

Compliance Advisory Services for Financial Institutions

Experienced advice on the Bank Secrecy Act, Anti-Money Laundering and Office of Foreign Assets Control

Financial institutions are under a great deal of pressure to be vigilant in the prevention of global terrorism and the monitoring and identification of illegal activity. Compliance to Anti-Money Laundering (AML), Bank Secrecy Act (BSA) and Office of Foreign Assets Control (OFAC) remain a critical risk for all financial institutions and a key focus for regulators. Since poor compliance programs can lead to increased risks, many financial institutions are re-evaluating their programs to address AML/BSA and OFAC including the overall adequacy, reputational damage, and financial and regulatory implications of the programs.

Capgemini's AML advisory services help our clients plan and implement comprehensive solutions around the identification, assessment and management of the risks associated with money laundering and terrorist financing that span multiple geographies and technology platforms. We have extensive experience in the AML compliance field and our proven services are designed to ensure compliance with the latest regulatory requirements and guidance applicable to a wide array of institutional structures, business lines and geographic markets.

A Winning Combination: The Experience You Need and the Expertise You Want

Together with our experience in business transformation, our deep domain knowledge in compliance and risk management means Capgemini has the proven skills to provide the right customized solutions for our clients.

Compliance Program Review & Development

- Evaluate overall integrity and effectiveness of your BSA/AML compliance program through independent testing (FFIEC program)
- Develop and analyze the AML/BSA and OFAC Risk Assessment and supporting methodology
- Review training for accuracy of materials, comprehensiveness, schedule and attendance
- Evaluate customer risk rating methodology and Customer and Enhanced Due Diligence (CDD and EDD) programs

Transaction Monitoring & Mitigation

- Produce investigation and suspicious activity reports for AML and Know your Customer (KYC)
- Validate and review the effectiveness of transaction monitoring and OFAC systems and process (manual, automated or a combination)
- Conduct transaction testing to verify adherence to requirements (i.e., timing), work flow and process

- Provide investigative or quality control support to your transaction monitoring, suspicious activity reporting (SAR) and OFAC functions through our highly skilled and trained investigation team

Reporting & Regulatory-driven Support

- Review and support regulatory reporting including alert generation, SAR and drafting
- Support Regulatory Exam Remediation to expose deficiencies and verify recommendations and findings been corrected and/or addressed
- Support regulatory initiatives driven by MOU's and Cease & Desist Orders such as look backs, KYC remediations, and system validations
- Facilitate governance for merger and acquisition AML compliance



Outsourced Compliance Department Support

Capgemini provides full services support for your compliance efforts through outsourcing. We can assist your firm in effectively mitigating compliance risk by leveraging a unified process that provides scalability and sustainability.

System Implementation

Many financial institutions are rapidly upgrading to new AML and OFAC management/risk profiling systems. Capgemini has extensive upgrade experience with older financial services systems, including first generation and legacy systems, and can provide services to help with your system upgrade, migration or conversion.

System Integration

Often, financial services firms have trouble getting systems to work together to provide consistent, accurate and relevant data for risk. Capgemini has experience integrating legacy IT systems with core banking systems to normalize data and create a multi-use centralized data repository. We can help you turn data into knowledge.

Independent Verification and Validation

Regulators are increasingly questioning whether financial institutions are conducting due diligence on the compliance solutions they have implemented and whether the rationality in the decision process is adequately documented. Capgemini can help validate and document your risk solutions by performing verifications such as process reviews or mapping.

Change Management Control Process

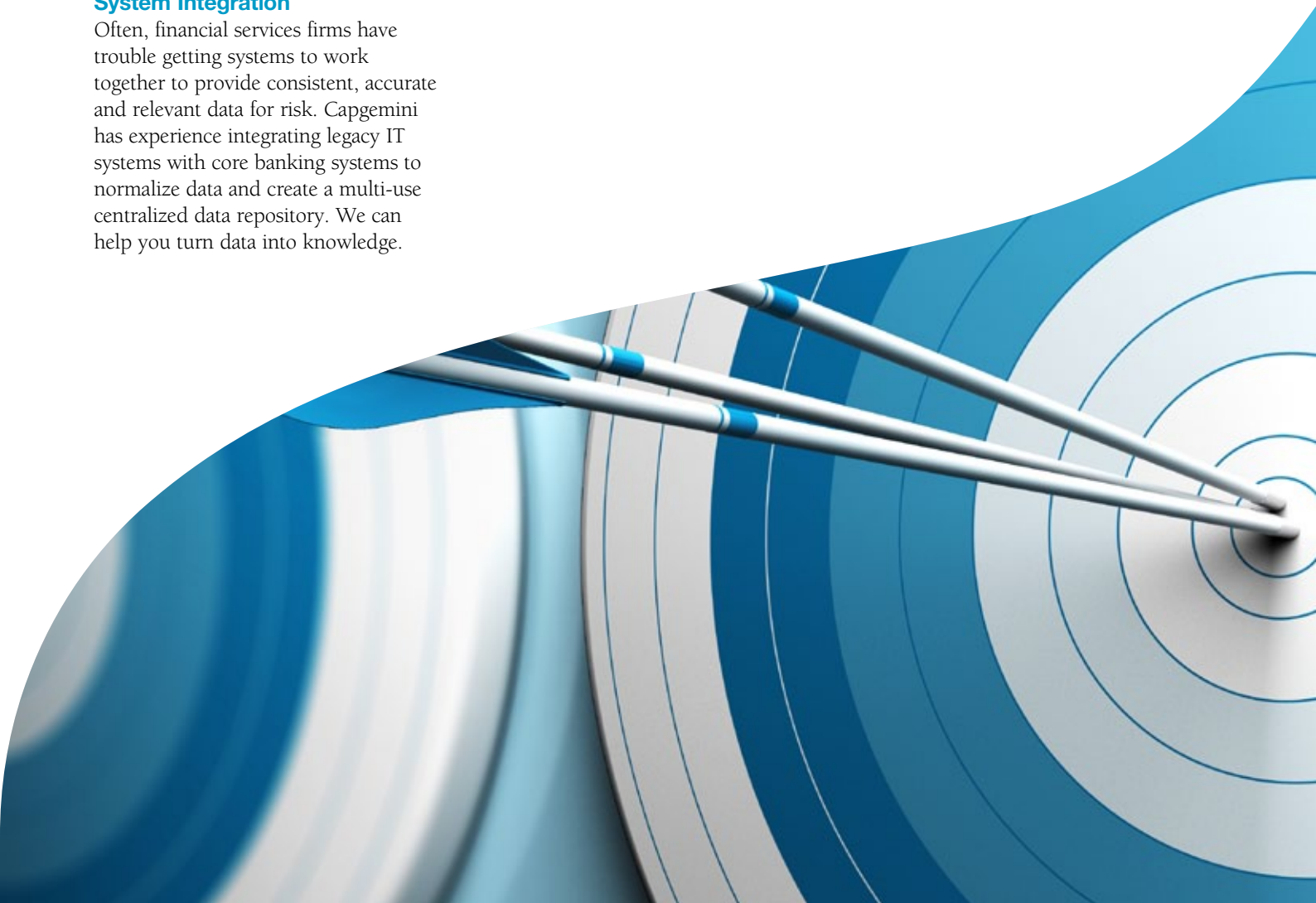
Capgemini can review and develop change management policies and procedures and compliance program maintenance processes using industry best practices.

Analytics

Data analytics and metrics generated from the transaction monitoring, OFAC and KYC process can be significantly tuned through efficiency exercises and business intelligence efforts to better support the compliance function.

Remediation

For regulatory and non-regulatory driven remediation, Capgemini can help you gather and/or review transaction monitoring, OFAC and KYC related information over a defined timeframe—often several years prior—to ensure compliance with regulatory requirements and quality of data.



The Right People in the Right Place: Rightshore®

While cost and process efficiencies have led many financial firms to consider offshore support, when it comes to regulatory and compliance projects, near shore or onshore can be a better fit. This is why Capgemini has a global network of over 130 delivery centers in three key locations: onshore, near shore and offshore.

For our North America clients, our delivery center in Charlotte, North Carolina serves as a Center of Excellence (COE) for AML, due diligence and OFAC support. Our Charlotte team includes highly skilled consultants to perform investigative and monitoring requirements.



For more information on Capgemini's services for risk and compliance, visit us at www.capgemini.com/risk or contact us at: riskmgmt@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2011 global revenues of EUR 9.7 billion and employs around 120,000 people worldwide.

Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 21,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

For more information please visit www.capgemini.com/financialservices

Rightshore® is a trademark belonging to Capgemini

All products or company names mentioned in this document are trademarks or registered trademarks of their respective owners.