

# Ways to Use the TBM Taxonomy

1. Define your TBM model (cost/consumption)
2. Align management tools (Apptio, ServiceNow, Atlassian...)
3. Create TCO (+Quality +Risk) mindset and accountability
4. Understand/design service composition (and options)
5. Define or refine your service catalog
6. Evaluate your service portfolio (*what's missing?!*)
7. Identify focus areas for optimization
8. Help define your TBM roadmap
9. Educate your IT teams on who they serve and who serves them
10. Educate your business partners and finance on IT and IT costs

# “ATUM” vs. TBM Taxonomy

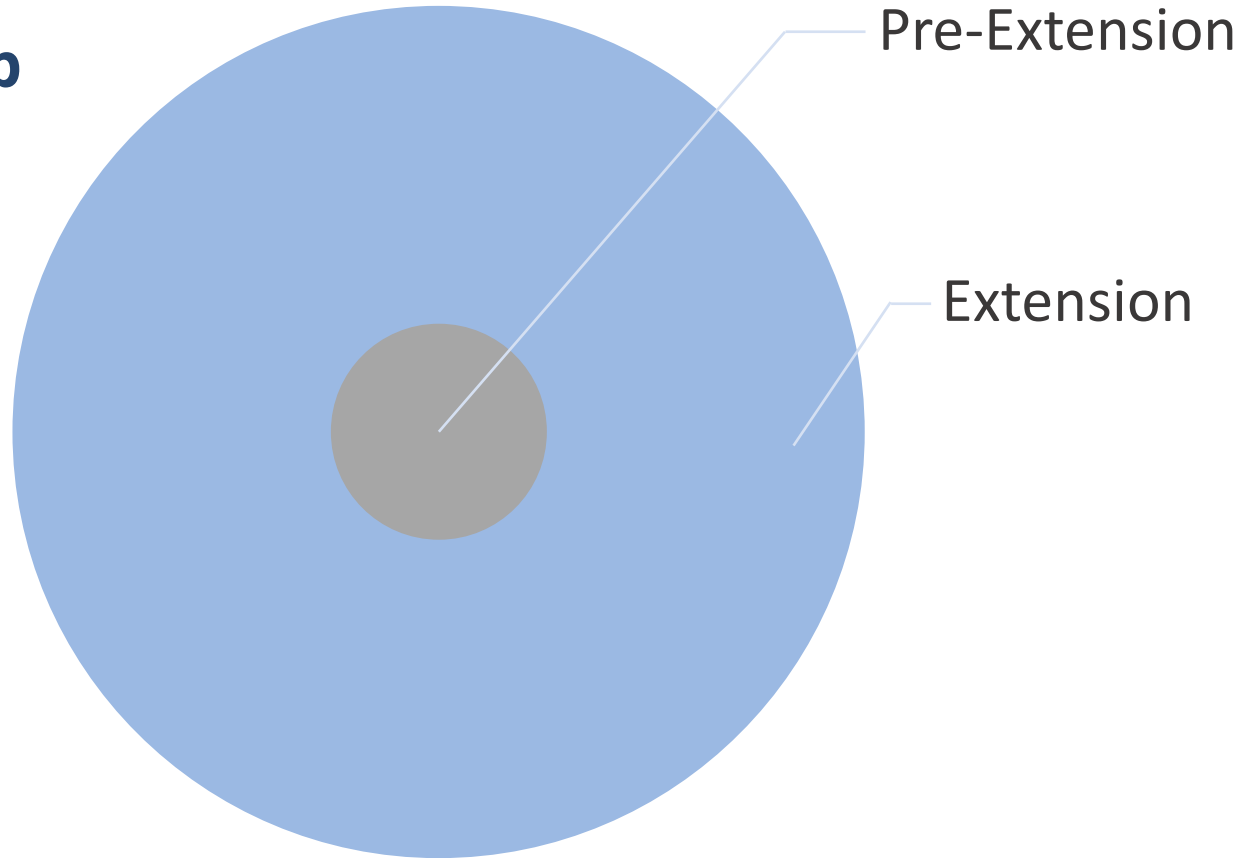
- ▶ Many people use these terms interchangeably
- ▶ **ATUM®** = **A**pptio **T**BM **U**nified **M**odel®
- ▶ ATUM incorporates the TBM taxonomy
- ▶ TBM taxonomy is used by many third parties and is openly available to the IT community
- ▶ ATUM includes data specs, ingestion rules, allocation rules, reports/analytics



ATUM® includes Apptio’s proprietary product content for data definitions, data mapping, allocation rules, and other components.

ATUM® poster can be downloaded at: <https://www.apptio.com/ATUM>

# TBM's Value Prop



# Retail Banking – Service Use Case and Metrics

Business Service	Metrics	Use Cases
<b>Credit Cards</b> <ul style="list-style-type: none"> <li>• Customer Marketing</li> <li>• Account Origination Services</li> <li>• Card Production</li> <li>• Compliance Management</li> <li>• Dispute Processing</li> <li>• Transaction Processing</li> <li>• Account Management</li> <li>• Cardholder Services</li> <li>• Customer Billing/Collection</li> <li>• Digital Enablement Services</li> </ul>	<ul style="list-style-type: none"> <li>• Cost Per New Card Issuance</li> <li>• Cost per existing customer account</li> <li>• Cost per credit card transaction</li> <li>• Ratio of cost/revenue</li> <li>• Cost of rewards per account</li> <li>• Number of payment channels</li> </ul>	<ul style="list-style-type: none"> <li>• Application rationalization to support credit card channels</li> <li>• Digital vs. non digital spend</li> </ul>
<b>Lending</b> <ul style="list-style-type: none"> <li>• Student Lending</li> <li>• Auto &amp; Marine Lending</li> <li>• Unsecured Lending</li> <li>• Home Mortgage</li> <li>• Home Equity Lines of Credit (HELOC)</li> </ul>	<ul style="list-style-type: none"> <li>• Profit per loan</li> <li>• Interest rates</li> <li>• Commissions</li> <li>• Geographic markets</li> <li>• Borrower income</li> <li>• Term of loan</li> </ul>	<ul style="list-style-type: none"> <li>• Duration to close a loan (efficiency)</li> <li>• Pull Through</li> <li>• Average loan value by loan type</li> <li>• Approval rate</li> <li>• Fallout rate</li> <li>• Loan margin</li> <li>• Portfolio risk</li> </ul>
<b>Deposits &amp; Account Management</b> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Checking</li> <li>• CD</li> </ul>	<ul style="list-style-type: none"> <li>• Average account balance</li> <li>• Fee generation</li> <li>• Interest rates</li> </ul>	<ul style="list-style-type: none"> <li>• Net profit</li> <li>• Total revenue</li> <li>• Accounts receivable days</li> </ul>
<b>Contact Center</b> <ul style="list-style-type: none"> <li>• Statement Processing</li> <li>• Branch Ops</li> <li>• Call Center/Customer Help Desk</li> <li>• Fraud, Claims &amp; Recoveries</li> </ul>	<ul style="list-style-type: none"> <li>• # Customer calls</li> <li>• First contact resolution</li> <li>• Cost per call</li> <li>• Peak traffic</li> </ul>	<ul style="list-style-type: none"> <li>• Number of calls dropped/abandonment rate</li> <li>• Calls per FTE</li> <li>• Average length of call</li> </ul>