



# webinar

## Is your Legacy Core **COSTING** you Money?

Tuesday, November 29, 2016 | 2:00-3:00 p.m. ET

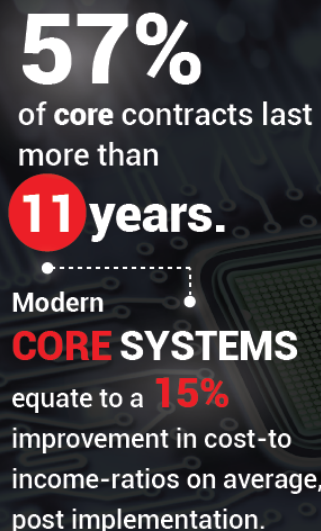
Find out what Industry Experts are saying during our **FREE Webinar!**

Register Today!

A change to a modern core system can enable new levels of operational and cost efficiencies that will improve your bottom line. Modern core technology will improve staff efficiency by providing work flows that will drive tasks to completion with reduced errors that result in costly staff intervention. It will improve system reliability and availability at a lower cost point. D+H's Enterprise Solutions go beyond our award-winning core and provide an efficient and consistent environment across all channels through seamless integration, delivering industry leading operational efficiencies for your employees and exceptional sales and service experiences for your customers. Enterprise Solutions include core, sales and analytics, channel, merchant services and retail payments.

### Why attend this webinar:

A core banking system represents the central nervous system of a financial institution (FI). No other IT system within a FI is as mission critical or impacts the delivery of as many diverse customer services as does the core system.



**57%**  
of core contracts last more than  
**11 years.**  
Modern  
**CORE SYSTEMS**  
equate to a **15%**  
improvement in cost-to-income-ratios on average, post implementation.

Yet these systems are often incredibly resistant to change. The business model of banking is rapidly evolving, yet many of these systems are incapable of providing the agility needed to compete. Business requirements, technology, and systems integration continue to place increasing pressure on banking systems – many of which were originally architected in the 1970s and 1980s and have not been comprehensively overhauled since.

Incremental investment made in updating the plumbing of today's account-centric systems will eventually give way to more dramatic transformation efforts, as banks introduce the next generation of agile customer-centric banking systems. When the revolution starts is anyone's guess, but banks and vendors alike will ignore these developments at their own risk. Banks running legacy systems will see a number of competitive challenges going forward. Join Celent and D+H as we explore these risks and challenges.

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