

## Cloud Computing For Banking Ibm United States

The role of IT is becoming more prominent in people's daily lives and we are becoming increasingly dependent on computers. More and more business transactions are being automated, for example, ordering a book at an online bookstore or transferring money to a bank account in another part of the world. No matter the type of transaction, we want it to be accurate and we want to have no doubts about its outcome. Transactions are also becoming more complex, driven by new ways of conducting business and new technologies. Smartphones now allow us to conduct transactions anywhere and at anytime. Technology paradigms, such as Web 2.0 and business event processing, enable businesses to increase the dynamics of a transaction through instrumentation that captures events, analyzes the associated data, and proactively interacts with the client in order to improve the customer experience. To adapt to the increasing volume and complexity of transactions requires an ongoing assessment of the current way of supporting transactions with IT. No matter what your business is, you need to ensure that your transactions are properly completed with integrity. Wrong or incomplete results can adversely affect client loyalty, affect company profits, and lead to claims, lawsuits, or fines. Companies need to be able to rely on computer systems that are 100% reliable and guarantee transaction integrity at all times. The IBM® mainframe is such a platform. Clients that have been using an IBM mainframe are conscious of its

added value. For this IBM Redguide™ publication, we surveyed a number of companies that use the IBM mainframe and we asked them to tell us its most distinguishing qualities. They answered unanimously "reliability, availability, and scalability." They also do not see an alternative for running their mission-critical business workloads other than the IBM mainframe. When we surveyed our clients, we also asked them about the future. Clearly, major future trends demand significantly smarter, faster, and bigger transaction processing systems than we have today. Some of these trends are the availability of new computing paradigms, continuing growth of the mobile channel, further integration of organizations, massive growth of unstructured and uncertain data, and increasing complexity of IT systems. IBM continues to invest in mainframe technology leadership, which protects years of client investments on this platform. Today, well-known transaction processing (TP) middleware, such as the IBM CICS, IBM IMS, IBM z/TPF, and IBM WebSphere Application Server products, and also solutions for service-oriented architecture (SOA) and business process management (BPM) are available and fully optimized on the IBM mainframe running the mission-critical business workloads of many companies the world over. In 2010, IBM announced the IBM zEnterprise® system introducing a hybrid computing platform that combines the traditional IBM mainframe capabilities and the ability to use IBM blade servers, managed by a single management software. With zEnterprise, you can significantly reduce the complexity of your IT and achieve better service levels, while continuing to

benefit from traditional mainframe strengths in transaction processing.

Batch performance optimization remains an important topic for many companies today, whether merging workloads, supporting growth, reducing cost or extending the online day. This IBM® Redpaper™ publication describes a general approach that can be used to optimize the batch window in a z/OS® environment. This paper outlines a structured methodology using anti-patterns and tools that can be followed to increase batch productivity.

The superabundance of data that is created by today's businesses is making storage a strategic investment priority for companies of all sizes. As storage takes precedence, the following major initiatives emerge: Flatten and converge your network: IBM® takes an open, standards-based approach to implement the latest advances in the flat, converged data center network designs of today. IBM Storage solutions enable clients to deploy a high-speed, low-latency Unified Fabric Architecture. Optimize and automate virtualization: Advanced virtualization awareness reduces the cost and complexity of deploying physical and virtual data center infrastructure. Simplify management: IBM data center networks are easy to deploy, maintain, scale, and virtualize, delivering the foundation of consolidated operations for dynamic infrastructure management. Storage is no longer an afterthought. Too much is at stake. Companies are searching for more ways to efficiently manage expanding volumes of data, and to make that data accessible throughout the enterprise. This demand is propelling the move of storage

into the network. Also, the increasing complexity of managing large numbers of storage devices and vast amounts of data is driving greater business value into software and services. With current estimates of the amount of data to be managed and made available increasing at 60% each year, this outlook is where a storage area network (SAN) enters the arena. SANs are the leading storage infrastructure for the global economy of today. SANs offer simplified storage management, scalability, flexibility, and availability; and improved data access, movement, and backup. Welcome to the cognitive era. The smarter data center with the improved economics of IT can be achieved by connecting servers and storage with a high-speed and intelligent network fabric. A smarter data center that hosts IBM Storage solutions can provide an environment that is smarter, faster, greener, open, and easy to manage. This IBM® Redbooks® publication provides an introduction to SAN and Ethernet networking, and how these networks help to achieve a smarter data center. This book is intended for people who are not very familiar with IT, or who are just starting out in the IT world. Payment fraud can be defined as an intentional deception or misrepresentation that is designed to result in an unauthorized benefit. Fraud schemes are becoming more complex and difficult to identify. It is estimated that industries lose nearly \$1 trillion USD annually because of fraud. The ideal solution is where you avoid making fraudulent payments without slowing down legitimate payments. This solution requires that you adopt a comprehensive fraud business architecture that applies predictive analytics.

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This IBM® Redbooks® publication begins with the business process flows of several industries, such as banking, property/casualty insurance, and tax revenue, where payment fraud is a significant problem. This book then shows how to incorporate technological advancements that help you move from a post-payment to pre-payment fraud detection architecture. Subsequent chapters describe a solution that is specific to the banking industry that can be easily extrapolated to other industries. This book describes the benefits of doing fraud detection on IBM System z®. This book is intended for financial decisionmakers, consultants, and architects, in addition to IT administrators.

IBM Technical Computing Clouds IBM Redbooks

Build a comprehensive web portal for your company with the coverage of full development life cycle with this book and ebook.

The Temenos T24 core banking application is a critical application for the banks that use it and has a primary focus on providing an appropriate level of high availability and disaster recovery. The level of availability is determined largely by the configuration of the infrastructure that supports T24. This infrastructure is built on hardware, middleware, and networking, in addition to the operational procedures and practices that are used to operate T24. Many options are available for meeting a client's high availability and disaster recovery requirements. The solution chosen by a Temenos T24 user depends on many factors. These factors include a user's detailed availability and

recovery requirements; their existing datacenter standards, practices, and processes; and the available network infrastructure. Therefore, the optimum solution must be determined on a case-by-case basis for each deployment. This IBM® Redpaper™ publication serves as a guide to help IT architects and other technical staff who are designing, configuring, and building the infrastructure to support Temenos T24. It shows how IBM software can deliver high availability and disaster recovery for Temenos T24 to meet a client's requirements. This software might run on IBM AIX®, IBM WebSphere® Application Server, WebSphere MQ Server, and IBM DB2®. These IBM software components are typically used for a Temenos T24 deployment on an IBM middleware stack to ensure a highly available infrastructure for T24.

This IBM® Redpaper publication describes how to deploy Red Hat OpenShift V4.3 on IBM Power Systems servers. This book presents reference architectures for deployment, initial sizing guidelines for server, storage, and IBM Cloud® Paks. Moreover, this publication delivers information about initial supported Power System configurations for Red Hat OpenShift V4.3 deployment (bare metal, IBM PowerVM® LE LPARs, and others). This book serves as a guide for how to deploy Red Hat OpenShift V4.3 and provide start guidelines and recommended practices for implementing it on Power Systems and completing it with the supported IBM Cloud Paks. The publication addresses topics for developers, IT architects, IT specialists, sellers, and anyone who wants to implement a Red Hat OpenShift V4.3 and IBM Cloud Paks on IBM Power

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Systems. This book also provides technical content to transfer how-to skills to the support teams, and solution guidance to the sales team. This book compliments the documentation that is available at IBM Knowledge Center, and also aligns with the educational offerings that are provided by the IBM Systems Technical Education (SSE). The first textbook to teach students how to build data analytic solutions on large data sets using cloud-based technologies. This is the first textbook to teach students how to build data analytic solutions on large data sets (specifically in Internet of Things applications) using cloud-based technologies for data storage, transmission and mashup, and AI techniques to analyze this data. This textbook is designed to train college students to master modern cloud computing systems in operating principles, architecture design, machine learning algorithms, programming models and software tools for big data mining, analytics, and cognitive applications. The book will be suitable for use in one-semester computer science or electrical engineering courses on cloud computing, machine learning, cloud programming, cognitive computing, or big data science. The book will also be very useful as a reference for professionals who want to work in cloud computing and data science. Cloud and Cognitive Computing begins with two introductory chapters on fundamentals of cloud computing, data science, and adaptive computing that lay the foundation for the rest of the book. Subsequent chapters cover topics including cloud architecture, mashup services, virtual machines, Docker containers, mobile clouds, IoT and AI, inter-cloud mashups, and cloud

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performance and benchmarks, with a focus on Google's Brain Project, DeepMind, and X-Lab programs, IBKai HwangM SyNapse, Bluemix programs, cognitive initiatives, and neurocomputers. The book then covers machine learning algorithms and cloud programming software tools and application development, applying the tools in machine learning, social media, deep learning, and cognitive applications. All cloud systems are illustrated with big data and cognitive application examples.

The world's most successful banks run on IBM®, and increasingly IBM LinuxONE.

Temenos, the global leader in banking software, has worked alongside IBM for many years on banking deployments of all sizes. This book marks an important milestone in that partnership. Temenos on IBM LinuxONE Best Practices Guide shows financial organizations how they can combine the power and flexibility of the Temenos solution with the IBM platform that is purpose built for the digital revolution.

Market research guide to e-commerce and internet business a tool for strategic planning, competitive intelligence, employment searches or financial research. Contains trends, statistical tables, and an industry glossary. Includes one page profiles of e-commerce and internet business firms - includes addresses, phone numbers, executive names.

The ubiquity of technology has not only brought the need for computer knowledge to every aspect of the modern business world; it has also increased our need to safely store the data we are now creating at a rate never experienced before. Delivery and



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Adoption of Cloud Computing Services in Contemporary Organizations brings together the best practices for storing massive amounts of data. Highlighting ways cloud services can work effectively in production and in real time, this book is an essential reference source for professionals and academics of various disciplines, such as computer science, consulting, information technology, information and communication sciences, healthcare, and finance.

"This reference is a broad, multi-volume collection of the best recent works published under the umbrella of computer engineering, including perspectives on the fundamental aspects, tools and technologies, methods and design, applications, managerial impact, social/behavioral perspectives, critical issues, and emerging trends in the field"--Provided by publisher.

A practical, user-friendly guide that provides an introduction to cloud computing using IBM SmartCloud, along with a thorough understanding of resource management in a cloud environment. This book is great for anyone who wants to get a grasp of what cloud computing is and what IBM SmartCloud has to offer. If you are an IT specialist, IT architect, system administrator, or a developer who wants to thoroughly understand the cloud computing resource model, this book is ideal for you. No prior knowledge of cloud computing is expected.

Security is a major consideration in the way that business and information technology systems are designed, built, operated, and managed. The need to be able to integrate

security into those systems and the discussions with business functions and operations exists more than ever. This IBM® Redbooks® publication explores concerns that characterize security requirements of, and threats to, business and information technology (IT) systems. This book identifies many business drivers that illustrate these concerns, including managing risk and cost, and compliance to business policies and external regulations. This book shows how these drivers can be translated into capabilities and security needs that can be represented in frameworks, such as the IBM Security Blueprint, to better enable enterprise security. To help organizations with their security challenges, IBM created a bridge to address the communication gap between the business and technical perspectives of security to enable simplification of thought and process. The IBM Security Framework can help you translate the business view, and the IBM Security Blueprint describes the technology landscape view. Together, they can help bring together the experiences that we gained from working with many clients to build a comprehensive view of security capabilities and needs. This book is intended to be a valuable resource for business leaders, security officers, and consultants who want to understand and implement enterprise security by considering a set of core security capabilities and services.

This IBM® Redbooks® publication highlights IBM Technical Computing as a flexible infrastructure for clients looking to reduce capital and operational expenditures, optimize energy usage, or re-use the infrastructure. This book strengthens IBM

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SmartCloud® solutions, in particular IBM Technical Computing clouds, with a well-defined and documented deployment model within an IBM System x® or an IBM Flex System™. This provides clients with a cost-effective, highly scalable, robust solution with a planned foundation for scaling, capacity, resilience, optimization, automation, and monitoring. This book is targeted toward technical professionals (consultants, technical support staff, IT Architects, and IT Specialists) responsible for providing cloud-computing solutions and support.

Discover the future of the financial services industry with this insightful new resource on Contextual and Conscious Banking In Banks and Fintech on Platform Economies: Contextual and Conscious Banking, accomplished fintech professional and author Paolo Sironi delivers an insightful examination of how platform theory, born outside of financial services, will make its way inside banking and financial markets to radically transform the way firms do business. You'll learn why the financial services industry must master the necessary shift of focus from selling business outputs to selling client outcomes. You'll also discover how to steer the industry towards new forms of digital transformation underpinned by Contextual Banking and Conscious Banking platform strategies that will benefit stakeholders of all kinds. This important book: Describes the shift in mindset necessary to help banks strengthen and extend the reach of their Banking-as-a-Service and Banking-as-a-Platform operations. Shows how a renewed interpretation of fundamental uncertainty inspires the usage of exponential technologies

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to achieve architectural resilience, and open the reference theory to spring new business models centered on clients' and ecosystems' antifragility. Financial services industry can break-out from a narrow space of value-generation to reclaim top spot against bigtech contenders, enjoying greater flexibility and adaptability at lower digital costs Perfect for CEOs, business leaders, regulators, fintech entrepreneurs, wealth managers, behavioral finance researchers and professionals working at financial technology companies, Banks and Fintech on Platform Economies will also earn a place in the libraries of bankers seeking a firm grasp of the rapidly evolving outcome economy and a view about the future of the industry.

This book provides a holistic picture of the digital age as it emerges in the 2010s. On the background of business analysis concepts from firm to megatrends and all business sectors of the World, the digital age of information systems and digital drivers are thoroughly laid out.

This is a story of reinvention. Jim Whitehurst, celebrated president and CEO of one of the world's most revolutionary software companies, tells first-hand his journey from traditional manager (Delta Air Lines, Boston Consulting Group) and “chief” problem solver to CEO of one of the most open organizational environments he'd ever encountered. This challenging transition, and what Whitehurst learned in the interim, has paved the way for a new way of managing—one this modern leader sees as the only way companies will successfully function in the future. Whitehurst says beyond

embracing the technology that has so far disrupted entire industries, companies must now adapt their management and organizational design to better fit the Information Age. His mantra? “Adapt or die.” Indeed, the successful company Whitehurst leads—the open source giant Red Hat—has become the organizational poster child for how to reboot, redesign, and reinvent an organization for a decentralized, digital age. Based on open source principles of transparency, participation, and collaboration, “open management” challenges conventional business ideas about what companies are, how they run, and how they make money. This book provides the blueprint for putting it into practice in your own firm. He covers challenges that have been missing from the conversation to date, among them: how to scale engagement; how to have healthy debates that net progress; and how to attract and keep the “Social Generation” of workers. Through a mix of vibrant stories, candid lessons, and tested processes, Whitehurst shows how Red Hat has blown the traditional operating model to pieces by emerging out of a pure bottom up culture and learning how to execute it at scale. And he explains what other companies are, and need to be doing to bring this open style into all facets of the organization. By showing how to apply open source methods to everything from structure, management, and strategy to a firm's customer and partner relationships, leaders and teams will now have the tools needed to reach a new level of work. And with that new level of work comes unparalleled success. The Open Organization is your new resource for doing business differently. Get ready to make

traditional management thinking obsolete.

The Building Cognitive Applications with IBM Watson Services series is a seven-volume collection that introduces IBM® Watson™ cognitive computing services. The series includes an overview of specific IBM Watson® services with their associated architectures and simple code examples. Each volume describes how you can use and implement these services in your applications through practical use cases. The series includes the following volumes: Volume 1 Getting Started, SG24-8387 Volume 2 Conversation, SG24-8394 Volume 3 Visual Recognition, SG24-8393 Volume 4 Natural Language Classifier, SG24-8391 Volume 5 Language Translator, SG24-8392 Volume 6 Speech to Text and Text to Speech, SG24-8388 Volume 7 Natural Language Understanding, SG24-8398 Whether you are a beginner or an experienced developer, this collection provides the information you need to start your research on Watson services. If your goal is to become more familiar with Watson in relation to your current environment, or if you are evaluating cognitive computing, this collection can serve as a powerful learning tool. This IBM Redbooks® publication, Volume 1, introduces cognitive computing, its motivating factors, history, and basic concepts. This volume describes the industry landscape for cognitive computing and introduces Watson, the cognitive computing offering from IBM. It also describes the nature of the question-answering (QA) challenge that is represented by the Jeopardy! quiz game and it provides a high-level overview of the QA system architecture (DeepQA), developed for Watson to play

the game. This volume charts the evolution of the Watson Developer Cloud, from the initial DeepQA implementation. This book also introduces the concept of domain adaptation and the processes that must be followed to adapt the various Watson services to specific domains.

The Encyclopedia of Cloud Computing provides IT professionals, educators, researchers and students with a compendium of cloud computing knowledge. Authored by a spectrum of subject matter experts in industry and academia, this unique publication, in a single volume, covers a wide range of cloud computing topics, including technological trends and developments, research opportunities, best practices, standards, and cloud adoption. Providing multiple perspectives, it also addresses questions that stakeholders might have in the context of development, operation, management, and use of clouds. Furthermore, it examines cloud computing's impact now and in the future. The encyclopedia presents 56 chapters logically organized into 10 sections. Each chapter covers a major topic/area with cross-references to other chapters and contains tables, illustrations, side-bars as appropriate. Furthermore, each chapter presents its summary at the beginning and backend material, references and additional resources for further information.

This book highlights research that contributes to a better understanding of emerging challenges in information systems (IS) outsourcing. Important topics covered include: how to digitally innovate through IS outsourcing; how to govern outsourced digitalization

projects; how to cope with complex multi-vendor and micro-services arrangements; how to manage data sourcing and data partnerships, including issues of cybersecurity; and how to cope with the increasing demands of internationalization and new sourcing models, such as crowdsourcing, cloud sourcing and robotic process automation. These issues are approached from the client's perspective, vendor's perspective, or both. Given its scope, the book will be of interest to all researchers and students in the fields of Information Systems, Management, and Organization, as well as corporate executives and professionals seeking a more profound analysis of the underlying factors and mechanisms of outsourcing.

From legendary investor Ray Dalio, author of the #1 New York Times bestseller *Principles*, who has spent half a century studying global economies and markets, *Principles for Dealing with the Changing World Order* examines history's most turbulent economic and political periods to reveal why the times ahead will likely be radically different from those we've experienced in our lifetimes—and to offer practical advice on how to navigate them well. A few years ago, Ray Dalio noticed a confluence of political and economic conditions he hadn't encountered before. They included huge debts and zero or near-zero interest rates that led to massive printing of money in the world's three major reserve currencies; big political and social conflicts within countries, especially the US, due to the largest wealth, political, and values disparities in more than 100 years; and the rising of a world power (China) to challenge the



existing world power (US) and the existing world order. The last time that this confluence occurred was between 1930 and 1945. This realization sent Dalio on a search for the repeating patterns and cause/effect relationships underlying all major changes in wealth and power over the last 500 years. In this remarkable and timely addition to his Principles series, Dalio brings readers along for his study of the major empires—including the Dutch, the British, and the American—putting into perspective the “Big Cycle” that has driven the successes and failures of all the world’s major countries throughout history. He reveals the timeless and universal forces behind these shifts and uses them to look into the future, offering practical principles for positioning oneself for what’s ahead.

In the 2010s, new technological and business trends threaten, or promise, to disrupt multiple industries to such a degree that we might be moving into a new and fourth industrial revolution. The background and content of these new developments are laid out in the book from a holistic perspective. Based on an outline of the nature and developments of the market economy, business, global business industries and IT, the new technological and business trends are thoroughly dealt with, including issues such as internet, mobile, cloud, big data, internet of things, 3D-printing, the sharing economy, social media, gamification, and the way they transform industries and businesses. Global Trends of Smart Cities provides integrated analysis of 135 cities that participated in the IBM’s Smarter Cities Challenge in 2010–2017. It establishes evidence-based

benchmarking of city geographies, city sizes, governance structures, and local planning contexts in smart cities. This book uses a combination of descriptive statistical analysis and real-world case study narratives to evaluate the ways in which each individual urban variable or their combination matter in the diversity of smart city approaches around the globe. It is acknowledged that the Smarter Cities Challenge offers a particular set of smart initiatives and is not representative of all smart cities around the world. Nevertheless, the global presence of the Challenge across five continents and its involvement with 135 cities of all size and socioeconomic status provides a solid foundation to conduct comparative research on smart cities. Considering limited comparative research available in the smart city debate, this book makes significant contribution in understanding the state of smart city development in urban governments worldwide. Offers an integrated assessment of smart cities using a combination of statistical analysis and real-world case study narrations Compares smart city interventions from the 135 cities that participated in the Smarter Cities Challenge with detailed case study narrations included for 17 cities Demonstrates the ways in which geography, size, governance, and local planning context—each individually and in combination with each other—influence smart city development around the globe Develops an urban research perspective to the smart city discourse otherwise dominated by digital and IT specialists, engineers, and business experts Identifies the North–South divide as the most influential factor explaining how smart urbanism is

framed worldwide and argues that the future of smart city development depends on how "smart" approaches the ongoing and increasing level of inequity and inequality not only within our cities but also at the transregional and transnational levels

Harness the Power of Social Networking to Promote Innovation and Drive Growth A treasure trove of strategic and tactical insights for the business leader Provides relevant experience from a host of powerful case studies and compelling business scenarios Secrets for avoiding costly mistakes that can cripple a social networking initiative Millions of people use social networking sites, and companies are increasingly turning to social networking to build relationships with customers. But companies routinely miss the best opportunities to create value and promote innovation—by using social networking to build thriving communities of employees, partners, and customers. Business leaders and strategists can drive immense value from social networking “inside the firewall.” Drawing on her unsurpassed experience deploying innovative social networking systems within IBM® and for customers, Maria Azua demonstrates how to establish social networking communities, and then leverage those communities to drive extraordinary levels of innovation. Azua offers specific techniques for promoting mass collaboration in the enterprise and strategies to monetize social networking to generate new business opportunities. Whatever your industry, you’ll learn how to choose and implement the right social networking solutions for your unique challenges...how to avoid false starts and wasted time...and how to evaluate and make

the most of today's most promising social technologies—from wikis and blogs to knowledge clouds.

This book presents a list of emerging and established companies which have a strong belief in the digital economy and elaborate their unique digital innovations. The companies selected for this book are from a variety of industries, including both Chinese and international leading technology companies such as iflytek, JD.com, IBM and Amazon. A wide range of commercial fields are covered ensuring a comprehensive research on the topic of digital economy, for example Shanghai Center (Construction Management), PPDai(Finance), 3Dmed(Precision Medicine), Children's Hospital of Shanghai(Medical Service), First Respond (First Aid Service) etc. All cases are presented based on field studies as well as in-depth interviews and are followed by thought-provoking case analysis, which can help readers to better understand the cases from different perspectives. Readers can use this book as a good reference to address challenges and capture opportunities in the context of ever growing digital economy.

This IBM® Redbooks® publication is designed to teach university students and app developers the foundation skills that are required to develop, test, and deploy cloud-based applications on IBM Cloud. It shows the latest features of IBM Cloud for developing cloud applications, enhancing applications by using managed services, and the use of DevOps services to manage applications. This book is used as presentations

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guide for the IBM Skills Academy track Cloud Application Developer and as preparation material for the IBM professional certification exam IBM Certified Application Developer - Cloud Platform. The primary target audience for this course is university students in undergraduate computer science and computer engineer programs with no previous experience working in cloud environments. However, anyone new to cloud computing or IBM Cloud can also benefit from this course.

This IBM® Redpaper™ publication takes you on a journey that surveys cloud computing to answer several fundamental questions about storage cloud technology. What are storage clouds? How can a storage cloud help solve your current and future data storage business requirements? What can IBM do to help you implement a storage cloud solution that addresses these needs? This paper shows how IBM storage clouds use the extensive cloud computing experience, services, proven technologies, and products of IBM to support a smart storage cloud solution designed for your storage optimization efforts. Clients face many common storage challenges and some have variations that make them unique. It describes various successful client storage cloud implementations and the options that are available to meet your current needs and position you to avoid storage issues in the future. IBM Cloud™ Services (IBM Cloud Managed Services® and IBM SoftLayer®) are highlighted as well as the contributions of IBM to OpenStack cloud storage. This paper is intended for anyone who wants to learn about storage clouds and how IBM addresses data storage

challenges with smart storage cloud solutions. It is suitable for IBM clients, storage solution integrators, and IBM specialist sales representatives.

The essential roadmaps for enterprise cloud adoption As cloud technologies continue to challenge the fundamental understanding of how businesses work, smart companies are moving quickly to adapt to a changing set of rules. Adopting the cloud requires a clear roadmap backed by use cases, grounded in practical real-world experience, to show the routes to successful adoption. The Cloud Adoption Playbook helps business and technology leaders in enterprise organizations sort through the options and make the best choices for accelerating cloud adoption and digital transformation. Written by a team of IBM technical executives with a wealth of real-world client experience, this book cuts through the hype, answers your questions, and helps you tailor your cloud adoption and digital transformation journey to the needs of your organization. This book will help you: Discover how the cloud can fulfill major business needs Adopt a standardized Cloud Adoption Framework and understand the key dimensions of cloud adoption and digital transformation Learn how cloud adoption impacts culture, architecture, security, and more Understand the roles of governance, methodology, and how the cloud impacts key players in your organization. Providing a collection of winning plays, championship advice, and real-world examples of successful adoption, this playbook is your ultimate resource for making the cloud work. There has never been a better time to adopt the cloud. Cloud solutions are more numerous and

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accessible than ever before, and evolving technology is making the cloud more reliable, more secure, and more necessary than ever before. Don't let your organization be left behind! The Cloud Adoption Playbook gives you the essential guidance you need to make the smart choices that reduce your organizational risk and accelerate your cloud adoption and digital transformation.

This book aims to provide practitioners a deep appreciation of the role and nature of transformational leadership in disruptive banking environments.

This IBM® Redpaper™ is the second in a series that addresses the performance and capacity considerations of the evolving cloud computing model. The first Redpaper publication (Performance Implications of Cloud Computing, REDP-4875) introduced cloud computing with its various deployment models, support roles, and offerings along with IT performance and capacity implications associated with these deployment models and offerings. In this redpaper, we discuss lessons learned in the two years since the first paper was written. We offer practical guidance about how to select workloads that work best with cloud computing, and about how to address areas, such as performance testing, monitoring, service level agreements, and capacity planning considerations for both single and multi-tenancy environments. We also provide an example of a recent project where cloud computing solved current business needs (such as cost reduction, optimization of infrastructure utilization, and more efficient systems management and reporting capabilities) and how the solution addressed

performance and capacity challenges. We conclude with a summary of the lessons learned and a perspective about how cloud computing can affect performance and capacity in the future.

This IBM® Redpaper® publication provides a broad understanding of a new architecture of the IBM Power® E1080 (also known as the Power E1080) server that supports IBM AIX®, IBM i, and selected distributions of Linux operating systems. The objective of this paper is to introduce the Power E1080, the most powerful and scalable server of the IBM Power portfolio, and its offerings and relevant functions: Designed to support up to four system nodes and up to 240 IBM Power10™ processor cores The Power E1080 can be initially ordered with a single system node or two system nodes configuration, which provides up to 60 Power10 processor cores with a single node configuration or up to 120 Power10 processor cores with a two system nodes configuration. More support for a three or four system nodes configuration is to be added on December 10, 2021, which provides support for up to 240 Power10 processor cores with a full combined four system nodes server. Designed to supports up to 64 TB memory The Power E1080 can be initially ordered with the total memory RAM capacity up to 8 TB. More support is to be added on December 10, 2021 to support up to 64 TB in a full combined four system nodes server. Designed to support up to 32 Peripheral Component Interconnect® (PCIe) Gen 5 slots in a full combined four system nodes server and up to 192 PCIe Gen 3 slots with expansion I/O drawers The Power E1080



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supports initially a maximum of two system nodes; therefore, up to 16 PCIe Gen 5 slots, and up to 96 PCIe Gen 3 slots with expansion I/O drawer. More support is to be added on December 10, 2021, to support up to 192 PCIe Gen 3 slots with expansion I/O drawers. Up to over 4,000 directly attached serial-attached SCSI (SAS) disks or solid-state drives (SSDs) Up to 1,000 virtual machines (VMs) with logical partitions (LPARs) per system System control unit, providing redundant system master Flexible Service Processor (FSP) Supports IBM Power System Private Cloud Solution with Dynamic Capacity This publication is for professionals who want to acquire a better understanding of Power servers. The intended audience includes the following roles: Customers Sales and marketing professionals Technical support professionals IBM Business Partners Independent software vendors (ISVs) This paper does not replace the current marketing materials and configuration tools. It is intended as an extra source of information that, together with existing sources, can be used to enhance your knowledge of IBM server solutions.

IBM® Spectrum Virtualize is a key member of the IBM Spectrum™ Storage portfolio. It is a highly flexible storage solution that enables rapid deployment of block storage services for new and traditional workloads, on-premises, off-premises and in a combination of both. IBM Spectrum Virtualize™ for Public Cloud provides the IBM Spectrum Virtualize functionality in IBM Cloud™. This new capability provides a monthly license to deploy and use Spectrum Virtualize in IBM Cloud to enable hybrid

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cloud solutions, offering the ability to transfer data between on-premises private clouds or data centers and the public cloud. This IBM Redpaper™ publication gives a broad understanding of IBM Spectrum Virtualize for Public Cloud architecture and provides planning and implementation details of the common use cases for this product. This publication helps storage and networking administrators plan and implement install, tailor, and configure IBM Spectrum Virtualize for Public Cloud offering. It also provides a detailed description of troubleshooting tips. IBM Spectrum Virtualize is also available on AWS. For more information, see Implementation guide for IBM Spectrum Virtualize for Public Cloud on AWS, REDP-5534.

Globalization is in retreat, but history tells us that this is but a temporary reversal. Globalization will return, but in what form? More cycles of boom and bust? Or can globalization be rebuilt on a more feasible and sustainable platform? These are the compelling questions that Michael Veseth tackles in this thoroughly revised and updated edition of his award-winning book. Veseth shows how pre-crash visions of globalization were based on three powerful myths: that global finance was a stable foundation for a global economy, that global markets homogenized and Americanized the world, and that globalization itself was irresistible—impossible to shape or oppose at any level from the grassroots on up. The world economic crisis has revealed globalization's Achilles heel: the fundamental instability of global financial markets and the unsettled foundation of economic globalization generally. This realization is a

necessary first step, but it alone is not enough. We must rethink the rest of globalization's myths, Veseth persuasively argues, if we want to move beyond boom and bust to a sustainable global future.

Cloud computing opens a broad range of business opportunities across the computing industry and enables companies in other industries to provide services to their employees, customers, and partners. Cloud computing provides a compelling approach to addressing this opportunity. The IBM® SmartCloud™ for Service Providers portfolio can dramatically lower the business and technical barriers of entry to cloud computing. Companies rely on their business applications and systems as an integral part of their business. They can expand the business value of their applications and systems by using cloud computing to enable delivery of these functions as services. Companies have various options when adopting cloud computing. They can: Use existing service providers to operate services on their behalf. Implement hybrid solutions that extend existing applications through integration with cloud services. Add cloud service hosting capability to their existing facilities. For ecosystem partners, cloud computing provides compelling capabilities that ease deployment and long term management and maintenance. Equally important, cloud computing facilitates a more flexible business and technical environment. This environment can expand, contract, and adapt as services are added, removed, and evolve. The cloud replaces physical activity associated with change and change management by creating a fluid environment that

adapts through automation. This IBM Redguide™ publication describes the business and technology choices companies make when entering the cloud service provider space. It introduces various cloud service provider business models and shows how to apply them to your business. This guide introduces the IBM CCRA cloud service provider adoption pattern, providing guidance about the definition, architecture, and deployment of cloud computing environments. Two cloud service provider deployment scenarios are highlighted throughout the guide, and they reflect the two most common starting points for service providers entering the cloud computing marketplace. The guide culminates with details about these deployment scenarios, and showing how they can be deployed today.

The formula for the Future of Work is called SMAC - social, mobile, analytics and cloud on one integrated stack where each function enables another to maximize its effect. This is the new enterprise IT model delivering an organization that is more connective, collaborative, real time and productive. This book provides a comprehensive view of how SMAC Technologies are impacting the entire banking "eco-system" as well as the key stakeholders, namely customers, employees and partners.

The IT sector is full of hype. But once in a while there is a genuine inflection point, a moment at which the way of doing things fundamentally changes due to the introduction of new technologies. The rise of cloud computing is just such an inflection point. Cloud computing is the next stage of the Internet computing model, one in which

organizations will consume services, not technologies. These services will be ready to run, available outside the office walls, and be paid for on the basis of usage, just like water or electricity. As the cloud and services model matures, not only will businesses be able to solve old problems more inexpensively and rapidly, they will also be able to address new challenges that were previously out of reach. Cloud computing promises a more flexible “services” model for IT systems that puts the business unit or end user at the center of the process. In this way, both the IT organization and the business itself become more agile. At the same time, cloud computing promises to reduce the delivered cost of IT through a greater degree of resource utilization, automation, and self service. This will not happen overnight. It will not be next year, nor even within a year or two. But as time passes, more and more companies will find themselves in a position to be able to source services wherever they like: inside the organization or from any provider, whether it be Google, IBM, HP, EMC, Cisco, Microsoft, Amazon, T-Systems or any other cloud computing vendor. This book is a comprehensive introduction to cloud computing and its most prominent enabling technology: virtualization. In the first part, you are guided through the visions, concept and models behind cloud computing. You will learn how your organization can profit from cloud-enabling technologies and how you can incorporate them in your IT infrastructure. Part II of this book consists of “Industry Outlooks”: in depth articles from industry experts. Part III offers a series of useful case stories, covering a broad diversity of virtualization

and cloud-related issues. Further to the development of this book, the development team that is responsible for the content of this book, has developed a certification program on Cloud computing, the Cloud Certification Program. This vendor-neutral Cloud Certification Program provides professionals with the opportunity to obtain globally recognized credentials in cloud computing. The CompTIA Cloud Essentials course Exam is intended for IT professionals who wish to certify that they have the required knowledge and understanding required to complete and pass the CompTIA Cloud Essentials™ Exam on cloud computing. Anyone who passes this exam to obtain the CompTIA Cloud Essentials™ Professional certificate.

This book presents a business model on how to structure the relationship between financial services and procurement. The need for new models is particularly important to support small and medium enterprises (SMEs) where there is an evident difficulty in accessing credit. Due to this context, innovative solutions must be introduced. The objective of this book is to determine how innovation can support the dynamic and volatile international context and the increasingly relevant function of procurement. It is becoming more and more important to take into account complex international transactions with notably long payment terms. Organizations need to manage the best way to handle the financial relationships and the risks related to credit provision and payments. This book presents an end-to-end support to procurement, including trade finance, supply chain finance, and related payments. In addition, the enterprises need

to keep sufficient liquidity levels in the short and medium term. This is a constant challenge today, with the turbulence of financial markets and a continuing climate of economic uncertainty making it harder to obtain external funding. Businesses need to optimize the working capital. This can be done through the innovative concept of procurement finance, which allows SMEs to benefit by the new vision of collaborative procurement. This book provides several practical examples of advanced procurement finance solutions. It demonstrates how the use of process improvement and technology can help in overcoming the current financially difficult situation. In addition, based on the business model presented, the integrated approach to procurement finance allows sustainable solutions which will be of interest to academics, researchers, managers, and practitioners in both buyer and vendor companies, as well as in banks and other financial institutions.

Organizations are looking for ways to get more out of their already strained IT infrastructure as they face new technological and economic pressures. They are also trying to satisfy a broad set of users (internal and external to the enterprise) who demand improvements in their quality of service (QoS), regardless of increases in the number of users and applications. Cloud computing offers attractive opportunities to reduce costs, accelerate development, and increase the flexibility of the IT infrastructure, applications, and services. Infrastructure as a service (IaaS) is the typical starting point for most organizations when moving to a cloud computing environment.

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IaaS can be used for the delivery of resources such as compute, storage, and network services through a self-service portal. With IaaS, IT services are delivered as a subscription service, eliminating up-front costs and driving down ongoing support costs. IBM® has defined the Cloud Computing Reference Architecture (CCRA) based on years of experience of working with customers who have implemented cloud-computing solutions. The IBM CCRA is a blueprint or guide for architecting cloud-computing implementations. This IBM Redguide™ publication highlights the Cloud Enabled Data Center adoption pattern and describes how you can use it to define an IaaS solution. This guide is intended for chief technology officers, data center architects, IT architects, and application architects who want to understand the cloud-computing infrastructure necessary to support their applications and services by using an IaaS solution. It explains the technical and business benefits of a Cloud Enabled Data Center solution. It introduces a Cloud Enabled Data Center maturity model where each maturity level corresponds to an increase in the degree of automation and the cloud-computing capabilities that are available. In addition, this guide describes the architectural framework provided by the IBM CCRA and explains details about the Cloud Enabled Data Center adoption pattern.

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