to the entity that are consolidated.

Under IFRS:  
A "back office" previously considered non-core activities will now be considered a core activity.  
A business will be brought on balance sheet.  
A business will be brought on balance sheet.  
A business will be brought on balance sheet.

The adoption of IFRS will not be a matter of a few "topside" adjustments applied in consolidation and expanded disclosures.

developing a reporting strategy that helps the business understand where the value is being created and where it is being consumed. It is a matter of understanding the business, its risks, its opportunities, its strengths and its weaknesses. It is a matter of understanding the business, its risks, its opportunities, its strengths and its weaknesses.

# EUROPEAN RETAIL FINANCE

**BUILDING REVENUE & MARKET SHARE THROUGH TECHNOLOGY**

## Editorial

European Retail Finance's content focuses on Operational Strategy, Risk/Compliance, Customer-Facing Technology, Back-Office IT, e-Banking and other issues impacting how financial services can harness new technology.

Published in association with 'The European Banking Federation', the voice of the European banking sector, information and analysis is presented in easy-to-understand features allowing a clear insight into the technology, its implementation and how IT can be managed to achieve optimal ROI.

We are able to offer supplements, interviews, white papers or client case studies to companies with expertise in the following areas, to appear alongside our commissioned editorial:

### 1. OPERATIONAL STRATEGY

- Retail financial services technology spend – analysis & forecasts
- Channel strategies
- Outsourcing, offshoring, BPO
- Application integration

### 2. RISK, COMPLIANCE & SECURITY

- Operational & Credit Risk Management
- Anti-Money Laundering
- IAS39, Sarbanes-Oxley, Basel II
- Business Continuity & Disaster Recovery
- Security Systems & Biometrics

### 3. CUSTOMER-FACING TECHNOLOGY

- Self-Service Banking
- Cards
- ATMs
- Call Centres

### 4. IT IN THE BACK OFFICE

- Payment systems
- Network infrastructure
- Storage
- Electronic document & records management
- Workflow/Business Intelligence
- Knowledge & Content Management

### 5. E-TECHNOLOGY

- Web services
- WAP-enabled financial services
- ASPs
- Multimedia



### Past and present contributors to the publication include:

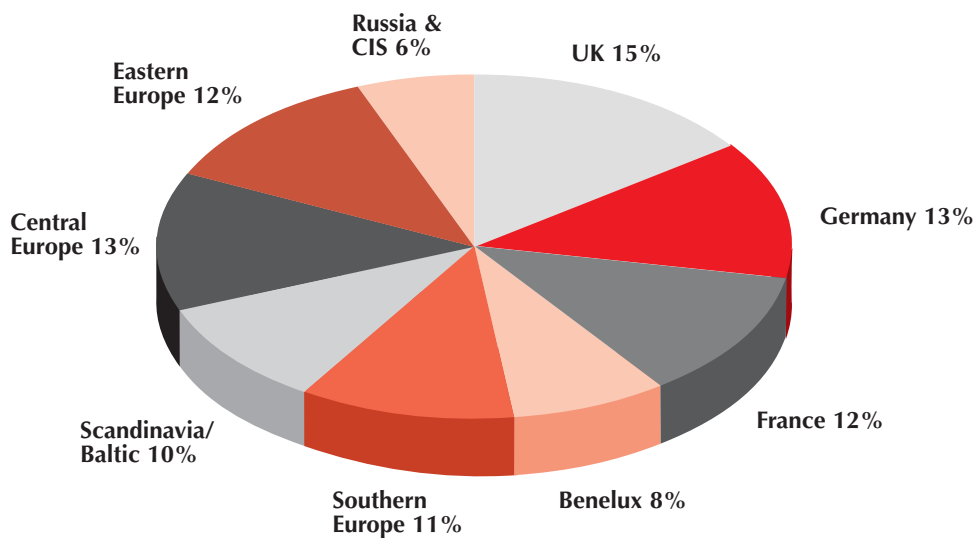
- **Facilitating cross-border banking**  
*Guido Ravoet, Secretary General, European Banking Federation*
- **Operational Strategy**  
*Caixa Galicia convergence case study - Jose Valino, CIO, Caixa Galicia*
- **Outlook for the global ATM market**  
*Dominic Hirsch, Managing Director, Retail Banking Research*
- **European Retail Banking Markets Post-2005**  
*José María Roldán, Chair, Committee of European Banking Supervisors (CEBS)*
- **Tower Group I.T Report**  
*Ralph Silva, Research Director, TowerGroup Europe*
- **Operational Strategy, Business Performance Management**  
*John Berry, former MD of Retail Banking, Abbey National*
- **I.T In the Back office**  
*Dr. Jürgen Schaaf, Vice President and Senior Economist at Deutsche Bank Research*

# EUROPEAN RETAIL FINANCE

**BUILDING REVENUE & MARKET SHARE THROUGH TECHNOLOGY**

## Distribution and Readership

**European Retail Finance** is distributed throughout Europe according to the market capitalisation of the region's leading financial institutions. With 10,000 copies mailed directly to named individuals, the magazine creates an exclusive projected readership of 47,700 (publisher's survey).



**PRIMARY AUDIENCE:**

Tier 1 multinational retail finance institutions provide 65% of readers. Typical job titles include head of Retail Banking, vice-presidents, board members, CIOs, IT directors and heads of relevant divisions (Multichannel, E-Commerce, Branch Banking, and so on).

**SECONDARY AUDIENCE:**

Tier 2 and Tier 3 national/regional retail finance institutions provide 35% of readers. Typical job titles include vice-presidents, board members, heads of Retail Banking and IT directors.

...Fortis, KBC, Dexia, ING, Deutsche Bank, Dresdner, Commerzbank, HVB, BNP, Credit Agricole, Banca Intesa, BNL, DNB, Nordea, Barclays, Banco Popular, Danske Bank, Svenska, ABN AMRO, HSBC, Lloyds TSB...

# EUROPEAN RETAIL FINANCE

**BUILDING REVENUE & MARKET SHARE THROUGH TECHNOLOGY**

## Advertising Rates

	Bleed	Colour	Spot	Mono
DPS	£11,990	£10,900	£10,300	£9,850
Full page	£7,590	£6,900	£6,100	£5,800
Half page	n/a	£4,500	£4,100	£3,600

### PREMIUM/LEADING POSITIONS 10% EXTRA

Interview – one page .....	£7,590
Interview – two pages .....	£11,990
White paper/case study – one page .....	£7,590
White paper/case study – two page .....	£11,990
Thought leadership – one page .....	£7,590
Thought leadership – two page .....	£11,990

### SPECIAL POSITION

OBC .....	£10,300
IFC/IBC .....	£9,500
Opp Contents page .....	£8,500
16pp supplement .....	£83,900
8pp supplement .....	£44,200
4pp supplement .....	£23,500
Loose insert .....	£495 per '000
Bound insert .....	£595 per '000
Outsert .....	£6,950
Belly Band .....	£5,950

### VIP COPIES DISTRIBUTED TO YOUR TOP CLIENTS:

25 = £500, 50 = £900, 100 = £1600

### REPRINTS OF ADVERTISEMENT OR ROI BRIEFING

500 = £1000, 1000 = £1800

SPECIAL ADVERTISING SECTION

ROI BRIEFING

**Client profile**

**Name:** HSBC Trinkaus & Burkhardt KGaA  
**Location:** Germany  
**Business:** A full service universal bank, HSBC Trinkaus & Burkhardt enjoys a leading position in both commercial and investment banking.

**Introduction**  
 HSBC Trinkaus & Burkhardt is in a phase of fundamental re-orientation, the long-term adaptation or optimisation of existing business processes is no longer sufficient to ensure future success. The management of costs is vital, of course, but even more important is the strategic positioning of core competences.

**The challenge**  
 Securities processing is one of the most mission-critical business areas – one that is subject to substantial changes in both banking operations as well as IT infrastructure. Banks therefore have to assess their tactical options for software renewal: make, buy or outsource.

**The 'make' option** – developing a complex core banking system from scratch – is a huge challenge, even for large banks. HSBC Trinkaus & Burkhardt carried out an analysis of the impact that its decision to 'make' was having on the business, to determine an outsource position of its skill pool and resources were being used. In fact, consumption was so extravagant that it was exceeding the bank's development capabilities exponentially. This, in turn, was pushing up costs and accelerating project risks.

**The solution**  
 After some deliberation, HSBC Trinkaus & Burkhardt decided to buy standard software for its securities core banking renewal initiative. There were several reasons for this. Firstly, securities processing is one of the bank's core competences. Secondly, it is one of the bank's strategic business areas, allowing sustained growth over the last few years. Lastly, there is a lack of adequate outsourcing offerings in Germany.

Detailed functional, technical and cost analysis of various packages and HSBC Trinkaus & Burkhardt is choosing GEOS, a software tool developed by SPS. Its capabilities include 24/7 real-time straight-through processing (STP), technical and operational scalability, online order management, e-brokerage and many others.

The bank's aim was to replace its existing securities applications with GEOS over a two-year migration period, which it realised. Critical factors for success were strong management commitment, early integration of key people, a solid decision-making structure and the implementation of pilot projects.

This project, behind the biggest of its kind, was much more of a banking business transformation than an IT project. Its central purpose is the migration of GEOS STP capabilities and the speed, faster transaction cycles




HSBC Trinkaus & Burkhardt is now able to offer processing services to other financial institutions. GEOS provides the key prerequisites for successful transaction handling: a sophisticated, multi-tier multi-client capability, high performance for high transaction volumes and, through configurability and parameterisation, the flexibility needed to handle individual business requirements for different clients. HSBC Trinkaus & Burkhardt values its for a quality leader in securities services, making them its most valued client's needs without making any concessions. The price advantages that it buys derive from the high level of automation and cost efficiency of high transaction volumes that GEOS generates.

**GEOS**

Further information:  
 Tel: +43 1 240580  
 Fax: +43 1 24058 8899  
 Email: [info@geos.at](mailto:info@geos.at)  
 Website: [www.geos.at](http://www.geos.at)

**Full briefing: [www.erfonline.com/roi/cap](http://www.erfonline.com/roi/cap)**

EUROPEAN RETAIL FINANCE www.erf.com

# EUROPEAN RETAIL FINANCE

**BUILDING REVENUE & MARKET SHARE THROUGH TECHNOLOGY**

## Advertising Rates (Continued)

### CUSTOM PUBLISHING

Work with our skilled editorial and design team to create a bespoke 6 page Company Briefing, this could include a combination of case studies, product information, company profiles and interviews with key executives in addition to client testimonials.

Distributed independently .....	£20,995
Distributed with publication .....	£17,950

### POST-IT NOTES

Attached to your advertisement, post-it notes serve as a unique reminder to readers about your brand and offer a valuable prompt to visit your stand at a trade fair.

Post-it Note .....	£2,250
--------------------	--------

### CARRIER SHEET

A quarter page advertisement on the address sheet that accompanies all reader copies.

Carrier Sheet .....	£4,950
---------------------	--------

In partnership with:  
  
**European Banking Forum**  
 Navigating the Future of Innovative Banking

