

Give your customers a digital banking experience

DXC Digital Model Bank

Case study: Community bank expands digital services

Vast Bank (formerly known as Valley National Bank) is extending its services beyond its branch network via digital channels. The Tulsa, Oklahoma-based community bank is undergoing a complete digital transformation by digitizing core banking tasks such as deposits, loans and customer account management.

Using a combination of SAP for Banking, Axiome Digital and services provided by DXC, Vast Bank is creating a fully integrated financial system for real-time banking, easy and flexible configuration capabilities, and a 360-degree view of the customer. The solution is helping the bank modernize and extend the digital experience externally and internally, creating differentiation in a competitive marketplace.

Community and regional banks can deliver omnichannel services with a cloud-hosted solution that lets them deliver intelligent, connected banking to their customers.

To survive in a hypercompetitive marketplace and provide customers a modern digital experience, community and regional banks need to digitalize their platforms and transform their operations. DXC Technology has partnered with SAP and Axiome to create DXC Digital Model Bank, an end-to-end banking and financial platform that gives banks the ability to deliver new digital capabilities in a fast and flexible manner.

DXC Digital Model Bank is an integrated, fully equipped bank-in-a-box solution for tier 3 and 4 banks, delivered with industry-leading technologies. Combining the power of SAP S/4HANA and SAP for Banking with the Axiome Digital platform, the solution gives banks the flexibility to create new products and services so they can quickly respond to market demands. The solution can be securely cloud-hosted by DXC in a public cloud or virtual private cloud environment.

Changing the banking game

To help community and regional banks keep pace with the demands of 21st century technology, DXC Digital Model Bank is a core banking solution with out-of-the-box capabilities for essential services, including deposits, loans, collective investment funds (CIFs) and origination.

The game-changing solution helps banks transform into customer-centric, future-ready and responsive digital enterprises in a cost-effective manner.

DXC Digital Model Bank gives banks the ability to:

- Quickly adopt digital technology to drive intelligent, connected banking
- Boost and unify experiences for customers and employees across channels
- Automate and streamline processes for improved operational efficiency

The solution runs on a robust digital core that offers banks complete flexibility and access to their own data while remaining compliant with regulatory requirements. Beginning with a transformation roadmap, DXC Digital Model Bank offers:

Unmatched customer experience.

Addressing the customer-facing aspects of the banking industry, the solution's omnichannel functionality ensures unified experiences for both customers and employees across channels. Banks can engage with customers via multiple touchpoints, quickly introduce new mobile offerings and make sure that customer issues are being resolved.

Connected banking. The solution is pre-integrated with an intelligent, real-time and digital-ready core banking platform powered by SAP that ensures fully connected banking. Aligned with industry-standard frameworks, the solution architecture is tailor-made to suit the needs of American community and regional banks. The open, API architecture fosters easy integration with third parties such as fintechs, merchants and retailers to extend the bank's ecosystem and drive new business models.

Unparalleled flexibility. The solution offers banks the flexibility to easily make changes to base products, processes and systems to support new market and business needs. Banks can seamlessly integrate with third-party systems and market solutions such as credit bureaus, customer-authentication solutions, address-validation services and more, allowing them to more easily build partnerships that can generate new revenue opportunities.

On-demand data access. The data hub allows banks to source data from multiple internal and external systems, easily respond to regulatory needs and carry out analytics for enhanced marketing, sales and customer engagement. Banks can source data and make data available in the right form to the right people and systems in real time for informed decision making.

Cloud technology. The solution is supported on private and public cloud platforms (e.g., AWS and Azure) via DXC's Platform as a Service for SAP, specifically designed for hosting and managing SAP applications in the cloud. The service provides service level availability based on SAP application availability versus infrastructure (as a service) availability.

Market-leading automation enables the ability to provision landscapes rapidly and provides the agility to nimbly adjust to market changes and the scalability to effortlessly expand portfolios and operations.

Benefits from going digital

Today's banking customers expect the same user experiences they get from the likes of Apple, Amazon and Google. Legacy systems are not equipped to enable the customer-centricity and flexibility banks need to succeed. DXC Digital Model Bank provides a platform that lets banks modernize and extend the digital experience.

In addition to the primary benefits of delivering improved customer experience and connected banking, the solution provides:

- **Quick time to market**
With instant out-of-the-box access to more than 500 industry-standard banking processes, DXC Digital Model Bank is designed to be implemented much faster than other solutions on the market. The solution's componentized model supports a two-speed architecture that lets banks tackle urgent problems individually instead of undertaking a complicated and risky rip-and-replace transformation.
- **Reduced costs and complexity**
Digital processes can be orchestrated and integrated with customer channels and third parties to streamline operations and help banks reduce time to market. The automation of manual processes reduces the need for intensive human labor, lowering operating costs.

About DXC Technology

As the world's leading independent, end-to-end IT services company, DXC Technology (NYSE: DXC) leads digital transformations for clients by modernizing and integrating their mainstream IT, and by deploying digital solutions at scale to produce better business outcomes. The company's technology independence, global talent, and extensive partner network enable 6,000 private and public-sector clients in 70 countries to thrive on change. DXC is a recognized leader in corporate responsibility. For more information, visit www.dxc.technology and explore thrive.dxc.technology, DXC's digital destination for changemakers and innovators.

• **Agile platform for easy integration**

The solution's open platform lets banks seamlessly connect and collaborate with innovative partners such as fintechs at a more rapid pace than ever before. An open and agile platform also enables faster implementation of new products and better customer experiences.

Enterprise-grade service delivery

DXC Digital Model Bank brings together the technology and talents from DXC Technology and two other industry leaders, SAP and Axxiome.

About SAP. As a market leader in enterprise application software, SAP helps companies of all sizes and industries run better. From back office to boardroom, warehouse to storefront, desktop to mobile device — SAP empowers people and organizations to work together more efficiently and use business insight more effectively to stay ahead of the competition.

About Axxiome. Axxiome's mission is to deliver solutions to the financial services industry, driving business and technology change through proven global expertise. With offices and subsidiaries in many countries around the world, Axxiome excels in transforming legacy banking platforms to modern solutions and is considered a leader in implementing and integrating digitization initiatives across the globe.

Learn more at
[**www.dxc.technology/
services**](http://www.dxc.technology/services)