

# You're Invited

A Preview Presentation

For "Banking and Financial Services - The Next Decade"

Date Thursday - May 16, 1985

Time 10 a.m. - 12 noon

Place Los Angeles Hilton  
930 Wilshire Boulevard  
Los Angeles, California 90017

R.S.V.P.: Mr. George Hunter, INPUT (415) 960-3990

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Preview  
Presentation  
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(5/85-Hunter)



(Vendor Letter)

May 1, 1985

WILL YOU PARTICIPATE IN THE  
\$11 BILLION OPPORTUNITY IN  
BANKING ?

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Dear

NO ITEM TO INSERT

:

By 1989, the market for information services to banks and financial institutions will be \$11 billion. Many banks are considering entry into the Information Services Market, INPUT has developed a multiclient study. Enclosed is a prospectus for the study and an invitation to an informative meeting to be held Thursday, May 16 in Los Angeles.

We urge you to carefully consider this multiclient study as a sponsoring client for three reasons:

- Major banks as information services vendors will be a competitive threat.
- Your participation may allow you to intercept the banks' strategies.
- These banks may represent opportunities for strategic partnering.

This study will provide you with a valuable and detailed view of these emerging developments.

As a sponsor you will also receive a detailed, one-day executive briefing that emphasizes your specific needs.

We are asking for your participation on this project now so that research can commence by May 29, 1985.

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, we look forward to meeting with you on May 16 at the Los Angeles Hilton Hotel to convey banking information services revenue opportunities, discuss how these opportunities relate to your business, and determine if participation in this multiclient study is appropriate for your firm.

Sincerely,

George D. Hunter  
Principal

GDH:ph

Enclosure

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THE UNIVERSITY OF CHICAGO  
DIVISION OF THE PHYSICAL SCIENCES  
DEPARTMENT OF CHEMISTRY

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President

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Los Angeles, CA 90024

Mr. Chernick



(Bank letter)

May 1, 1985

NO ITEM TO INSERT

NO ITEM TO INSERT

WILL THE BANKING INDUSTRY  
MISS THE \$11 BILLION OPPORTUNITY  
IN INFORMATION SERVICES?

Dear

NO ITEM TO INSERT

:

In 1984, the Banking and Finance Industry spent over \$4 billion on information services. INPUT has forecasted this area to continue growing through the end of the decade at an average rate of 23% annually, resulting in an \$11 billion market in financial institutions alone by 1989.

We urge you to carefully review the enclosed document and consider participating as a sponsoring client for three reasons:

- It reveals an important strategic alternative available to
- NO ITEM TO INSERT
- The study will expose an alternative to cash in on the existing strength of your information systems professional staff and in your knowledge of complex systems by entering the information services business.
  - You will gain insight into potential strategic partnering opportunities with current industry providers.

Based on a high level of interest from our existing banking clients, INPUT is offering this prospectus for a multiclient study. It will give you valuable and detailed insights on this unique opportunity and tell how to participate in it during the coming decade.

As a sponsor you will also receive a detailed, one-day executive briefing with emphasis on specific needs.

The deadline for sponsorship is May 29, 1985.

NO ITEM TO INSERT

, to learn more about banking and financial information services opportunities; to clarify how these market opportunities relate to your business; and to determine if participation in this multiclient study is appropriate for your organization, I invite you to an informative meeting to be held May 16, 1985 at the Los Angeles Hilton Hotel. An invitation to this two hour session is enclosed.

Sincerely,

George D. Hunter  
Principal

GDH:ph

Enclosure

THE UNIVERSITY OF CHICAGO  
DEPARTMENT OF CHEMISTRY  
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RECEIVED  
DATE  
BY

TO THE DIRECTOR OF THE UNIVERSITY OF CHICAGO  
FROM THE DEPARTMENT OF CHEMISTRY

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[Illegible text]

[Illegible text]

[Illegible text]

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**Banking and Financial Services:  
The Next Decade**

A Multiclient Study from INPUT



## BANKING AND FINANCIAL SERVICES MARKETS: THE NEXT DECADE

### OVERVIEW

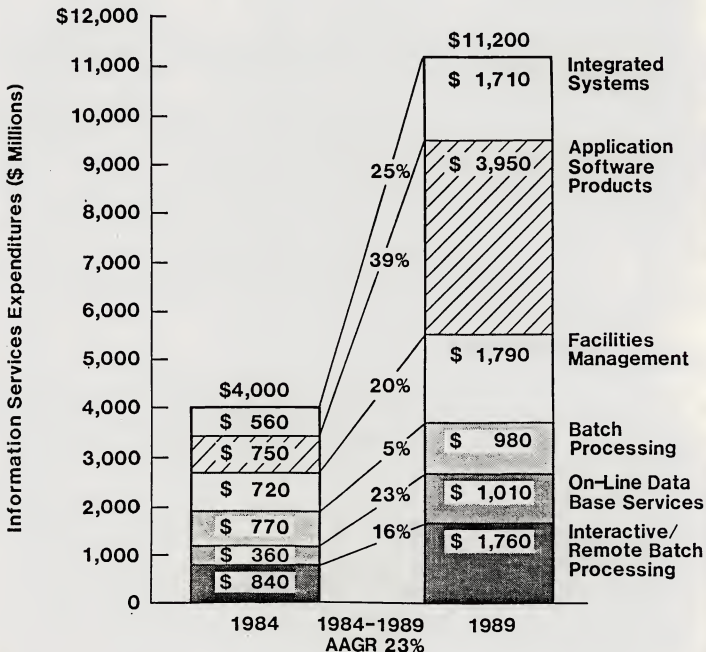
- In 1984, the Banking and Finance industry spent more than \$4 billion on Information Services from bank and non-bank vendors. By 1989, banks alone will spend more than \$11 billion on information services, as shown in Exhibit I.
- Preliminary INPUT research has revealed sizeable opportunities to increase bank earnings, carve out a profitable share of the expanding Information Services market, and cash-in on existing Information Systems (IS) department capabilities by offering IS-based products/services.
- More than 20 major U.S. banks (assets greater than \$100 million) confirmed the need for the study and conferred with INPUT to shape the proposed study content, listed herein.
- Banking and Financial Services Markets: The next decade will describe and evaluate revenue opportunities in detail and determine where maximum potential exists for banks, financial institutions, financial services vendors and Information Services vendors.

### SPONSOR BENEFITS

- Conducting this comprehensive analysis in-house or commissioning the study on an individual basis would cost in excess of \$200,000. Conducted on a multiclient basis, clients can receive the information at a fraction of this cost, with no dilution in study scope or analyst expertise.
- The study offers sponsoring clients a vehicle for:
  - Selecting and launching IS-based product/service offerings based on a sound understanding of:
    - Market requirements.
    - Implementation alternatives.
    - Technological developments.
    - Deregulation impacts.
    - Competitive action.

EXHIBIT 1

## BANKING AND FINANCE AN ELEVEN-BILLION-DOLLAR MARKET OPPORTUNITY - INDUSTRY-SPECIFIC SERVICES



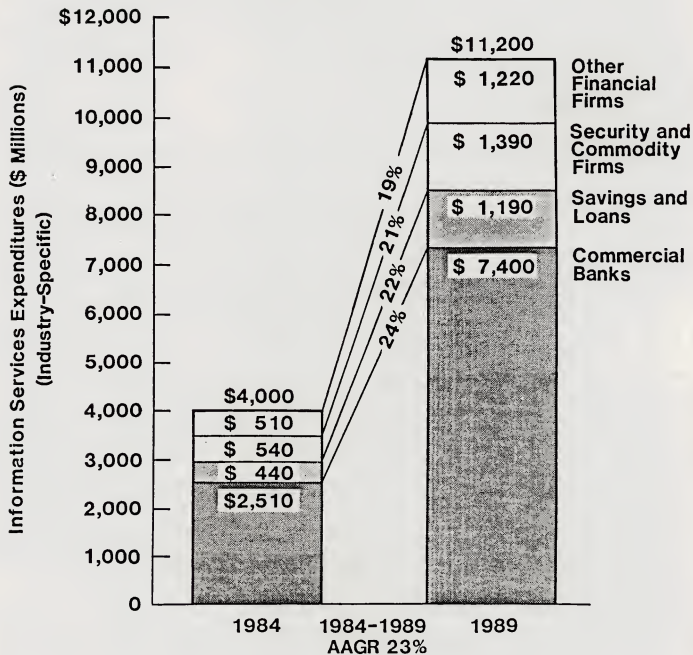


- Adopting marketing strategies and tactics that promote the use of new IS-based products/services.
- Implementing administrative, marketing, and technology strategies which allow the successful movement of internal IS-based products to external markets.
- Anticipating and countering potential problems in use, support, or consumer satisfaction with IS-based products/services.
- Launching IS-based product/service offerings early to gain and hold a competitive edge.

### SCOPE

- The study will focus on the U.S. market for Banking Information Services.
- Emphasis will be on:
  - Identifying and assessing in detail those services offering maximum potential to increase bank earnings, improve customer services, and reduce costs.
  - Evaluating existing successful/unsuccessful product strategies and defining the critical path to successful market penetration.
  - Examining implementation alternatives to recommend the most profitable approach.
- A minimum of 220 telephone interviews will be conducted with:
  - Information Services vendors, financial services vendors, and hardware manufacturers, to allow an evaluation of vendor product and service plans in this market, assess the competitive situation, and interpret ongoing market segmentation.
  - Regional and local banks, money centers, and other financial institutions (e.g., credit unions, federal reserve banks) offering IS products.
  - Conglomerates (Shearson American Express, Sears, J.C. Penney's, Prudential Bache), banks, financial institutions and others using computer-based banking information services.
- Market segments to be analyzed include:
  - Processing services for commercial banks and thrifts (e.g., remote and on-line DDA, loans, proof of deposit, treasury functions, etc.).

## COMMERCIAL BANKS ARE NOT THE ONLY MARKET OPPORTUNITY



- Processing services and turnkey systems for specialized vertical applications such as mortgage loan processing, property management, and even bank managed health administration.
- Credit card authorization and check guarantee services.
- ATM network services (e.g., M-Tech's and Melon Bank's turnkey offerings to smaller banks and thrifts).
- The use of microcomputers for home banking, discount brokerage and financial planning.
- Terminal driven cash management services and treasury workstations.
- Microcomputer based financial applications, associated micro to mainframe linkages and liability planning tools.
- Cash management account (CMA) products being sold to high net worth accounts and franchised to other institutions.
- Proprietary data base services (e.g., Telerate's futures and commodity pricing quotations and TRW's on-line credit analysis).
- Networks and processing capabilities that offer new payment mechanisms (e.g., setting up an alternative to federal automatic clearing houses).
- Mainframe software products for traditional bank applications that offer new revenue opportunities (e.g., central information file driven applications developed in-house by banks and that have commercial potential).

## METHODOLOGY

- Based on consultation with major U.S. banks and information systems vendors, and on analyses of INPUT's recent banking information services research, INPUT senior banking analysts developed the proposed study content. The final contents will be a function of the specific research needs of sponsoring clients of the study.
- Sponsoring clients may tailor the study to their needs, through review of the study content and direct consultation with INPUT's senior banking analysts.
- Based on discussion with sponsoring clients, INPUT's senior banking analysts will construct a comprehensive research program including both user- and vendor-directed questionnaires.

- To assure their effectiveness in meeting client-determined needs, questionnaires will be tested over a representative sample of 10% of the interview base.
- The market-tested questionnaires will then be employed to conduct the main body of the interviews with more than 100 carefully selected vendors and users of Banking Information Services.
- INPUT senior consultants draw from years of experience in the Banking Information Services industry, information contained in INPUT's data base of over 4,000 Information Services companies, an in-house library which includes more than 200 industry-related periodicals, and more than 200 Information Systems and services data files to cross-tabulate and interpret questionnaire results, and formulate strategies and recommendations presented in the study.
- Throughout the research process, stringent quality control measures are implemented, including a midpoint review by INPUT's senior management staff.
- In addition, opportunities and trends will be reviewed and analyzed by an 15 industry panel throughout the study.

#### TIMING/DELIVERABLES

- Charter members of the study are those subscribing before May 31, 1985. The study will begin shortly after that date with a midpoint review at the end of June. Completion is scheduled for September 15, 1985.
- Each sponsoring client will receive:
  - Two copies of the study report, described in the enclosed Preliminary Table of Contents.
  - Ten copies of the Executive Summary of the report, for distribution of the study conclusions within client organizations.
  - Telephone access to INPUT's Senior Banking/Finance Analysts for a period of 30 days after report publication.
  - A one-day, on-site presentation of the study results at the client's site with emphasis on the specific interests of each client.

## INPUTS CREDENTIALS

- INPUT is a leading international market research and consulting firm specializing in the Information Services industry. Founded in 1974, INPUT conducts over 10,000 user and vendor interviews annually. Clients include small- and medium-sized firms as well as over 100 of the world's largest and most technically advanced companies.
- Previous studies undertaken by INPUT relating to this market include:
  - Market Alert, Banking and Finance.
  - New Processing Opportunities in Banking.
  - Opportunities in Financial Markets.
  - Credit Card Authorization/Check Guarantee Services.
  - Banking and Finance: Industry Trends.
  - Correspondent Bank Processing Services.
- Acquisition studies for three of the top 10 banks:
  - Two studies involving the development of strategic objectives and selection criteria for selecting and evaluating candidates.
- Analysis of the strategy, business potential and competitive marketplace for four product groups of a major computer services firm serving banks.
- Review of the business plans of a computer service vendor serving the banking market on a worldwide basis.
- Analysis of opportunities for a major vendor to increase revenues in banking through product enhancements and new services.
- Analysis of the marketing strategy, business potential and competitor strength for the processing subsidiary of a bank holding company which serves banks, thrifts, and credit unions.
- Review of the plans and profit potential of a videotex banking project.
- Review of advanced cash management account (CMA) products of competitors for a computer service firm that was introducing such a product.



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**STUDY  
CONTENT**

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**BANKING AND FINANCIAL SERVICES MARKETS: THE NEXT DECADE**  
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# Banking and Financial Services Markets: The Next Decade

To: INPUT  
1943 Landings Drive  
Mountain View, California 94043

I would like to become a charter member of this multiclient study for the fee of \$22,500.

- Enclosed is my check for \$\_\_\_\_\_.
- Please bill my company, on purchase order number \_\_\_\_\_, for \$\_\_\_\_\_.

To comply with a California State Board of Equalization ruling, INPUT is required to charge appropriate sales taxes on subscription orders and report shipments to clients in California.

## CONFIDENTIALITY AGREEMENT

The client agrees to hold as confidential all information provided by INPUT through this study. The information provided shall be used only by the employees of and within the current corporate structure of the client and will not be disclosed to any other organization or person including parent, subsidiary, or affiliated organizations without written consent of INPUT.

The client agrees to control access to the information provided to prevent unauthorized disclosure in violation of this agreement.

INPUT exercises its best efforts in preparation of the information provided under this agreement and believes the information contained therein to be accurate. However, INPUT shall have no liability for any loss or expense which may result from incompleteness or inaccuracy of the information provided.

### AUTHORIZED BY:

\_\_\_\_\_  
Client Organization

\_\_\_\_\_  
Address

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
Date

### ACCEPTED BY INPUT:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

