

Financial Services

Trust & Compliance in digital transformation

What should drive you to achieve Trust & Compliance in financial services?

#1

Cyber criminal target

The financial services industry tops the list of 26 different industries that cyber criminals most targeted



Bank fines and settlements

Fines, settlements and provision for future liabilities, 2009-2013

over \$266 bn total industry fines¹

RoE
2.5% to 4%

The cost of effective risk and compliance is rising with new regulations, and could reduce bank Return on Equity by 2.5% to 4%²

71%

At least 71% of respondents cite 'Regulation Compliance' and 'Risk Management' as among the top 3 challenges for their company⁶

The world's financial regulators issued on average

155 alerts

on every business day in 2014 - a total of 40603 for the year⁴



Total bank fraud settlements (2009-2014)

\$128 billion²



88% of cyber attacks

are successful in less than one day. But in the same time period, only 21% of firms are able to discover attacks, and just 40% are able to restore their business

82

new regulatory changes

In Q3 2014 alone, 82 new regulatory changes took 653 hours with which to comply, per institution⁵

Trust & Compliance is more than ever key

Moving towards a digitized world

In 2015

\$6.4 billion

is being invested by the FS industry in Big Data growth initiatives

By 2016

86%

of workloads will be virtualised via the Cloud

By 2018

There'll be an estimated 4.5 billion smartphones

By 2018

2.5 billion users of social networks

By 2018

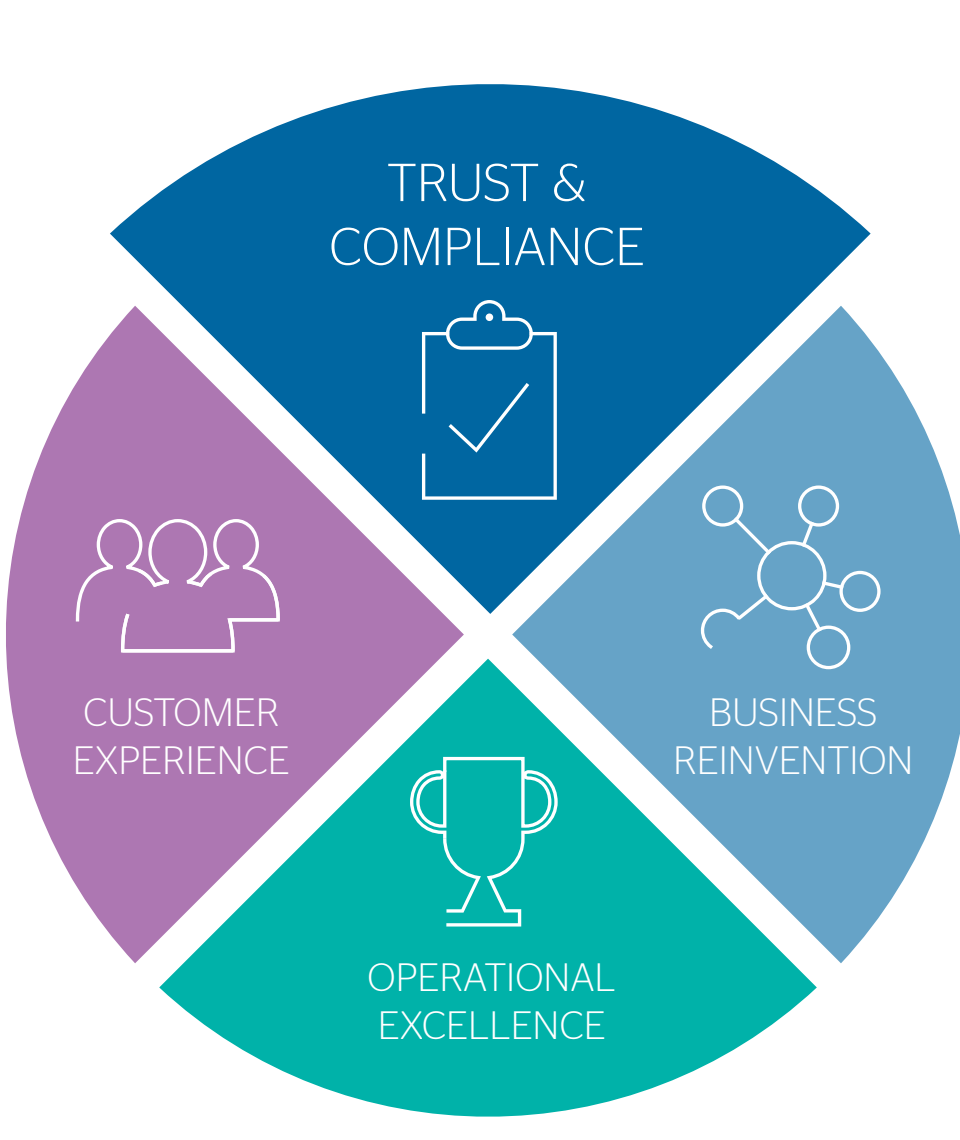
More than 25 billion connected objects

Empowering a digital transformation in financial services

We empower digital business and innovation for our clients across four core domains

Digital Transformation is about reinventing business and operational models to succeed as a digital enterprise. Leveraging the advantages of new technologies like Social, Cloud, Mobile and Big Data enables organizations to consolidate, secure and increase future business growth.

For banks and insurance organizations, the digital revolution affects not only revenues and cost structures - it impacts core business and operating models too.



And specifically in trust & compliance:

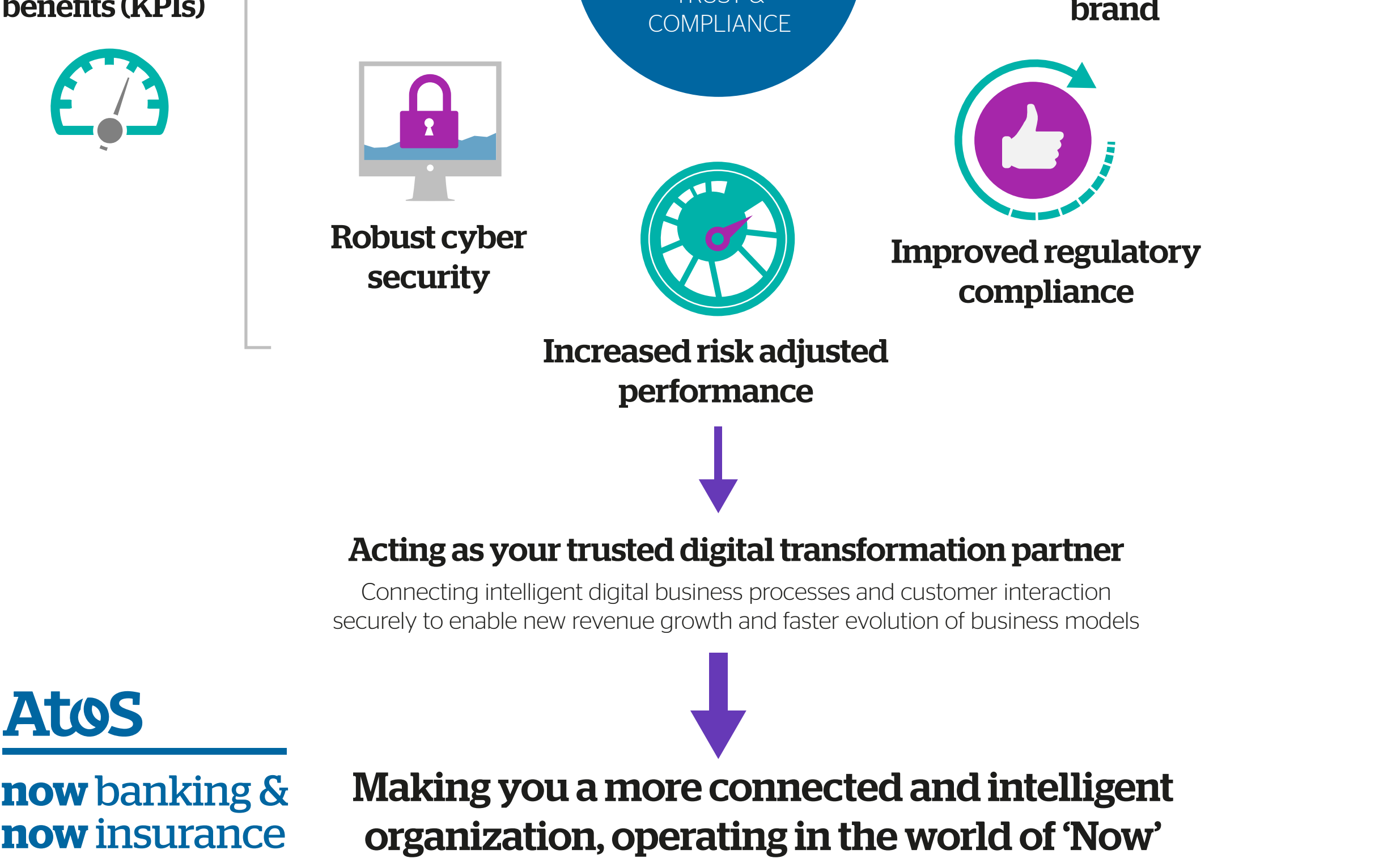
How do you build trust, achieve transparency and smooth regulatory compliance in this new digital financial services landscape?

So, what's at stake in Trust & Compliance?

Retaining trust, optimizing risk performance and keeping the enterprise secure

- 1 Leverage trust as a business booster with digital transformation
- 2 Creating seamless, organization-wide approaches to complex physical and digital threats
- 3 Applying digital tools to improve transparency and controls to manage risk, financial performance and financial crime
- 4 Using digital data to adapt to more complex regulations
- 5 Managing risk using big data and exposure management processes

And what does it mean to your organization?



The building blocks for the journey



Enterprise Risk Management Solutions

Services offered:

- 1 Liquidity (Risk) Management
- 2 Risk Data Foundation & Aggregation
- 3 Risk Data Analytics
- 4 Risk Management Platform
- 5 Business Continuity



Governance & Compliance Solutions

Services offered:

- 1 Enterprise GRC
- 2 Information Governance
- 3 Compliance Culture Advisory



Financial Crime Solutions

Services offered:

- 1 Payment Fraud
- 2 Anti Money Laundering
- 3 Sanctions Management
- 4 Know Your Customer (KYC)
- 5 Financial Crime Management as a service



Regulatory Reporting Solutions

Services offered:

- 1 Regulatory Reporting Platform
- 2 Reporting Taxonomy Definition (XBRL, DPM)



Cyber Security Solutions

Services offered:

- 1 Security Assessment / PCI DSS
- 2 Security Monitoring & Analytics / Fraudulent Internet Services - Detection and Take Down (DMARC)
- 3 Identity Management
- 4 Data Leakage Assessment / Data Protection / end point protection & encryption
- 5 Security Operation Center / Computer Security Incident Response Team



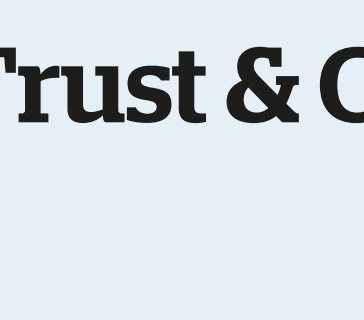
The Atos Vision for Financial Services



We enable digital transformation for new opportunities through Now Banking and Now Insurance. In the digital world, our 'Now' vision enables organizations to be more connected and intelligent:



Operating
in the world of 'Now', where intelligent digital business processes connect securely with customer interactions



Orchestrating
partner ecosystems to create new opportunities, new revenue and new business models



Uniting
all enterprises forces and assets to win in the upcoming economy of data

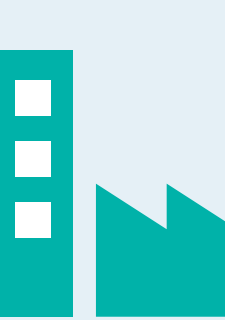
Leading in Trust & Compliance



Payment Fraud Risk leader, Europe



First mover in compliance shared services

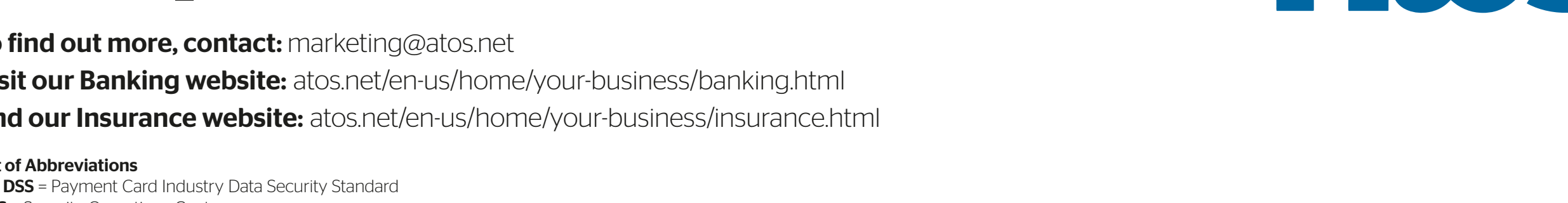


Thought leader in European Union Security initiatives



End-to-end cyber security leader worldwide

Our Successes in Trust & Compliance



\$5.2m customer savings on average per month with Atos Anti-Fraud check

1 billion+ transactions/year prevented in payment fraud

23m+ accounts managed as a Service Compliance as a Service

1400+ enterprises use our Identity & Access Management

Fraud detection
57% reduction in fraud count
88% increase in head prevention
Document analysis from 30% to 100%

Atos successfully delivers Trust & Compliance for our clients



To find out more, contact: marketing@atos.net

Visit our Banking website: atos.net/en-us/home/your-business/banking.html

And our Insurance website: atos.net/en-us/home/your-business/insurance.html

List of Abbreviations
PCI DSS - Payment Card Industry Data Security Standard
SOC - Security Operations Center

Sources: ¹Conduct costs, IMF, NASA - The Guardian 2014 ²Huffington Post Article - Sources: Wall Street Journal, Reuters & Huffington Post ³McKinsey ⁴Thomson Reuters 2014 ⁵Bankstech.com ⁶Genpact 2014 Survey