

What's possible now

Driving innovation with a new generation of IBM z Systems



- **Introduction**
- **01 Advancing mobile innovation**
- **02 Delivering right-time insights**
- **03 Improving agility through the cloud**

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A proven platform for success

How organizations are using IBM z Systems to drive new outcomes and opportunities

A bank in Africa is using mobile to provide financial services to millions for the first time ever.

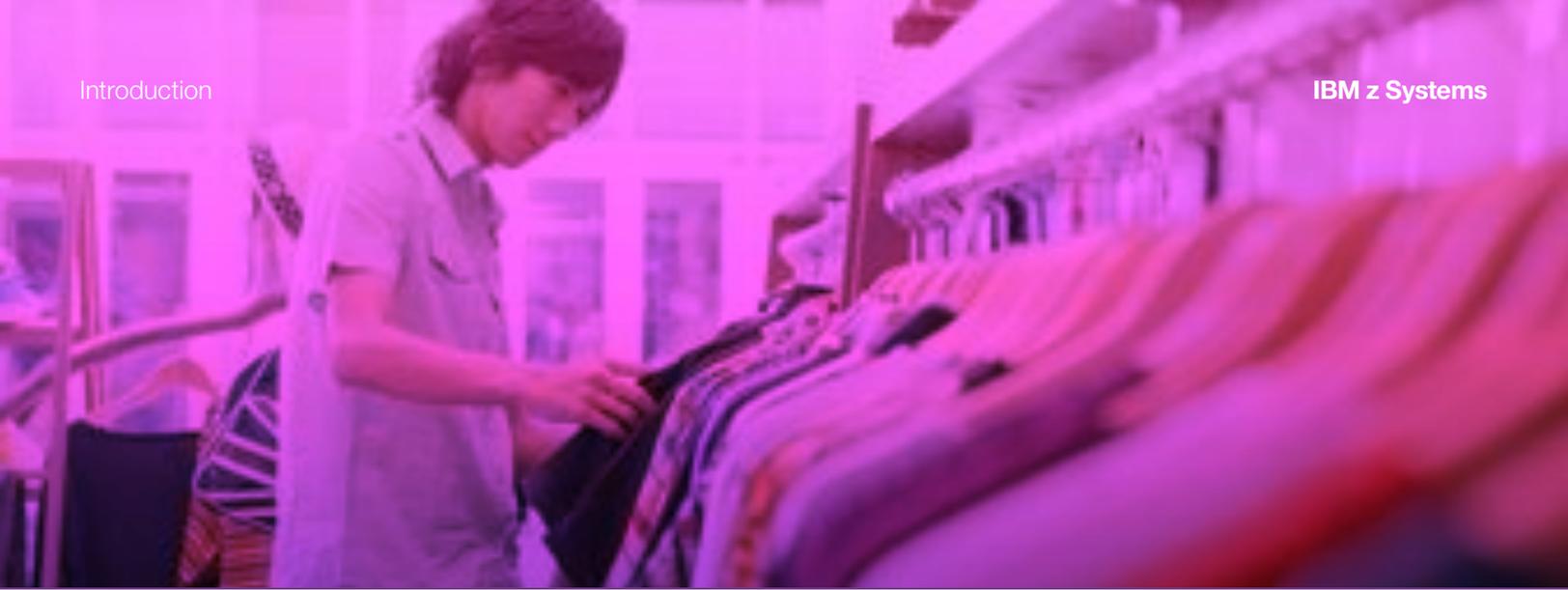
A Swiss reinsurance company is using faster access to insights to help customers recover from losses sooner and prevent new ones.

The state of New York is using the cloud to deliver more services to people with less waste.

Today's most compelling success stories are no longer just about doing business better. They're about doing business differently—using mobile, cloud, and big data and analytics in a highly secure and efficient way to deliver more value to customers, create competitive advantage and drive better business outcomes.

The IBM z Systems™ platform is designed to help you address today's biggest marketplace challenges and opportunities by bringing together powerful new data, transaction and analytics capabilities into a single, powerful, integrated platform that's built for the digital generation.





55%

More than half of enterprise applications call upon the mainframe to complete transactions.¹

Explore each of the following sections to learn how leading organizations are using IBM z Systems to take advantage of these business trends to drive innovation and success in industries and marketplaces worldwide. You'll also learn what's possible now in each of these areas with the IBM z13™ mainframe, the newest generation of the IBM z Systems family.

→ **01 Advancing mobile innovation**

→ **02 Delivering right-time insights**

→ **03 Improving agility through the cloud**

01 Advancing mobile innovation

Today's mobile users want to interact

with organizations on their own terms, when and where it is most convenient for them. They want more personalized offers, more timely services and more meaningful information right at their fingertips. They have no tolerance for transaction delays or errors. And they're always looking for the next big thing, whether it's delivered by you or the competition.

\$6.7 billion

Mobile is now how business gets done. In the third quarter of 2014, mobile e-commerce spending totaled USD6.7 billion, which is USD900 million more than the third quarter of 2013.²

41.2%

Cyber Monday mobile traffic accounted for 41.2 percent of all online traffic in 2014, up 30.1 percent over 2013. Mobile sales were also strong, reaching 22 percent of total Cyber Monday online sales.³

01



The realities of today's more mobile marketplace create even more urgency for extreme performance, more scalable and secure infrastructures, and more powerful analytics that can provide the right insights when and where they matter most. IBM z Systems offer the reliability, scalability and security needed to deliver on these fronts as well as the agility and speed required to get new ideas to the marketplace faster and stay ahead of fluctuating customer demands. Explore the following successes to learn how organizations are leveraging these strengths to deliver more value to customers and gain a competitive edge.

What's possible now with IBM z13?

138%

IBM z Systems hosted applications show higher end user and customer satisfaction ratings by as much as 138.71 percent.⁴

2.8X

IBM z Systems hosted applications show faster response by as much as 2.8 times those hosted on competitive platforms.⁵

SUCCESS STORIES

→ **First National Bank of South Africa**

→ **Siccoob**

→ **Renfe Operadora of Spain**

Want to read about more mobile-powered IBM z Systems successes?

+ More





The realities of today create even more urgent need for more scalable and secure powerful analytics that when and where they offer the reliability, scalability and deliver on these fronts required to get new ideas and stay ahead of future. Explore the following organizations are leveraging value to customers at

MOBILE-POWERED SUCCESSES WITH IBM Z SYSTEMS



Visa facilitates safe, reliable and convenient transactions worldwide.



ABK-Systeme GmbH brings highly secure, reliable mobile applications to customers faster.



Citi enables progress for individuals, communities, institutions and nations.



Colacem reduces the risk of new acquisitions and builds global growth.



European railway operator wins revenue back from competitors.



Halkbank builds mobile services while satisfying new banking regulations.



The Nationwide building society drives unprecedented transformation and growth.

IBM z13?

3X

Systems hosted applications show faster response times such as 2.8 times faster than those hosted on competitive systems.

SUCCESS STORIES



First Bank South

Te radora gain

+ More



First National Bank of South Africa

Watch the success video,
read the full story and view
the infographic



Empowering millions through mobile banking

Across Africa, mobile banking provides upward mobility for the hundreds of millions of people who have never before had access to financial services. Although many competitors are only able to offer simple mobile money transfer services, First National Bank (FNB) is able to offer a comprehensive range of modern banking services that open the door to even more opportunities for customers by leveraging the security, scalability and speed-to-market advantages of an IBM z Systems environment. Today, FNB handles 234 million mobile-banking transactions every month and has one of the largest numbers of mobile customers and is one of the top mobile banking brands in South Africa.

“Our 90-day development cycles require enormous flexibility at the architectural level and the ability to bring new products to market very rapidly. The maturity of IMS on IBM zEnterprise makes it the ideal platform for achieving this speed to market.”

Jay Prag, CIO, Hogan
Channel Integration, FNB

IBM Z SYSTEMS: A PLATFORM FOR PROSPERITY

FNB relies on IBM z Systems to deliver these life-changing solutions to customers with speed, security and efficiency. The following capabilities have helped FNB earn and maintain the top spot in this highly competitive mobile banking marketplace:

- Record-breaking processing speeds of more than 1,500 transactions per second and end-to-end response times of just 30 milliseconds
- 90-day development and test cycles that allow FNB to beat the competition to the marketplace with innovative solutions
- Near-real-time delivery of data over virtually any channel from a central repository
- Rapid scalability to accommodate unexpected surges in transaction volume
- Marketplace-leading security and availability that build customer confidence and trust
- A cloud-based platform that allows FNB to logically partition service as it expands into new market segments, including India, Nigeria, Ghana and Guernsey



First National Bank
of South Africa



Sicob



Renfe Operadora
of Spain



Sicoob

Supporting rapid business growth

Read the full story 

Credit Unions System for Brazil (Sicoob) is Brazil's largest credit union, offering banking and credit services to the more than 2.5 million customers who are also its owners, so all financial returns go back to the community. But Sicoob's infrastructure couldn't keep up with the volume of financial transactions, so the credit union was adding individual servers, increasing costs and complexity and decreasing reliability and flexibility. To reduce its sprawling infrastructure, Sicoob built a private cloud using the IBM z Systems platform, enhancing speed, reliability and efficiency and achieving 600 percent growth in mobile alone.

“Compared with databases on our previous distributed landscape, DB2 running on Linux on an IBM mainframe offers more reliability and performance and better integration with our backup, monitoring and ETL tools.”

Paulo Nassar, IT processing and storage infrastructure manager, Sicoob

IBM Z SYSTEMS: A PLATFORM FOR MOBILE TAKEOFF

Sicoob relies on IBM z Systems and Linux technology to run more than 300 production environments and reduce energy costs by USD1.5 million. The following capabilities have helped Sicoob experience explosive mobile growth:

- Record-breaking speed and marketplace-leading reliability and efficiency that led to a growth of 600 percent in mobile, 200 percent in Internet and 60 percent in in-branch transactions
- Lightning-fast provisioning that supports rapid business growth
- Near-real-time access to vast quantities of financial and customer data, with robust and in-transaction analytics for real-time insights at the point of impact



First National Bank of South Africa



Sicoob



Renfe Operadora of Spain



Renfe Operadora

Enhancing customer service on the fast track

Read the full story



In Spain, liberalization of the rail network changed the game for Renfe Operadora, one of the country's premier railway companies. As choices for travel increased, more and more customers were turning to the web and mobile apps to compare prices, search for travel information and book tickets. To stay competitive, Renfe needed to ensure fast access to its services 24x7. An IBM z Systems mainframe delivered the stability and performance Renfe needed to leverage tablets and smartphones as consumer touchpoints to deliver the information customers wanted, where and when they needed it.

“The IBM solution gives us peace of mind that customers will always be able to access our services and travel information, whether they log in from a computer or mobile device, at any time of day. We now have the confidence to overcome possible threats and seize new opportunities as the rail industry continues to evolve.”

Javier González-Marcos, CIO, Renfe

IBM Z SYSTEMS: A PLATFORM FOR SPEED

Renfe relies on the IBM z Systems platform to support and accelerate a range of complex business processes, including payment, online ticketing and journey planning services. The following capabilities have helped Renfe keep pace with a rapidly changing marketplace:

- Near-zero downtime with industry-leading availability that helps ensure that customers can nearly always access services
- Real-time pricing and round-the-clock availability for mobile apps and online services
- Rapid response time that has contributed to an 11 percent growth in ticket sales
- Always-on performance and availability that provides a smooth user experience with no interruptions
- Capacity increase of 33 percent that can easily support spikes in transaction volume



First National Bank
of South Africa



Sicob



Renfe Operadora
of Spain



02 Delivering right-time insights

In the past, business enterprises drove consumer purchasing habits and behavior. Today, that situation is reversed. Consumers are the ones driving the products and services that enterprises deliver. To better understand and tailor offerings, services and experiences to address customer expectations, leading enterprises need the ability to capture and translate a wealth of incoming customer data into timely, actionable insights.

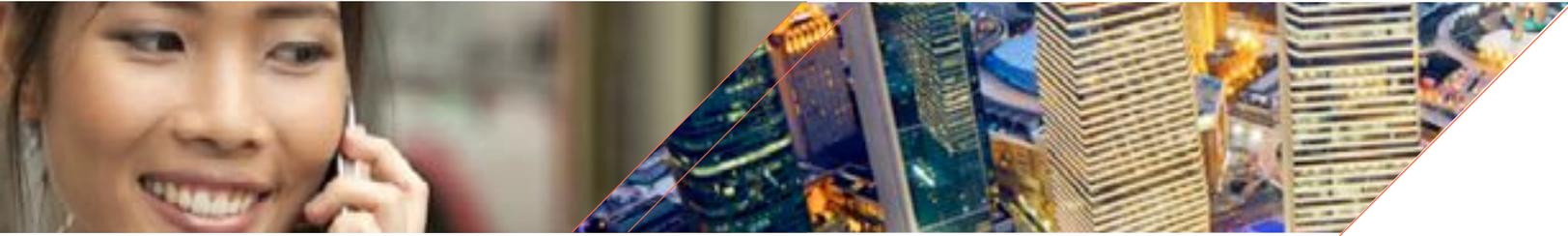
<10%

Fewer than 10 percent of organizations believe that their IT infrastructures are fully prepared to capitalize on trends such as mobile, social, cloud, and big data and analytics.⁶

70%

Nearly 70 percent of top-performing companies say data-driven insights are integral to their organization's decision-making process.⁷

02



With IBM z Systems, organizations can keep pace with the ever-increasing volume of consumer data being generated by today's growing diversity of mobile and other connected devices. The mainframe's robust, in-transaction analytics allow organizations to translate data from just about any source into real-time insights at the point of impact. Explore the following successes to learn how organizations are leveraging these strengths to deliver more value to customers and gain a competitive edge.

What's possible now with IBM z13?

80%

Up to 80 percent faster execution of complex, numerically intense mathematical models⁸

64%

Ability to access and analyze large data sets in real time to drive up to 64 percent reduction in response time⁹

SUCCESS STORIES



**Swiss Re of
Switzerland**



**Banca Carige
of Italy**

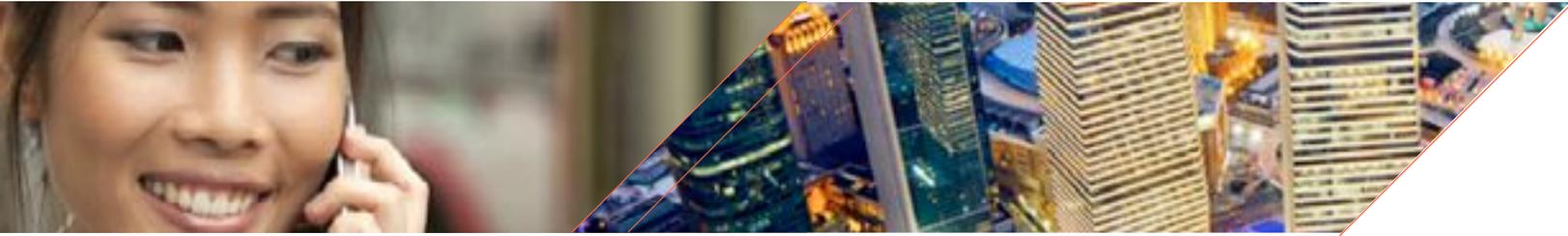


**Petrol of
Slovenia**

Want to read about more analytics-powered IBM z Systems successes?

+ More





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ANALYTICS-POWERED SUCCESSES WITH IBM Z SYSTEMS



Met Office delivers more reliable weather forecasts with robust analytics.



Halkbank extends banking services on social and mobile channels securely and cost-effectively.



Swiss Mobiliar accelerates insurance queries by 100 percent.

+ More

SUCCESS STORIES



Swiss
Switz

of
enia



Swiss Re

Watch the success video,
read the full story and view
the infographic



Rebuilding lives through analytics

Swiss Re, one of the largest reinsurers in the world, is rebuilding lives and creating cities that are more resilient to natural disasters—all through analytics. With more than 150 years of data at its disposal, Swiss Re uses predictive modeling to forecast how a natural disaster will affect a city and the accuracy of financial damage. And with IBM z Systems, Swiss Re can now gain these critical insights from billions of records in minimal time—less than an hour versus weeks. Faster, stronger financial analytics are helping Swiss Re protect insurers on a global scale while boosting net income year over year.

“The more we know about risk, the better we can manage it, the better we can help our clients manage their risk, the better we can help them avoid risk where it can be avoided economically. And the better we can help them to design systems that can withstand the forces of nature.”

Andreas Schraft, managing director, natural hazards, Swiss Re

IBM Z SYSTEMS: A PLATFORM FOR HELPING CITIES THRIVE

Swiss Re relies on the IBM z Systems platform to rapidly analyze data for more accurate financial risk assessment, expert knowledge and predictive modeling that educate insurers, cities and builders on the risks they face when rebuilding after a catastrophe. The following capabilities have helped Swiss Re maintain its place as one of the largest reinsurers in the world:

- Regular analysis of 2.5 billion transactions
- Access to actionable insights in hours instead of weeks with IBM DB2® Analytics Accelerator software
- A scalable and reliable platform that combines data analysis with performance
- The high availability Swiss Re users demand for running reports
- A mainframe built to run 25-year-old applications and house Swiss Re's largest database of 1.5 billion rows



Swiss Re of Switzerland



Banca Carige of Italy



Petrol of Slovenia



Banca Carige

[Read the full story](#) 

Staying competitive through customer centricity

Even one of the largest banks in Italy, Banca Carige, needs to continually evolve to stay on top in an increasingly competitive environment. Like many banks, Banca Carige decided that the smartest way to do this was to take a customer-centric approach to banking, launching innovative mobile services to engage and retain customers. But the bank was missing one thing — deep insights into its customers. IBM z Systems provide a robust and trustworthy platform for advanced analytics and mobile capabilities with the industry-leading security, availability and reliability every bank needs.

“Running our mobile banking service on Linux on z is another step forward in our continual evolution on the mainframe. The key value for our business is that the most important services can be managed together on a consistent, stable and highly secure platform that offers enormous scalability and performance.”

Daniele Cericola, ICT governance manager, Banca Carige

IBM Z SYSTEMS: A TRIED AND TRUSTED PLATFORM

The full IBM zEnterprise® System stack was already central to Banca Carige’s banking, so it was a natural evolution to use this platform for the robust analytics and real-time insights Banca Carige needed for mobile innovation. The following capabilities have helped the bank stay at the top of its game—and its industry:

- 24x7 service and round-the-clock availability with near-zero downtime
- Advanced levels of security, including superior user identification and authorization, access control, virus protection, and encryption
- Centralized data to deliver a single version of the truth while reducing the cost, effort and complexity of developing distributed data marts
- Faster analytics within the data warehouse and customer relationship management (CRM) environment
- High-performance queries without incurring additional costs
- Accelerated deployment and reduced risk
- Reduced costs and complexity with consolidation to a single platform



Swiss Re of Switzerland



Banca Carige of Italy



Petrol of Slovenia



Petrol d.d.

[Read the full story](#) 

Driving retail success with suggest-sell insights

In Slovenia, Petrol d.d. has long been the principal supplier of oil and other energy products, resulting in a vast stockpile of highly detailed historical and transactional customer data. The only thing the company didn't have was the ability to use this data. The IBM z Systems platform enabled Petrol to transform its sales and loyalty program data into insights store cashiers could access, in seconds, for suggestive selling at the point of sale. For Petrol's 570 service stations, that amounts to nearly 300,000 transactions and suggestive sells a day—more data than Petrol's analysts could handle. The IBM z Systems platform allows Petrol to accelerate and automate its data-mining capabilities and increase data intelligence, all while facilitating reliability and security.

“ IBM provides us with tools that align with smarter commerce, enabling us to deliver the right message to the right person at the right time, to understand product affinities and intelligently drive the sale, all in a customer-centric way. ”

Pavel Batista, CIO,
Petrol d.d.

IBM Z SYSTEMS: A SMARTER PLATFORM

Petrol relies on the IBM z Systems platform to deliver smarter analytics and smarter commerce that reach beyond suggestive selling to more targeted product inventory at each store. The following capabilities have helped Petrol sell—and carry—the inventory customers really want to buy:

- Record-breaking query speeds that are up to 99.8 percent faster to inform suggestive selling to loyalty and walk-in customers in seconds
- Aggregated queries that identify geographically focused and global sales trends
- Near-real-time analytics that can be turned into personalized customer messages and offers



Swiss Re of Switzerland



Banca Carige of Italy



Petrol of Slovenia



03 Improving agility through the cloud

Improving the agility of the cloud makes it possible for organizations to realize significant gains through more flexible, scalable and efficient delivery of services, but you need the right platform in place to realize its full potential. And for large organizations, that requires the power, security and reliability of a main-frame computer that functions as an agile, integrated system that's built to deliver the full economic efficiencies of a cloud delivery model without the risk.

55–57%

Cloud is at the core of key business initiatives for today's top-performing companies, with 57 percent using big data and analytics on the cloud and 55 percent using mobile on the cloud.¹⁰

78%

By 2018, 78 percent of workloads are expected to be processed by cloud data centers.¹¹

03



As one of the world's most trusted and efficient cloud platforms, IBM z Systems are designed to make cloud faster, more reliable and more secure for the enterprise. They enable virtualized private and hybrid cloud computing capabilities on a highly integrated and security-rich platform designed to prevent security breaches and downtime while driving down total cost of ownership. Explore each of the following sections to learn how leading organizations are using IBM z Systems to take advantage of the cloud's capabilities to drive innovation, efficiency and cost savings in industries and marketplaces worldwide.

What's possible now with IBM z Systems?

>17X

Measurably improved security: The security exposure of the competitive field is 17.26 times more than for z Systems.¹²

<1/6

The risk exposure for z Systems is less than one-sixth than the reported risk for other platforms.¹³

SUCCESS STORIES

→ **Business
Connexion
of Africa**

→ **The New York
Municipal
Shared Services
Cloud**

→ **EVERTEC of
Puerto Rico**

Want to read about more cloud-powered
IBM z Systems successes?

+ More





As one of the world's leading cloud platforms, IBM z Systems helps enterprises move to the cloud faster, more reliably and at a lower cost. They enable enterprises to leverage cloud computing capabilities and security-rich platform services to reduce security breaches and total cost of ownership. They help leading sections to learn and grow using IBM z Systems capabilities to drive savings in industries.

CLOUD-POWERED SUCCESSES WITH IBM Z SYSTEMS



IBM z Systems?

< 1/6

The risk exposure for z Systems is less than one-sixth than the reported risk for other platforms.¹³



Walmart helps 250 million people a week save money and live better.



America First Credit Union achieves unprecedented IT savings.



Dundee City Council delivers 24x7 service availability and reliability.



L3C LLP provides extreme reliability and cloud savings to customers.



SinfoniaRx delivers service on an IBM z Systems mainframe.



Vissensa diversifies its offerings to meet client needs with an IBM z Systems platform.



Zions Bancorporation grows its business without increasing operational costs.

SUCCESS STORIES



Business
Connectivity
of Africa

RTec of
to Rico

+ More



Business Connexion

Watch the success video,
read the full story and view
the infographic



Making the impossible possible

Until recently, many remote communities across Africa have simply gone without enterprise computing capabilities because they lack the technology infrastructure to support data centers. With the help of the IBM z Systems platform, Business Connexion (BCX) is now changing that. BCX, one of Africa's largest IT service providers, is leveraging the mainframe strengths and cloud capabilities of the IBM z Systems platform to build highly efficient data centers in these marketplaces that require as little energy as a clothes dryer to run.

“ The mainframe allows us to enter the African market at a rapid pace by providing us with a single solution that can offer all of the necessary platforms we need to deliver to customers. ”

Jacques Loubser, general manager, Business Connexion



IBM Z SYSTEMS: A PLATFORM FOR ECONOMIC GROWTH IN THIRD-WORLD COUNTRIES

BCX relies on the superior architecture of IBM z Systems to deliver on cloud's capabilities — agility, scalability, security, management, monitoring and reduced costs. The following capabilities are enabling BCX to connect a majority of Africans to critical services, such as banking, education and telemedicine:

- A powerful mainframe that virtually eliminates the need for large data centers, allowing for smaller data centers and even mobile data centers that can rapidly reach customers
- Seamless and continuous service, even in the most remote communities
- Robust infrastructure-as-a-service capabilities that fuel new economic opportunities for growth market segments across Africa
- Near-zero downtime that allows BCX to provide service level agreements (SLAs) with 99.999 percent availability
- Redundancy designed to prevent any data loss



Business Connexion
of Africa



The New York Municipal
Shared Services Cloud



EVERTEC of
Puerto Rico



New York Municipal Shared Services Cloud

Watch the success video, read the full story and view the infographic 

Reducing the cost of running cities by billions

In the last fiscal year, New York State municipalities spent more than USD118 billion to run their government programs, with some spending as much as USD8 million just on IT infrastructure and services. Some of these costs could be blamed on the inefficiencies every government experiences, including siloed municipalities that don't share data or resources across departments. To solve these inefficiencies and reduce waste, the state created a shared service cloud built on the z Systems platform to streamline applications and provide a centralized service portal for all government agencies.

IBM Z SYSTEMS: A PLATFORM FOR SERIOUS COST SAVINGS

The New York Municipal Shared Services Cloud relies on the IBM z Systems platform for shared cloud capabilities that now enable a single government employee

“Expeditious transmittal of information will facilitate development—because basically time is money. It's just going to enable information to be shared not just quickly but in a more effective way.”

Aileen Rohr, town supervisor,
Town of Hyde Park

to serve several counties with a mobile device, police officers to have access to outstanding warrants in multiple municipalities, and building contractors to stay on-site and at work while accessing the latest project updates. The following capabilities are helping New York municipalities reduce inefficiencies with a single portal for citizens and government agencies:

- Efficiencies that help reduce infrastructure costs by 25 percent
- The security of multitenancy mainframe capabilities that enable safe information sharing and collaboration
- Rapid customization based on local needs
- Fast transmittal of information that reduces development time and costs, attracting new development opportunities and income
- Superior flexibility—virtually the only cloud platform that enables resources to be automatically adjusted in seconds to adapt to quickly changing demands
- A low-cost, scalable and highly secure platform that supports multiple independent software vendors

→ **Business Connexion of Africa**

→ **The New York Municipal Shared Services Cloud**

→ **EVERTEC of Puerto Rico**



EVERTEC, Inc.

[Read the full story](#) 

Providing leaner, faster transaction processing

As a leading full-service transaction processing business in Latin American and the Caribbean, EVERTEC processes billions of financial transactions every year. The key to staying on top is its ability to deliver 24x7 responsiveness and systems availability to customers. As EVERTEC's server landscape grew and operating costs rose, the company opted to deploy its 40 Oracle databases onto the z Systems platform the company had relied on for more than 25 years.

IBM Z SYSTEMS: A PLATFORM FOR SPEED

EVERTEC relies on IBM z Systems for business agility, cost savings and "guaranteed," round-the-clock, highly secure access to customers. The following

“Speed, security and reliability are prime concerns for our business. With an IBM mainframe, we have a rock-solid platform that delivers on all these requirements.”

Eduardo Camargo, executive VP and CIO, EVERTEC

capabilities are helping EVERTEC support business-critical financial applications and rapid transactions without fail:

- Rapid provisioning that boosts business agility and brings up workloads in one to two hours
- Unmatched virtualization and workload management to deliver near-100 percent utilization of resources for a multiple workload environment and the ability to consolidate up to hundreds of distributed workloads on a single z System
- Massive workload consolidation on a single system that reduces energy consumption and facilities requirements by up to 80 percent
- Fast migration of approximately 40 databases and multiple workloads
- Top levels of performance and reliability needed to keep mission-critical financial systems running 24x7
- Lowest cost platform



Business Connexion of Africa



The New York Municipal Shared Services Cloud



EVERTEC of Puerto Rico



Success stories

01 Advancing mobile innovation



First National Bank of South Africa

Empowering millions through mobile banking



Sicoob

Supporting rapid business growth



Renfe Operadora of Spain

Enhancing customer service on the fast track

02 Delivering right-time insights



Swiss Re of Switzerland

Rebuilding lives through analytics



Banca Carige of Italy

Staying competitive through customer centricity



Petrol of Slovenia

Driving retail success with suggest-sell insights

03 Improving agility through the cloud



Business Connexion of Africa

Making the impossible possible



The New York Municipal Shared Services Cloud

Reducing the cost of running cities by billions



EVERTEC of Puerto Rico

Providing leaner, faster transaction processing

For more information

To learn more about the IBM z Systems platform and what's possible now for your organization, contact your local IBM sales representative or IBM Business Partner, or visit:

 ibm.com/zsystems



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