

Leading in Capital Markets: Trading, Securities, Wealth & Asset Management

Bringing almost
20 years of
industry insights
and expertise to
deliver world
class software
integration and
business consulting
services



4,000+
*team members in
 North America, U.K.
 and Continental
 Europe, and India*

The global financial industry faces a number of challenges related to regulatory compliance, technology fragmentation and legacy systems, derivatives transformation with central clearing, collateral management, and new wealth management technologies. To address some of these changes, financial firms are looking at outsourcing and utility models as new ways to do business. In this challenging environment, financial institutions must adapt IT systems to the market and consider major transformations to remain competitive.

Capgemini can help you respond to today's challenges with innovative, proven and successful solutions that meet the unique needs of your organization. Our expertise covers four solution areas: trade lifecycle management, securities services, asset management, and wealth management.

Exhibit 1: Capgemini Focus Areas

Trade Lifecycle Management	Securities Services
<ul style="list-style-type: none"> • Front to back office package implementation for Calypso and Murex • Post-trade processing on in-house platforms 	<ul style="list-style-type: none"> • Clearing and settlement • Custody services • T2S • Corporate actions • Collateral
Asset Management	Wealth Management
<ul style="list-style-type: none"> • Platform implementation • Order management • Fund accounting and reporting 	<ul style="list-style-type: none"> • Digital transformation • Financial advisor productivity • Package implementation for OLYMPIC

Trade Lifecycle Management

To sustain and improve profitability, financial institutions today must consider the impact of increasing regulations and evolving technologies across the entire trade lifecycle. Capgemini can help increase straight-through processing, reduce operational costs, and effectively manage collateral and margins with proven solutions tailored for global capital markets firms. For example, over the past few years, we've helped banks and financial institutions adapt IT systems to be compliant with Dodd-Frank and the European Market Infrastructure Regulation (EMIR) to address clearing for OTC derivative products.

Since these regulations are often changing, we use our experience and expertise to help financial institutions adapt systems to the current legislative framework and lead regulatory developments by working on front to back office packages. Our capital markets specialists have deep knowledge and skills across the two leading trading platforms, Murex and Calypso.

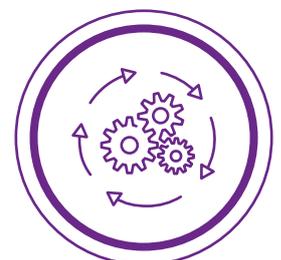
Partnerships *with leading software vendors*

IN PRACTICE: Front to Back Trading Platform



For a government agency in charge of debt management related to the French Ministry of Finances, Capgemini capital markets experts:

- Implemented a front to back trading platform
- Integrated with accounting and risk management to manage capital markets operations



Securities Services

Proven accelerators for requirements gathering and vendor product implementations

Global securities services players have evolved to serve a critical role in capital markets, making them ideal partners for clients that want to operate across global securities markets and in multiple asset classes. Unfortunately, the financial crisis has adversely impacted organizations that face rising cost-income ratios, lower margins, and increased regulations. To address these challenges, securities services firms are implementing large scale transformation projects to offer new value-added services, enter into strategic alliances, and remain competitive and viable in the future.

With over 20 years experience providing solutions for securities services companies, Capgemini has expertise that is built on a solid foundation of core-business knowledge, technical understanding of advanced technologies and proven, flexible models and tools. We have experience with:

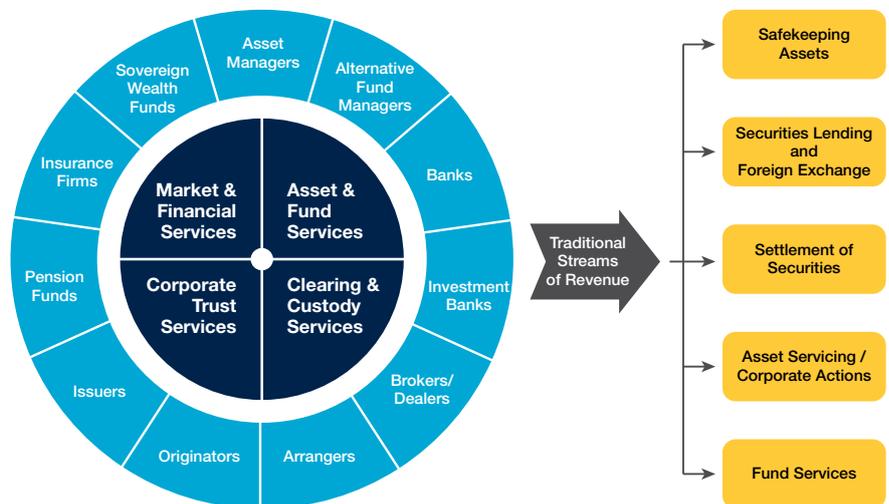
- Application management for software or legacy systems, for example in the corporate trust activity
- Large scale build programs to adapt systems to present and future regulations
- Current system analysis and future state planning to help your organization create a technology roadmap for sustainable growth

Exhibit 2: Offerings of Securities Services Industry

IN PRACTICE:
Market Operations Platform

For a French corporate and investment bank, Capgemini:

- Implemented a platform for market operations on investment and debt
- Made adjustment for other bank's entities
- Migrated data from the previous to the new platform
- Managed and delivered technical implementation



Asset Management

The asset management industry is being transformed by stronger competition, more transparency at the request of asset management clients, and new business models since Alibaba, Baidu & Tender fund raising operations. Asset management organizations are focusing their services on product innovation to win new investor segments and increase distribution potential.

Capgemini has helped asset managers strengthen their business, increase data quality and reduce operational risk by implementing core asset management solutions including portfolio accounting, custody, asset value for investment vehicles and regulation and performance measures. We have experience with:

- Business consulting including scoping studies, master plans, and software benchmarks
- Software integration across all project phases

For a prestigious French private bank with asset management activity, we conducted a global master plan covering IT and business functions

IN PRACTICE: Settlement & Custody



For an international custodian, Capgemini:

- Helped create an integrated system for transactions' management on European markets
- Migrated to new platform which provides a settlement, custody and delivery service by controlling security and efficient aspects

IN PRACTICE: Asset Management



For a large French insurance company, Capgemini implemented a software package for asset management across all asset classes which lets the insurer:

- Define its investment strategy to be executed by asset managers
- Provide a daily financial production review of portfolios



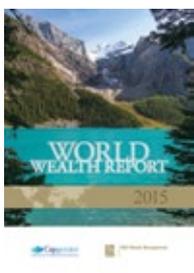
Wealth Management

The wealth management market is undergoing a substantial transformation and will continue to face regulatory pressures for the next few years. As the population of high net worth individuals grows, wealth management firms must expand to meet new demands by providing offers based on market segmentation, expand added value services, invest in front-office IS innovation, and develop local and international business by managing multi-taxes systems. Built on our research and insights into the population, wealth and behaviors of high net worth individuals, Capgemini has experience with:

- **Business consulting** including scoping studies, master plans, and software benchmarks
- **Software integration** across all project phases

With a competitive benchmark of over 30 wealth management firms across more than 400 functions, Capgemini works closely with wealth management organizations to address industry challenges and business priorities. Our wealth management specialists have deep knowledge of advisor needs and priorities and hands-on experience with leading wealth management applications.

Industry Leading Research into Wealth



For almost 20 years, Capgemini has provided unique insights into the high net worth market. The World Wealth Report from Capgemini and RBC Wealth Management has become the industry benchmark for tracking the wealth, population and behaviors of high net worth individuals at a global, regional and country level. As the wealth population expands past the traditional North America and Europe regions, the Asia-Pacific Wealth Report gives country-by-country insights into the emerging markets in Asia.



Best of Breed Partnerships



Calypso is a leading provider of innovative cross-asset front-to-back technology solutions for complex financial markets. The Calypso platform delivers efficient trading, processing, risk management and accounting

across all asset classes. Today, Calypso solutions are used by over 34,000 market professionals in over 60 countries.

As a business and services partner, Capgemini has invested in proprietary training modules so our team members can achieve certifications on the Calypso platform. We have a library of tools and accelerators to support engagements including a model based testing workbench, a tool-driven approach to testing Calypso applications.

For the European market, Capgemini has an alliance with ERI, an international company specializing in the design, development, implementation and support of the OLYMPIC Banking System, an integrated, real-time banking and asset/wealth management software package. We work closely with ERI to offer an integrated IT and business outsourcing solution.



MUREX has devoted almost 30 years to designing, implementing and evolving integrated trading, risk management, processing and post-trade solutions. The company serves more than 200 clients and 40,000 users in over 60 countries.

Since 2010, Capgemini has been a Murex Business Partner. We bring significant service capabilities and credentials built over the years,

including the migration of a platform for a German bank and the integration of the software for several international banks. Our consultants benefit from an Embedment Training Program where they can acquire technical skills for integration projects or technological migrations.

**Capgemini has
successfully delivered
over 30
Calypso engagements
all over the world**



Get started today by visiting us at
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About Capgemini

Now with 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at
www.capgemini.com