
taking the risk out of risk management

Delivering a holistic, real-time risk and compliance analysis, management, and reporting solution for Sample Company



Your business technologists. Powering progress



Atos

Adapting to the sea change in regulations

We are seeing a sea change in the way banks are looking at risk management, brought about by major shifts in the role and functioning of banks, an explosion of new business and ever-tightening regulations.

Atos has been helping banks achieve transparency by refining their processes and reporting quality for more than 30 years. We have a loyal customer base that gives us a deep understanding of the challenges you face.

Our approach to every project we undertake is based on three key principles:

- ▶ We are specialists and understand the banking industry and the challenges it faces
- ▶ We take time to identify compelling benefits and put these at the heart of our relationships with customers
- ▶ We are relationship focused and willing to share risk and be accountable for results

At Atos we believe in creating value for our customers by continuously innovating both the technologies we provide and how we engage with clients. We are acutely aware that banks need to adopt strategies in which risk is balanced by prudence. For this reason we are always keen to suggest practical steps to start and place a special emphasis on the ability to measure business results.

In this e-book we explain how, by adding value to SAP's industry-leading bank offerings, Atos can help address the risk management challenges it faces and meet the heightened regulatory expectations placed upon it.



8

of the top ten European banks have worked with Atos

15,000

business technologists dedicated to the financial services market







Atos banking customers include:

BBVA
Commerzbank
ING
Société Générale
Standard Chartered

Delivering an integrated finance and risk architecture

In an extremely competitive marketplace reliable real-time financial analytical data is essential to meet increasingly stringent regulatory requirements. To provide it you need open, fully integrated software that can easily adjust to changing and new requirements driven by, for example, Basel II, Risk Adjusted Performance Measurements, Financial Reporting Requirements, and the Sarbanes-Oxley Act.

Our solution, based on the SAP Bank Analyzer set of applications, will provide Sample Company with an integrated finance and risk architecture. Using it you can deploy a single data management platform, dismantle existing silos and provide aligned calculation engines and information management systems for risk and finance:

-  Gain multi-dimensional views and a single version of the truth with an integrated architecture
-  Provide consistent, high-quality business information efficiently
-  Reconcile more quickly with designed-in reconciliation processes
-  Integrate easily with 3rd party or in-house developed tools using open standards
-  Access information faster with automated processes
-  Deploy conveniently with flexible implementation options for changing requirements

Top 3

Atos is one of the top 3 IT services providers to the European Financial Services Industry

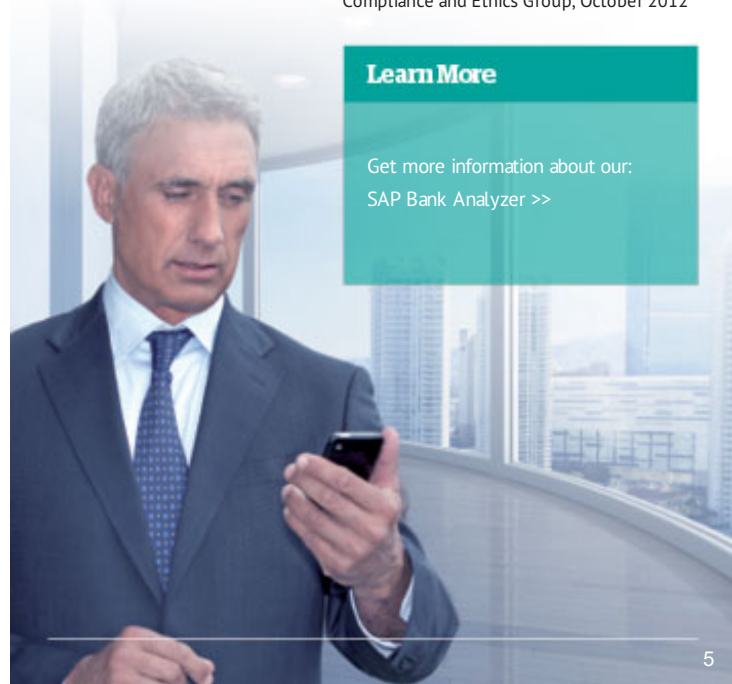
90%

of companies with integrated governance, risk, and compliance have financial results that meet or exceed expectations

Source: Global GRC Maturity Survey, Open Compliance and Ethics Group, October 2012

Learn More








Get more information about our:
SAP Bank Analyzer >>



Creating transparency and integrity in risk reporting

Evolving regulations require ever-greater transparency, while continuous innovations are creating new sources of data and measurement requirements. To keep up with the changing landscape Sample Company must have an agile and easily adaptable enterprise risk reporting solution.

With our deep domain expertise across risk and compliance, and our ready-to-deploy solutions for enterprise-wide risk reporting, we can help you:

-  Increase profitability, shareholder value, and market reputation by having real-time data that enables better decision making
-  Easily create personalized risk dashboards with the key performance indicators for additional risk areas
-  Consolidate risk reporting by integrating information from disparate source systems into a unified data model
-  Decrease cost as a result of having an IT Infrastructure that's easier to manage
-  Accelerate deployment with pre-configured risk dashboards for areas such as credit risk, market risk, operational and liquidity risk, and RAROC
-  Improve regulatory compliance by using "principles of effective risk data aggregation and risk reporting best practices"
-  Benefit from real-time risk reporting by harnessing the power of the SAP HANA® platform and its ability to process massive amounts of data in seconds

31%

lower compliance and risk management FTEs per US\$1 billion revenue when compliance issues and reports are regularly sent to management, auditors, and IT

Source: SAP Performance Benchmarking



Learn More








Get more information about our:
SAP Enterprise Risk Reporting for Banking
using SAP HANA >>

Performing real-time analysis on ultra-high volumes of data

As the volume of data increases exponentially, banks are finding it increasingly difficult to perform risk measurement in real time.

With regulators looking for daily, weekly and monthly reporting, millions of cash flows that need to be aggregated in real time across various monitoring standards, and an enhanced focus on stress testing and scenario analysis, liquidity risk management is a key area where this is causing a problem.

ATOS has proven expertise with in-house liquidity management, funding, and market liquidity risk solutions. By leveraging the power of SAP HANA we can help you:

-  Predict liquidity more accurately using scenarios, simulations, and stress testing in real time
-  Maintain regulatory compliance with the BASEL III principles for liquidity risk management
-  Develop contingency funding plans to manage the liquidity hotspots
-  Process large volumes of intraday data faster and more accurately
-  Improve investigation and decision making with seamless drill-down from group-level results to individual cash flows
-  Significantly reduce the vulnerabilities associated with global liquidity cycles by delivering a 360 degree view of your institution's liquidity situation
-  Reduce borrowing, funding, and compliance cost

3,600x

faster than standard database technology; in-memory computing changes the way banks can use data

Source: SAP thought leadership paper, 2012



Atos has the following SAP accreditations

- ▶ SAP Global Services Partner
- ▶ SAP Global Hosting Partner
- ▶ SAP Application Management Provider
- ▶ SAP Service Provider
- ▶ SAP Hosting Provider
- ▶ SAP Cloud Services Provider
- ▶ SAP Value-Added Reseller (VAR)

Learn More

Get more information about our:

[SAP Liquidity Risk Management application using SAP HANA >>](#)

[SAP Cash Flow Management for Banking >>](#)

Atos and SAP



At Atos our focus is not on technology alone. We are Business Technologists.

-  Organizations select us for SAP initiatives with confidence. To date, we have successfully concluded over 5,000 SAP implementations in more than 90 countries, including many in the financial services sector
-  We have scale too, with over 10,000 SAP specialists on our team, who have supported over 900,000 SAP end-users
-  We are a full service company. Our expertise spans the consultancy needed to construct the business case, the integration and implementation skills needed to make it a reality, and the ongoing application and process management skills needed to run it
-  At Atos we also provide a distinct capacity in hi-tech transactional services through Atos Wordline, which allows us to offer models of shared risk and reward that enable both parties to benefit from increased profit, lower cost, and increased agility
-  By combining our SAP skills, expertise, and services we can help Sample Company become more agile, responsive, and effective at risk management and compliance

Next Steps

Now that you have an overview of how we can help Sample Company, why not spend some time talking to us about your particular situation?

It's always the best place to start, so that we can understand your unique needs and explore how technology innovation can help you achieve your goals.

Simply use one of the methods below to get in touch and we'll arrange an introductory meeting.

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Keep in touch with us:

- Watch our YouTube channel >>
- Join our LinkedIn group >>
- Visit our web site >>
- Follow us on Twitter >>
- Connect with us on Facebook >>



About Atos

Atos SE (Societas Europaea) is a leader in digital services with 2013 pro forma annual revenue of €10 billion and 86,000 employees in 66 countries. Serving a global client base, the Group provides Consulting & Systems Integration services, Managed Services & BPO, Cloud operations, Big Data & Security solutions, as well as transactional services through Worldline, the European leader in the payments and transactional services industry. With its deep technology expertise and industry knowledge, the Group works with clients across different business sectors: Defense, Health, Manufacturing, Media & Utilities, Public Sector, Retail, Telecommunications and Transportation.

Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. The Group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and is listed on the Euronext Paris market. Atos operates under the brands Atos, Atos Consulting, Atos Worldgrid, Bull, Canopy, and Worldline.

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About SAP

As market leader in enterprise application software, SAP helps companies of all sizes and industries run better. From back office to boardroom, warehouse to storefront, desktop to mobile device – SAP empowers people and organizations to work together more efficiently and use business insight more effectively to stay ahead of the competition. SAP applications and services enable more than 253,500 customers to operate profitably, adapt continuously, and grow sustainably.

For more information, visit www.sap.com.

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