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# agility

## in the financial sector

through virtualization, outsourcing and new sourcing models

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### Your IT needs are changing

**More and more, financial institutions are realizing that they must react and move faster and at shorter notice, than ever before. They can only do this if solutions are end-to-end and allow them to increase their speed and most importantly their agility at every turn.**

To survive and perform in today's global, constantly adapting environment, financial businesses are changing the way they work and re-engineering their foundation IT.

This demands a new approach to virtualization and to global sourcing. It also promotes an eventual move towards full, on-demand, cloud-based IT.

Atos is at the forefront of innovation, driving new ways of working and more flexible approaches to managing the IT bedrock of financial businesses, as they seek to become the agile and competitive organizations of the future.

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# Agility to growth

Atos understands, more than any other IT supplier, that you are increasingly reliant on your IT to give you fundamental agility and better control of your information resources.

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## The journey to responsive business technology

Financial institutions are relying increasingly on more cost-effective, flexible approaches to IT in terms of:

- ▶ Infrastructure through virtualization
- ▶ Processes through BPO
- ▶ Applications through new on-demand services.

They need to be agile to be more competitive – and Atos Foundation IT solutions are positioned to deliver that agility to the heart of any financial business.

We create IT infrastructures that give you:

- ▶ Cost flexibility – IT must let you scale up and down, enabling you to meet demand and pay only for what you need
- ▶ Real-time availability – IT must help you manage information with intelligence and clarity across every part of your business
- ▶ Trust – IT must be absolutely failure-proof and secure against any threat
- ▶ Speed – IT must enable you to create, adapt and launch products quickly, so you can capitalize on changing market and customer dynamics
- ▶ Globalized working – IT must adapt to you and help you grow in emerging markets.

It is increasingly hard to exercise control, cost-reduction and risk management over the information resources of any financial business.

## Making infrastructure agile through virtualization

Atos is helping financial businesses to drive sophisticated virtualization into every level of their organization. This also helps to negate issues, such as the number of environments they need to run and the complex regulation they must meet.

Atos delivers a complete, end-to-end virtualization portfolio that enables any financial business to become fundamentally more agile and cost-effective by:

- ▶ Using application virtualization, to separate IT from the traditional desktop environment, enabling applications to be delivered to any user, on any device, on demand
- ▶ Centralizing processes and data storage and unifying interfaces, through server-based computing and desktop virtualization
- ▶ Putting in place PC virtualization to liberate the business from the drag of traditional legacy systems
- ▶ Reducing power consumption through a more intelligent use of server and computing resources
- ▶ Integration of all bank-specific peripherals.

Atos evolves your infrastructure, moving from a fractured and siloed situation to a more agile, more cost-effective model.

## Case study

### Delivering a virtualization vision for a major bank

A major European bank was encountering operational issues in terms of speed, manageability and flexibility. They had a vision of a low-cost virtualized environment that gave them the best balance of cost, performance and stability; they engaged Atos to deliver on that vision.

We blended server-based computing, Virtual Desktop Infrastructure and application streaming to ensure the most appropriate service at the best TCO.

This more stable, affordable and agile infrastructure has given the bank:

- ▶ One of the largest virtualization solutions of this kind for a financial institution
- ▶ A highly stable system serving 30,000 bank clerks globally on hosted desktops and over 7,000 on virtual desktops
- ▶ Smooth processes, integrating a complex multi-vendor environment:
- ▶ Integrating new hardware and moving to a 64-bit environment in 2009; we almost halved the user price and created multiple savings elsewhere
- ▶ Greater agility with monthly 'complete releases' distributing over 400 applications through a full reinstall. Additional 'update releases' are installed on a daily basis through special exception processes.

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**Atos' Foundation IT solutions deliver the agility you need straight into the heart of your business.**

# Powering progress for financial services

Financial businesses require simpler processes and more on-demand IT. We provide flexible core processes and systems to make you fitter and more agile for today's - and tomorrow's - market.

## Simplifying processes through BPO

We find that while banks and financial institutions are relying on BPO to simplify processes and make them more agile, many outsourcing deals are not flexible and adaptable enough to deliver that agility.

Atos is at the forefront of innovating new kinds of global sourcing models. We give you a global BPO model that makes you operationally agile; more than this, we give you outsourcing that provides real opportunities for growth and new revenue streams through offering:

- ▶ Account, claim and book processing
- ▶ Inbound and outbound services
- ▶ Payment processing.

## Delivering innovation through Core System-as-a-Service

Banks and insurance institutions rely increasingly upon on-demand IT. Atos' complete Core System-as-a-Service is the next step to becoming an agile business, especially for tier 2 and 3 institutions. As the first solution of this kind, it offers you the perfect balance of speed, agility, reduced costs, and critical competitive advantage.

Our Core System-as-a-Service is a new and flexible model for a modern, highly scalable core engine. It provides banks and insurance companies an integrated Core System with simplicity, speed and security, accessible over the Internet. This provides continuous upgrades, efficient IT and rich functionality.

Use-oriented billing gives you dramatic cost-reduction. With everything driven and guaranteed by our wealth of experience.

Atos Core System-as-a-Service is modeled for:

- ▶ Banking-as-a-Service
- ▶ Insurance-as-a-Service.

## Case study

### Atos delivers BPO best practice for National Savings & Investments

NS&I, a respected UK institution, was suffering from competition and low investment. Since Atos became NS&I's outsourcing partner in 1999, we have developed multi-channel sales, transformed processes, and grown sales.

The UK National Audit Office called NS&I's outsourcing the best practice they had seen, citing benefits such as:

- ▶ 400% increase in productivity and 300% improvement in call times
- ▶ 50% increase in managed funds, and near-doubling of sales
- ▶ £1.4bn in added value delivered to UK taxpayers in 2009-10.



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# Global delivery and trusted local partner

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Atos innovates, designs, implements and manages solutions that really improve and drive business for financial institutions. We're achieving this through:

- ▶ 38 Global delivery centers - complemented by more than 100 local/regional delivery centers
- ▶ Global managed services - delivered through our own service centers
- ▶ Worldwide service desks - 6,000 global service desk agents functioning as a single team
- ▶ Local teams - deliver local language and cultural aspects of support
- ▶ Industry insight and technical insight - that balances our service expertise
- ▶ One team approach - one way of working, one global toolset, error-free support.

Together, Atos' truly global and local resources as well as our constant innovation into new service models enable financial businesses to become more modern and future-proof.

We are re-engineering the Foundation IT of major financial institutions through innovative virtualization and sourcing models, we are making them more agile, secure and cost-efficient - and simultaneously helping them to expand services globally and across new markets.

In every way, Atos Foundation IT is enabling banks to become 'smart' organizations for the future.

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## Why Atos for financial services?

Atos has exceptional depth of experience as a provider of technology solutions and services to financial services. We have strength in depth in every area - the consulting expertise to create your 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.

That's why we're the Number 1 vendor-independent provider of Managed Services in Europe and Number 3 in Systems Integration.

We are a top 3 IT Services provider to the Financial Services sector, with more than 15,000 experienced financial services business technologists (including over 1,200 consultants and business analysts). We provide end-to-end services covering the full spectrum of financial services activities, from back-office to customer-facing systems and processes.

Nine out of the top ten European banks, and six out of the top 10 global insurers entrust their business processes and systems to Atos.

We are the leading provider of innovative payment solutions and foundation IT services in Europe, and one of the largest independent card service providers in Europe and Asia Pacific.

We are your business technologists: we start with a deep market and cultural understanding and deploy the right technology solutions to deliver the results you want.

Powering progress. Atos.

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## About Atos

Atos is an international information technology services company with annual revenues of EUR 8.7 billion and 78,500 employees in 42 countries. Serving a global client base, it delivers hi-tech transactional services, consulting, systems integration and managed services. Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. It is the Worldwide Information Technology Partner for the Olympic Games and is quoted on the Paris Eurolist Market. Atos operates under the brands Atos, Atos Consulting, Atos Worldline and Atos Worldgrid.

For more information, please contact: [financialservices@atos.net](mailto:financialservices@atos.net) or visit: [www.atos.net](http://www.atos.net)

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