

evolve

your financial services performance

Atos Testing and Acceptance Management helps you to constantly improve

When it comes to security, regulation and compliance, the financial services sector faces greater challenges than any other. But even against this backdrop of extreme pressure, you must innovate, deploy new services, update your legacy systems, all while maintaining the highest levels of reliability and keeping the trust of your customers. To respond to this array of challenges, you must take steps clearly, with confidence and speed. This demands systems and applications that are constantly tested and evolved to fit your ever-changing needs.

Our Testing and Acceptance Management (TAM) services have been created and developed in the most demanding circumstances. As worldwide IT partner of the Olympic Games, we test and develop the applications that power one of the largest, most time-pressured and mission-critical technology environments in the world where security, reliability and speed must come together all the time - the very pressures your financial business must respond to now. This means you can trust Atos to help you meet the enormous challenges of today's financial services world with testing services that never miss.

Testing times

Many financial organizations are struggling to develop new services whilst maintaining complex legacy systems. They need to implement new applications or modify existing processes, and bring in new systems to meet the changing demands of customers, all the while dealing with shrinking budgets. These changes must roll out rapidly. However, with every change to an existing system new risks emerge. Problems, for instance through unexpected downtime, cost money and damage credibility in the market and with customers. They can also lead to financial penalties and regulatory sanctions. The only answer is clear, rigorous and rapid testing and acceptance.

A clear example is multi-channel service delivery: this is expected by all customers, but rolling it out contains considerable risks in terms of access and authentication. You can, therefore, only launch the service when the applications that it rests upon are absolutely robust, tested and approved. This creates a seeming paradox between speed and immediacy and rigorous testing that must be squared within your TAM processes.

So the question is - how to accelerate testing while guaranteeing its effectiveness, ensuring zero interruption to business as usual or any break in service and customer experience?

That is the challenge we set ourselves at Atos. Our Testing and Acceptance Management programs are designed to put your systems to the test, give you the assurance you need to keep moving forward and meeting customer and market demands to ensure you deliver excellence and consistency at speed, while remaining utterly secure and cost-effective.

We tested the applications of Europe's largest internet bank, serving 135,000 businesses and 1,500,000 private clients.

A new approach to testing

Robust processes and methodology aimed at profound, longlasting improvement

Our TAM model is built on the most robust methodology. This ensures that we deliver results, protect your business, and adhere rigorously to industry standards. Our deep sector experience and expertise in systems and applications are brought to bear to create testing services for you that drive your business forwards:

- ▶ Our complete understanding of applications management requirements has resulted in an industrialized approach to retail and wholesale banking and insurance services, giving you rapid delivery, total assurance and scalability anywhere in your business. This is customized to your specific service and application landscape to ensure you meet project delivery objectives
- ▶ Our sector knowledge gives us enormous experience in financial services; this understanding enables us to spot, analyze and neutralize potential issues within your testing processes early on
- ▶ Our systems integration heritage combines with our proven credentials in application management so that we can accelerate testing processes within your financial organization.

Our breadth of expertise enables us to not only test and improve your applications, but unlike many testing regimes, to understand your business processes and seek more effective and efficient methods of proving security, compliance and reliability.

Testing in collaboration for better results

Because of the complex, diverse nature of today's financial services environments, we understand the need to extend testing services outside your core business. That's why we provide a complete TAM service for third party projects; to ensure your testing is as flexible as possible and reflects the nature of your business, we conduct these services wherever needed, either in our clients' in-house resources or directly with third party suppliers.

Of course, in any collaborative ecosystem, testing processes must be properly controlled to ensure the best possible solution and result. Whether we're working together on an Atos solution or validating third party projects prior to roll-out, we remain fixed on a simple and unchanging principle: the Atos Testing and Acceptance Management program will be scoped and coordinated according to industry best practice, and the objectives will be agreed, monitored and measured.

Embedding change that helps the business and protects reputation

We are absolutely focused on creating a better, more rigorous and secure testing environment - but TAM is not an end in itself and the key criteria is: does this change help the business move forward, develop and improve? Naturally changes to existing applications and processes must work correctly, must be applied without affecting essential business continuity and must also be accepted by the people that use or are impacted by them.

However, in financial services more than ever before the objective is to protect the organization's reputation. Undetected problems which result in loss of service or in the disclosure of confidential information can cause lasting damage to the trust people place in your enterprise. Our ultimate goal, therefore, is to ensure that your business is perceived by the world as both fast-acting and responsive but also responsible and absolutely secure.

Testing isn't the end goal. The objective is to ensure the business builds trust and nurtures your reputation.

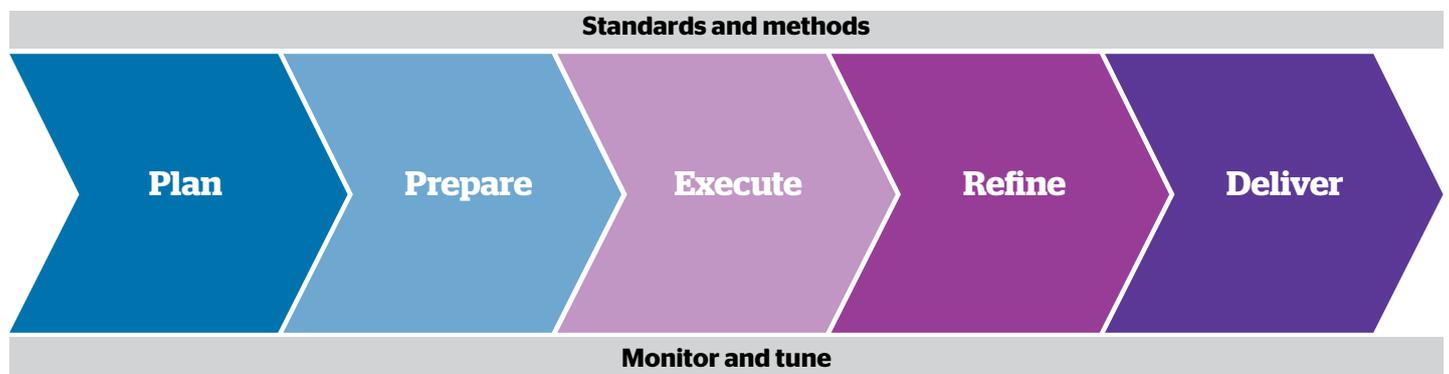


Figure 1 - Standards and methods process flow

A continuous cycle

TAM processes that ensure constant improvement

Plan

At the start of any engagement we plan at an enterprise and a project level, establishing a sustainable TAM policy that considers and accommodates both technological and cultural perspectives.

Prepare

The project blueprint is then agreed with relevant milestones and metrics, with careful consideration of appropriate resource allocation.

Execute

We commence formal TAM processes and deliver the results either directly to release management and production, or via review and refinement as needed.

Refine

During review and refinement the experienced representatives of all stakeholders work together to critically assess outcomes and ensure that all targets will be met or exceeded.

Deliver

The move to production is the closure point. TAM must, however, ensure that applications and processes are sufficiently flexible to meet changing requirements.

We see testing and acceptance management as a continuous cycle to ensure that your applications will remain compliant and reliable at all times. Issues such as legacy applications, lack of interoperability and the need to integrate systems adopted through acquisition can all impact upon efficiency and ease-of-use as well as increase the risk of compliance problems. We also provide an ongoing framework for new service development to ensure that your business remains equipped to proactively seek innovation and competitive advantage.

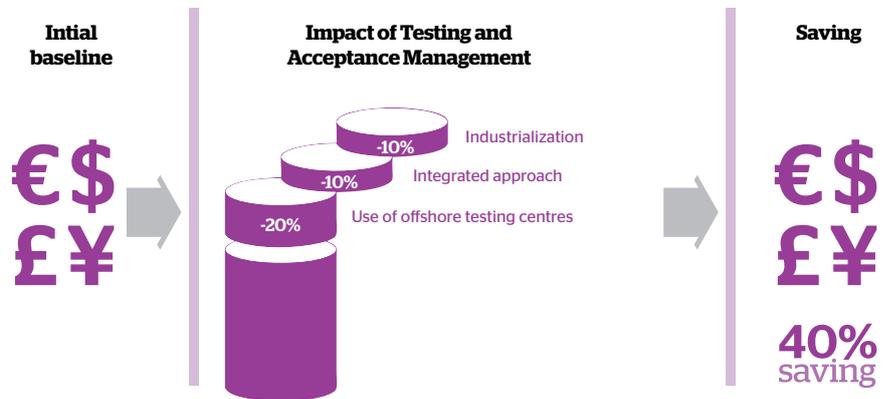


Figure 2 - Value flow

Atos, delivering TAM for Financial Services

Our combination of knowledge and understanding of the Banking and Insurance sector applications and systems gives you the perfect flexible blend of testing services for your specific business needs, industrialized and scaled for speed and cost-effectiveness. Our rigorous methodology ensures constant improvement of your testing processes and those of your partners and collaborators.

The strength of the Atos model is our ability to combine personal relationships with the highest degree of structured industrial automation. A global network of Testing and Acceptance Management resources draws on specialist test labs in Spain, India, Morocco and Argentina. These resources in turn are coordinated with teams across Europe and North America, many of which are centers of industry-specific expertise. And our global scale gives you the support of thousands of professionals available onshore, offshore or nearshore, 24x7. This means you get the best service and expertise, in the right place at the right time.

Working collaboratively with client representatives, third parties and our own resources ensures that we remain aligned with your business priorities and that any changes to the project are discussed before being introduced to the project workflow. This blend of the personal and industrial makes it possible for you to embed and sustain a scalable, end-to-end test program within your own enterprise at a competitive cost.

Atos is a key partner to eight of Europe's top 10 banks and six of the top 10 global insurers.

To increase speed of deployment and control expenditure we also offer cloud-based testing. This gives you the option of a preconfigured environment that is ready to go and can be adapted to your needs. This means that the resources you need are available on demand, instantly on a pay per use basis.

Global delivery, collaborative working and cloud-based testing add up to an adaptable but precise approach to testing that helps you to drive out cost, potentially reducing project expenditure by as much as 40% using a combination of industrialization, integration and offshore testing centers. In addition, by providing pay-per-use pricing your costs become more controllable, flexible and transparent, moving it from CAPEX to OPEX.

Why trust Atos for TAM

Our commitment to financial services improvement and our expertise in Testing and Acceptance Management has resulted in rewarding and successful relationships with some of the world's major financial businesses.

Europe's largest Internet bank

One of Europe's largest Internet banks faced increasingly time consuming regression testing in a complex environment. Atos set up a framework for keyword driven test automation to organize test sets in a modular way, providing a stable and easy to maintain process that could be used for various releases.

Leading Turkish bank

The bank was looking for on-site and off-site testing and Atos has built a test team split between the front and back office. Together with the bank's own organization a test process was developed and a working delivery model constructed. Now Atos delivers according to the complexity of the assignment and the need to have close contact, with testing done either on-site or from a nearshore location.

French insurer

Atos set up a Testing Center to deliver TAM services via an industrialized solution, in addition to supporting a testing tools project. All TAM for the group is now delivered through this Center.

Olympic Games

Since 2002 Atos has guaranteed flawless operations of this complex multi-tier IT environment. Over four billion people viewed the Beijing 2008 Olympic Games on TV while the Vancouver 2010 Olympic Winter Games attracted three billion viewers. And to make all this possible, it takes thousands of PCs, hundreds of servers and more than 50 different applications working together seamlessly and in real-time. A comprehensive multi-faceted test program tests functionality, performance and interoperability of all applications and systems prior to the Games. For the Beijing 2008 Olympic Games, more than 9000 test cases were devised and run by Atos, and in total, 200,000 hours of testing to ensure its flawless delivery.

Atos in financial services

At Atos, we bring all our key differentiators to bear in our work to improve TAM for financial businesses. We bring our global spread across 48 countries, and all the expertise of 74,000 business technologists around the world. We bring our renowned expertise in the technology that drives your testing and acceptance processes. To this all we add is our extraordinary sector knowledge; to us, TAM is not just about making sure the IT boxes are ticked: it's about being certain that the change initiative is fit for your business context.

Our 15,000 Financial Services business technologists provide an end-to-end solution based around design, build, delivery and operation. We're one of the top three IT service providers to financial services in Europe and a key partner to eight of Europe's top 10 banks and six of the top 10 global insurers. Through Atos, TAM increases efficiency, fosters innovation and delivers growth. In every project and every business environment the focus of our TAM services is enhanced by industry-specific knowledge. That is the value we bring to the world and pressures of financial services - and it's the value we bring to your Testing and Acceptance Management.

We are:

- ▶ **One of the largest independent card services providers in Europe and Asia-Pacific**
- ▶ **No. 1 in multi-channel self-service solutions**
- ▶ **No. 1 provider of transaction Business Process Outsourcing (BPO) solutions**
- ▶ **No. 1 provider of innovative payment and BPO solutions**
- ▶ **No. 1 in multi-channel self-service banking Leader in settlement processes and brokerage.**

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