

MODEL BANK AWARDS

CASE STUDIES OF EFFECTIVE TECHNOLOGY
USAGE IN BANKING: 2008-2013

OVERVIEW

Every year, Celent recognizes excellence in banking technology through our Model Bank Awards. The Model Bank Awards are designed to try to answer the deceptively simple question:

What would it look like for a financial institution to do everything right with today's technology?

The Model Bank Awards recognize a financial institution's effective use of technology in specific areas. Model Bank components help banks and credit unions improve performance and meet market demands. In general, they represent the way things should be done.

MODEL BANK COMPONENTS 2013

ABSA Bank: Value Bundles

ACLEDA Bank: Mobile banking initiative

BBVA Compass: Core banking transformation

BMO: Online appointment booking

Capital One: Mobile 2.0 with rewards redemption

Citibank: Citi Payments Analytics initiative

Commonwealth Bank: "Right People, Right Place, Right Time" Initiative

Ecobank: Unified transaction banking solution

Hana Bank: Cyber Hana Bank

HSBC: Global Payments Investigations platform

ICICI Bank: Next Generation Banking solution

JPMorgan Chase: Trusted Advisor Analytics initiative

JPMorgan Chase: Mobile RDC for corporate clients

Kotak Mahindra Bank: Flexcube to Finacle Replacement

RCBC: Core banking migration

Regions Bank: NOW Banking initiative

Taishin Bank: Integrated Risk and Marketing Analytics Department

US Bank: Online marketing and lead management platform

University Federal Credit Union: Branch transformation initiative

Vietnam Prosperity Bank: New core lending system

MODEL BANK OF THE YEAR

BBVA Compass

MODEL BANK COMPONENTS 2012

ABSA Bank: Mobile Banking Initiative

Bank of America Merrill Lynch: Payment Services Hub

Bank of Montreal: Online Banking for Business

Citibank: Global Commercial Card Platform

Coastal Federal Credit Union: Personal Teller Machines

DBS Bank: Emerging Markets and Overseas Countries (EMOC) Core Migration

Emirates NBD: Core Transformation

Fifth Third Bank: Remote Currency Manager

HDFC Bank: CRM Initiative

Huntington National Bank: iPad Sales Tool: Selling Technology with Technology

ICICI Bank: Account Portability

Rakuten Bank: Happy Program Customer Loyalty Initiative

Redstone Federal Credit Union: Core Development Using DNAcreator

RHB Bank Berhad: Easy by RHB—Celent 2012 Model Bank of the Year

Standard Chartered Bank: Breeze Living

Taishin Bank: Transaction Analytics

Taishin Bank: Unified Facility and Risk Management System

US Bank Online Platform Transformation

USAA Bank: Easy Deposit

YES Bank: Insights 2 Engage

YES Bank: Governance, Risk and Compliance Competency Framework

MODEL BANK OF THE YEAR

RHB Bank Berhad

MODEL BANK COMPONENTS 2011

American Savings Bank: Technology Optimization Initiative

Bank of the West: Retail Operating Model Re-engineering

Citibank: Citi Prepaid

Enterprise Bank: Merchant Capture

Extraco Bank: Swarm Banking

Hana Bank: Smartphone Banking Initiative

HDFC Bank: Multichannel Integration

JPMorgan Chase: Virtual Remit

JPMorgan Chase: US Dollar Clearing – Asia Direct

Kennebunk Savings Bank: Business Process Manager

Lagoon Home Savings & Loans: Core Migration

Metro Bank: Love Your Bank at Last

Scotiabank: Mobile Banking Initiative

TS Bank: Core Banking Initiative

UMB Bank: Branch Workforce Management

Union Savings Bank: Surveillance Initiative

Wegagen Bank: Core Initiative

Wells Fargo: ATM Cash Tracker

MODEL BANK COMPONENTS 2010

ABN AMRO Bank: Credit Proposals and Security Documentation Solution

Bank of America Merrill Lynch: Online Corporate Cash Management Solution

Citi: Treasury Diagnostics

Citi: Online Corporate Cash Management Solution

Fifth Third Bank: Remote Cash Capture Solution

HDFC Bank Ltd.: Loan Origination System

ICICI Bank: Automation of the Cash Deposit Process

Jibun Bank: Mobile Banking

JPMorgan Chase: Computer Registration Solution

National Savings and Investments: Systems Modernization

Northway Bank: Sales Effectiveness Solution

Rabobank, N.A.: Online Banking and Bill Payment

Star One Credit Union: Tax Filing via Online Banking

Swedbank AB: B2B e-Invoicing Solution

Umpqua Bank: Interactive In-Store Digital Displays

UMB Bank, n.a.: Integrated Claims Reimbursements Portal

United Bank Limited Pakistan: Anti-Money Laundering Solution

Webster Bank: Teller Automation Solution

MODEL BANK COMPONENTS 2009

Byron Bank: Online Financial Management Tool

Citi: Corporate Online Banking Platform

Citi: SWIFT Connectivity Solution

First Community Bank: Virtualized Application Delivery Model

First Horizon Msaver: Employer Funding Portal

First Interstate Bank: Credit Card Rewards/Loyalty Program

First National Bank, South Africa: Mobile Banking

First National Bank of Omaha: Document Imaging and Lockbox Solution

ICICI Bank: Loan Processing System

Indian Bank: Core Banking System Modernization

JPMorgan Chase: Calculator Suite for HSA Clients

JPMorgan Chase: Report and Funding Portal for Healthcare Clients

National City Corporation: Captive Utility Computing Model

PNC Financial Services: Money Management Tool

RHB Bank Berhad, Malaysia: Treasury Management System

Southern Community Bank and Trust: Online Banking Experience

Western Union: Mobile Money Transfer

Zions Bank: Online Account Opening

MODEL BANK COMPONENTS 2008

Bancorp South: Front-line pricing discipline for commercial lending

Bank of New York Mellon: Flexible Accounting Platform

Bremer Bank: Retail online banking platform

Citi: Identity Management Services

Fifth Third Bancorp: Automation of wire transfer initiation

Fortis Bank: Global payments processing platform

JPMorgan Chase: Portable Security Transaction Protocol (PSTP)

M&I Bank: Automation of business and commercial lending

National City Bank: SOA development and delivery

National City Bank: Rewards/Loyalty program

Pacific Trust Bank: Transactional mortgage account

SEB Unibanka: Multichannel customer service management

Taishin International Bank: Core banking systems replacement

TD Canada Trust: Modernization and outsourcing of ABM infrastructure and operations

Washington Mutual: Online new account opening

Wells Fargo: Mobile banking

Zions Bank: Multifactor Authentication

Zions Bank: Remote deposit capture