

SunToneSM Certified

SOLUTIONS IN THE FINANCIAL INDUSTRY

CHARTING A STEADY COURSE IN THE FACE OF CHANGE

As financial enterprises consider today's marketplace, one of the most daunting challenges they face is the pace of change. The proliferation of new technologies has dramatically and irreversibly changed the nature of competition.

FLEXIBLE JAVA™-BASED SERVICES FOR TODAY'S DYNAMIC FINANCIAL ENTERPRISES

Barriers to competition are disappearing. Competition never before imagined pops up overnight. Business relationships are more fluid and less defined as competitors quickly become one's strategic partner or more formidable through mergers and acquisitions. In this dynamic environment, information systems that empower proactive response to change are not an option but a necessity to meet demands driven by:

- The changing roles of financial institutions
- The changing requirements of customers
- The need for increasingly low transaction fees
- Legal requirements for documentation and transaction fulfillment
- Globalization of business processes



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For CEOs and CIOs of financial concerns, certain IT issues are central:

1. **Service Availability.** As usage of and demand on networked systems steadily increases, the integrity, reliability, and ongoing performance of these systems are critical. A system going down for as little as an hour can cost an enterprise significant revenue loss.
2. **Scalability.** In today's dynamic markets, IT systems put in place today must anticipate tomorrow's needs. Systems that can scale quickly, easily, and cost-efficiently to accommodate growth are essential. Of increasing importance is the ability to handle unanticipated spikes of demand in volatile markets.
3. **Interoperability.** As mergers and acquisitions continue to be a dominant strategic approach of many financial and banking concerns, a major issue is how to integrate disparate systems postconsolidation. For the network to function, its elements must be able to communicate with each other seamlessly.
4. **Security and Operational Risk Management.** Financial documentation is inherently sensitive, be it consumer or corporate. Enterprise risk is increasingly dynamic in an environment driven by change. As financial enterprises structure IT systems, they need to be sensitive to these needs from the outset of development.
5. **Total Cost of Ownership.** The costs of maintaining systems and managing service availability can be draining—in terms of actual expenditures, lost resources, and business opportunities—and are a distraction from corporate mission and vision. Flexible IT systems that minimize the time, labor, and capital required to own and operate them are a clear advantage to financial enterprises increasingly reliant on information technology as a strategic tool.

A Sound Approach to IT Planning:

The SunToneSM Program

The SunToneSM Program offers a variety of solutions to meet your IT infrastructure needs, whether you outsource to a solutions provider or build and support your technology infrastructure and applications in-house. Using SunTone Certified solutions, pre-tested and pre-integrated SunTone Platforms, or the SunTone specification's best practices as a guide for in-house deployment of high quality Web-enabled services, the SunTone Program can help you resolve the issues of:

Service Availability: Solution providers displaying the SunTone Certified seal have invested in the infrastructure, staffing, and operational processes necessary to keep service secure, reliable, and available.

Scalability: SunTone Certified solutions allow you to scale for growth, quickly, easily, and cost-effectively. Outsourcing using SunTone Certified solutions empowers rapid time to deployment by leveraging IT infrastructure and implementation experts, while providing the flexibility necessary to maintain competitiveness by keeping current with technological development.

Interoperability: The SunTone specification is a "how to" instruction set for building a highly available heterogeneous environment.

Security and Operational Risk Management: The SunTone Program has been designed to provide you seamless, worldwide access to best-of-breed applications. It leverages the expertise of leading vendors and assures maximum system performance, availability, and life-cycle systems security.

Total Cost of Ownership: The SunTone Program allows you to "pay as you grow," eliminating unnecessary capital expense. It eliminates the need to build and support costly and complex infrastructures and reduces cost of ownership through enhanced efficiencies and performance. It also provides you flexible approaches to IT investments including provision of leading edge applications and technologies on a monthly "rental fee" basis.

SunTone Certified is the quality seal of approval for networked service delivery, setting the standard for Quality of Service through best practices for processes, products, and people.

More than 1,300 Service Providers around the world have joined the program to apply for SunTone certification; and more than 170 solutions from over 120 companies have earned SunTone Certified status.

“The SunTone Program allows financial services companies to incorporate industry best practices across all three legs of the outsourcing triangle—people, processes, and platforms. By choosing a SunTone Certified solution, customers can be assured that they are implementing best-of-breed technology that is reliable, scalable, and secure. Digex is very excited to offer our SunTone Certified Managed Web and Application Hosting solution to financial services companies who are looking for high-quality services and a true commitment to industry-based best practices.”

BOBBY PATRICK, Vice President, Strategy and Business Development, **Digex, Inc.**

WHAT DOES THIS MEAN FOR YOU?

That you have a resource you can trust for mission-critical IT support, with an unequaled combination of technical expertise and financial industry acumen. In an age in which accelerating developments place increasing pressure on the need for solid decision-making support, SunTone Certified solutions provide financial companies a means to meet their IT needs more quickly, efficiently, and securely than otherwise possible.

The SunTone Program allows the financial services organization to incorporate this proven technology as it chooses: through complete turnkey outsourcing, by working with SunTone Certified providers to incorporate applications and infrastructure on an as-needed basis, or by having their internal IT staff implement SunTone Certified solutions on their own.

“Sun is an important strategic partner for SunGard in the financial services arena. SunGard chose to seek SunTone Certification because doing so demonstrates the commitment by SunGard and Sun to providing financial institutions with high-availability, ASP, and integrated solutions with built-in business continuity, backed by the highest and most reliable level of service commitment.”

MACK GILL, Director, Alliance Programs, **SunGard**

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Solutions Support

the success of financial organizations

By meeting the IT industry’s toughest standards, SunTone Certified solution providers help financial organizations meet the toughest IT challenges posed by today’s dynamic market environment.

SunTone certification means that a solution provider has established and audited best practices and exceptional standards of quality for infrastructure, hardware, software, data management, and overall service delivery to ensure that outsourced services, Web-hosted applications, and integrator offerings meet industry-recognized standards for reliability, availability, scalability, and security.

For financial services and banking executives, it means that they have a resource they can turn to with utmost confidence for fast, comprehensive, guaranteed implementation of IT solutions, including:

- Order routing/execution
- Back-office processing
- Risk management services
- Online brokerage services
- STP services
- Wireless financial services

The bottom-line results of these services include: an enhanced ability to differentiate offerings, internally or externally; significantly higher revenue potential; lower operational costs; and better management of technology implementation risk.

Solutions Support *the success of financial organizations*

The rapid emergence of networking as a principal financial business driver has changed and continues to change the nature of business relationships, posing unique challenges to the financial enterprise. From the broker's desk to the customer's door, the speed and accuracy commonly accessible through networked communications has raised expectations in terms of customer demands—and in doing so, has opened new opportunities for companies committed to meeting them with exceptional customer service.

In this constantly changing environment, a number of factors have emerged to shape the new competitive landscape:

- The networking of financial institutions—both within and among enterprises—continues to develop at breakneck speed, serving as the communications foundation for the industry. The use of both Web-based and non-Internet connectivity is ubiquitous.
- Companies now compete on the basis of core competencies—the enterprise knowledge and information that differentiates them from others in the marketplace.

Financial concerns once committed to internal IT development are now reassessing whether this is a core competency. The dual pressures of time and cost are moving many to consider outsourcing IT needs as a viable means of meeting ever-changing and always-challenging IT demands. The SunTone Program was developed to make multi-sourcing not only a viable option but one that may be superior in terms of technical execution and lower total costs of system ownership.



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Whether you see today's IT issues as problems to be overcome or opportunities to be seized, you should know that the SunTone Program is ready to help you when you need to identify a solution provider to outsource your mission-critical activities.

Look for the SunTone Certified logo when searching for a partner or solution. It is visual evidence that the solution provider has the track record, resources, relationships, and vision to enable financial concerns like yours to succeed in the Internet age.

Sun is a highly experienced technology partner that can help you transform your business for the future. Through the SunTone Program, we've assembled a portfolio of financial service solutions to make that transition easy, fast, and cost-efficient.

In an age in which margins are shrinking, competition is increasing, and changing market dynamics are providing new challenges at ever-increasing speed, SunTone Certified solutions offer you an invaluable resource to keep you on the leading edge of your market.

HEADQUARTERS SUN MICROSYSTEMS, INC., 901 SAN ANTONIO ROAD, PALO ALTO, CA 94303-4900 USA
PHONE: 650 960-1300 FAX: 650 969-9131 INTERNET: www.sun.com



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