



# INTEGRATED CLIENT DATA MANAGEMENT »» PULLING IT ALL TOGETHER

## **FASTER, MORE ACCURATE AND CHEAPER**

Substantial benefits can be achieved through re-engineering and optimising Client Data Management processes. Reduced time to market, and increased cost efficiency and improved accuracy of processes increases confidence in meeting regulatory compliance and risk management requirements.

# THE SUM IS GREATER THAN THE PARTS

Client Data Management (CDM) processes have developed incrementally over time and been adapted in response to extensive new requirements, for instance cross selling needs or new regulations such as Know Your Customer (KYC), Anti-Money Laundering (AML) and Markets in Financial Instruments Directive (MiFID). This has resulted in unsustainable sub-optimal processes and fragmented customer data.

## The challenges

CDM processes are of critical importance in creating and maintaining customer data for a range of key business requirements, including use in sales, deal origination, trading activities, regulatory compliance and reporting, risk management, customer service and client reporting. Unless the CDM processes are re-engineered and enhanced, a number of issues can arise:

### Revenue Opportunities

- > Processes can be time consuming taking many weeks to complete, consequently client revenue opportunities are missed
- > Siloed data means that information cannot be exploited fully for competitive advantage
- > Tactical solutions used for short-term compliance achievement or new product launches are inappropriate for the medium-term and fail to fully meet business needs e.g. cannot support dynamic pricing

### Cost Efficiency

- > Without appropriate systems support, significant manual resource can be devoted to operating these processes

### Accuracy for Regulatory Compliance and Risk Management

- > Significant manual intervention may be needed where there is inadequate systems support for new business rules, for example MiFID. This can cause significant audit issues with regards to proof of policy compliance.
- > Existing approaches to CDM may be incomplete causing compliance and business reporting issues, for example master data management, storage of relevant client documentation and data.
- > In some cases the processes may simply fail to comply with regulatory or internal policy requirements.

### Operational Risk

- > Piecemeal development leads to fractured and inefficient systems and processes with weak controls that can give rise to risk exposure, for example reputation risk, interest cost from delay in payments and information security issues.

## Our solution

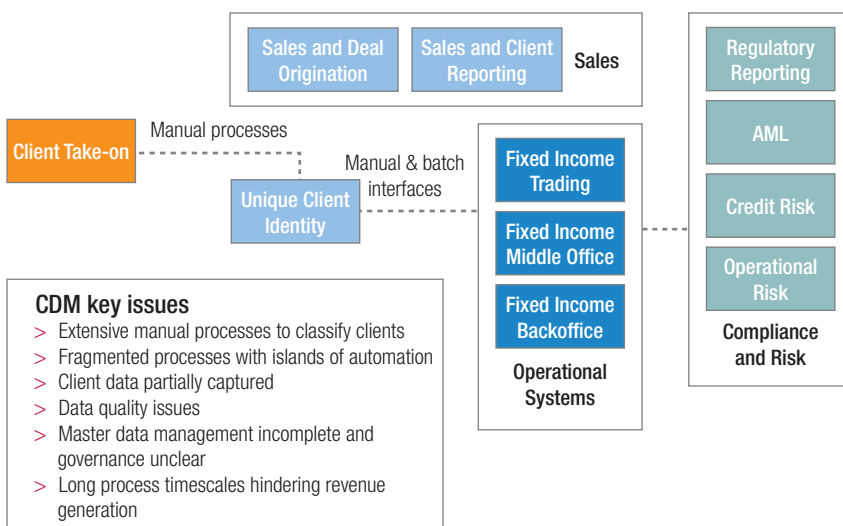
The complexity of business models and existing technical architectures means that there are no simple piecemeal solutions. A coherent approach is required that pulls together all the elements of CDM in order to plan, design and implement integrated 'best in class' CDM processes and systems, optimised to the unique needs of a particular business. We bring together the following main solution elements:

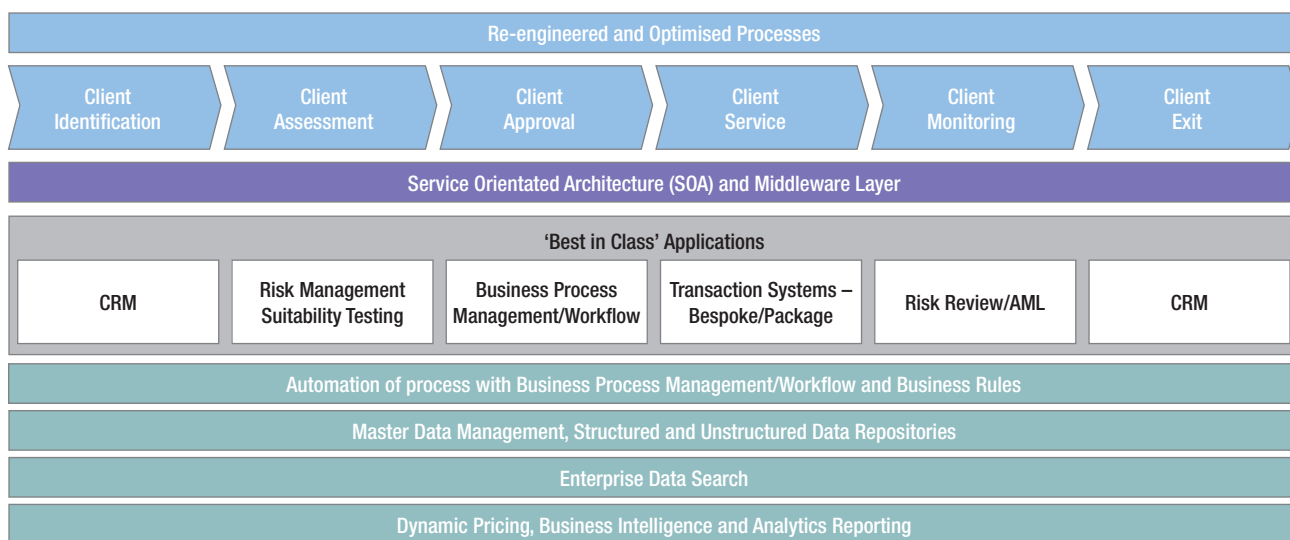
- > Alignment of business and technical strategies through a tailored roadmap which addresses areas of greatest value and exposure with pragmatic delivery timeframes.
- > Solution design that covers both optimal business models, technology solutions and data management.
- > Leveraging existing business investment and elimination of gap areas with sustainable tactical or strategic solutions that align with a future solution architecture.
- > Use of leading software applications and integration expertise for rapid deployment.

## Our approach

The approach is geared toward quickly leveraging Atos Consulting's business and solution knowledge to deliver tailored business offerings which also incorporate existing customer capabilities and investments. The main elements are:

- > Apply the Atos Origin best practice business operating model designed and refined through our work with leading Global financial institutions.





#### FUTURE STATE – INTEGRATED CLIENT DATA MANAGEMENT

- > Use Enterprise Architecture to align the future state operating model with business processes, applications, middleware and data systems. This adds an important level of discipline and governance to the change process, particularly where there are multiple technology partners.
- > Development of a business case, high level roadmap and implementation plans. Where there are multiple projects across an organisation, Managing Successful Programmes methodology can also be used to maximise benefits realised from the change.

#### Client benefits

Substantial benefits can be achieved through re-engineering and optimising CDM processes:

- > **Speed** – reduced time to market for the take on of new clients or processing changes in client classification results in additional revenue by bringing clients to market more quickly
- > **Accuracy** – automation of manual processes, including flexible and sophisticated logic, to simplify and enable consistent, high quality implementation of regulatory rules e.g. MiFID or KYC.
- > **Efficiency** – better flexibility to handle increased transaction volume; more sustainable business solutions and improved cost effectiveness in CDM processes through a reduction in manual processing.

#### > Compliance and Risk Management

- increased confidence in quality of processes and data to meet risk management, compliance regulatory requirements and policy

#### Why Atos Origin, Amdocs, EMC and ILOG

Our alliance relationship delivers a unique combination of:

- > Proven Financial Services industry and regulatory domain knowledge
- > The best methodology to implement change through alignment of strategy, design, processes and technology expertise
- > Leading solutions that can be applied to enhance the sustainability of tactical approaches
- > Integration expertise to rapid deploy solutions into an existing technical infrastructure
- > Ability to provide a range of software and infrastructure solutions including utility computing and software as a service offerings.

#### EMC Corporation

EMC Corporation (NYSE: EMC) is the world leading provider of products, services and solutions for information management and storage. It helps organisations extract the maximum value from their information, at the lowest total cost, across every point in the information lifecycle, and serves as caretaker for more than two-thirds of the world's most essential information.

#### ILOG

ILOG delivers software and services that empower Financial Services organisations to make better decisions faster and manage change and complexity. ILOG has a customer base of over 3,000 clients in 30 countries. It provides Business Rules Management Systems that supply business users with the decision capability that enables the automation of increasingly complex decisions in order to enhance competitiveness and respond quickly to changing market conditions.

#### Amdocs

Amdocs is a leading provider of dynamic pricing, billing and customer care software and associated implementation and support services. Core solutions in the financial services industry are focused around dynamic relationship pricing (based on the financial services derivative of Amdocs 7); dynamic pricing analytics; mobile banking and mobile broking and Amdocs customer management suite. A global company with revenue of \$2.84 billion in fiscal 2007, Amdocs has more than 16,000 employees and serves customers in more than 50 countries around the world.

#### Next steps

For further information please visit [www.atosconsulting.com](http://www.atosconsulting.com) or email [ukconsulting@atosorigin.com](mailto:ukconsulting@atosorigin.com)



## About Atos Origin

Atos Origin is an international information technology services company. Its business is turning client vision into results through the application of consulting, systems integration and managed operations. The company's annual revenues are EUR 5.8 billion and it employs 50,000 people in 40 countries. Atos Origin is the Worldwide Information Technology Partner for the Olympic Games and has a client base of international blue-chip companies across all sectors. Atos Origin is quoted on the Paris Eurolist Market and trades as Atos Origin, Atos Worldline and Atos Consulting™.

## About Atos Consulting

Atos Consulting, the global consulting practice of Atos Origin, is a leading provider of business, process and technology consulting services. With more than 2,500 staff globally, it focuses on delivering proven, pragmatic solutions to the telecom, manufacturing, financial services and public sectors.

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## Advance your business with Atos Consulting