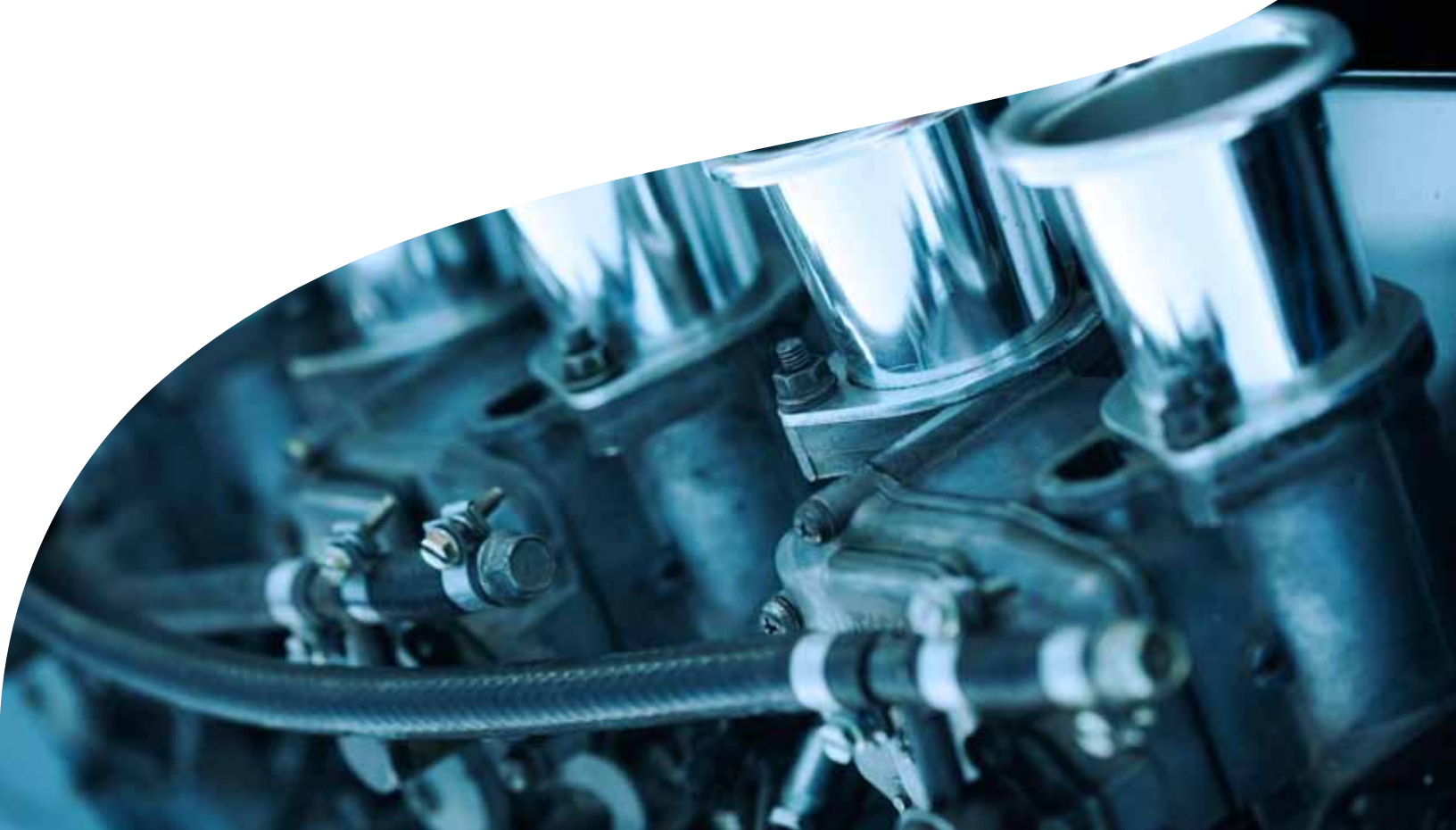


Quality Management Solutions for Financial Services

Today, financial institutions face challenging new market conditions with increased risks and harsh consequences. Banks, securities firms and insurance companies must bring innovation to the market faster than ever before to successfully compete in the global market. They must also balance their budget and efforts between legacy investments and new frontier applications. With consumers who are more market-conscious than ever, there is very little margin for error or inefficiencies in operations.

These challenges require a risk-mitigated quality management approach that enables financial institutions to become more dynamic, cost conscious and market aware while reducing enterprise-wide inefficiencies.

How can your quality organization align with business objectives and adapt to rise above these challenges?



With 20 years of quality management experience, Capgemini helps financial institutions improve quality processes and decrease both direct and indirect quality costs. We combine industry insights, strong research capabilities, leading alliances, and expertise from some of the best minds in quality management to help your firm overcome today's challenges. Our proven models, frameworks and practices have helped the world's top financial institutions meet competitive challenges in today's fast paced global financial market. We've collected the best of our experiences to develop models and frameworks to support our strategic solutions.

Quality Blueprint

In the race to the top, your IT organization needs to support the business by continuously improving the quality of applications. IT also needs to be more market aware to help meet and beat the competition. Hundreds

of test organizations across the globe have collaborated with Capgemini to understand what it takes to deliver world class quality.

Capgemini's Quality Blueprint framework is based on our experience building robust, self sufficient test organizations and developing industry-recognized standards like TPI. Our framework helps your organization transform to your new quality destination by providing parameters to:

- gauge your current maturity level against industry benchmarks
- build a roadmap forward which incorporates best practices, standards, guidelines and processes we've honed from our experiences with other financial institutions

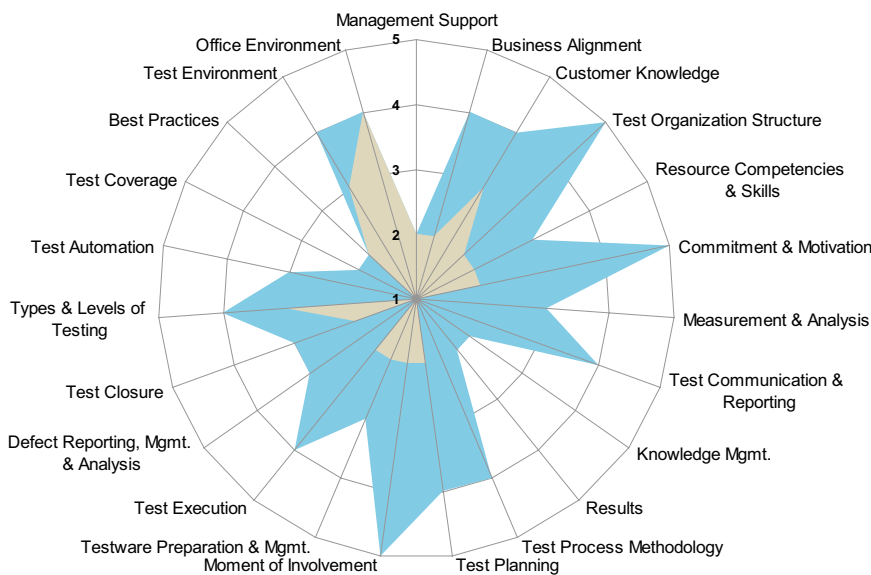
Quality Re-engineering

All financial institutions must balance budgets and efforts between legacy investments and new frontier applications. Legacy investments help you run your firm, while frontier applications ensure future competitiveness. With Capgemini's Simplify, Optimize, Accelerate and Realize (SOAR) model, you can increase the quality of your QA operations while reducing legacy investments. Most firms believe you must make bigger investments to improve application quality. Our research and experience proves this to be untrue. In fact, we've enabled firms to re-engineer their entire quality lifecycle, deriving millions of dollars worth of cost savings that were then leveraged to develop frontier applications.

SOA Quality Management

Service Oriented Architecture (SOA) is a new technology paradigm for creating and using business processes, packaged as services, throughout their lifecycle. Services can then be combined with existing applications to form composite business applications in a

Sample quality improvements over two years



Description of Maturity Levels

- | | | |
|---------------|------------------|----------------|
| 1 – Beginning | 3 – Intermediate | 5 – Engineered |
| 2 – Basic | 4 – Advanced | |

■ Dec 2007 Level

■ Dec 2005 Level

fast, efficient and complex manner. This new technology paradigm requires new quality management methods and tools.

Capgemini’s approach to quality management of SOA simplifies the complexity while meeting the speed and efficiency requirements. We do this by enabling IT organizations to achieve 100% visibility into services created or changed and providing automation capabilities to efficiently validate their quality. With Capgemini’s approach, you can realize the agility of SOA while mitigating the business risks.

Accelerated Testing Centers

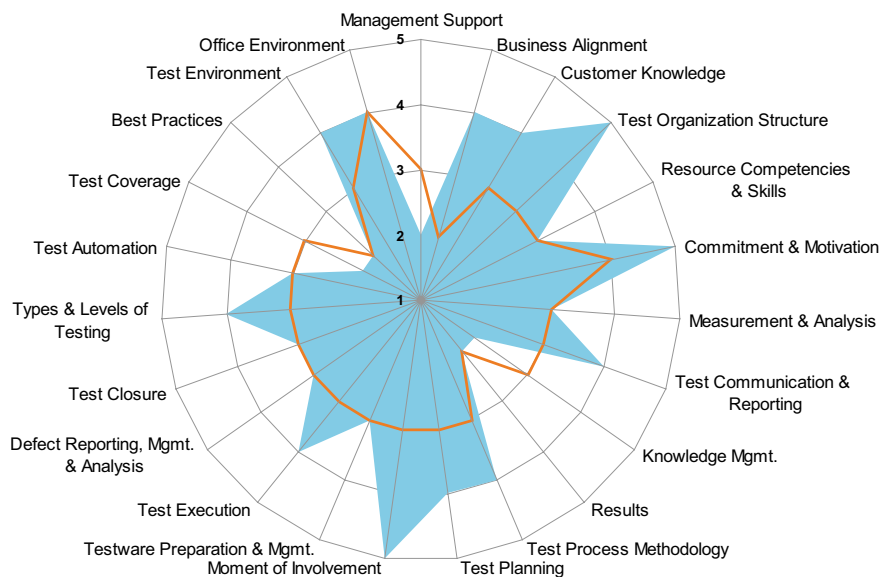
Capgemini’s Accelerated Testing Centers (ATCs) bring you the benefits of mature quality processes and efficient operating models by combining best-of-breed technologies, processes and specialized professionals to accelerate quality transformation while ensuring delivery excellence. Your firm’s response to competitive moves must be expedient, efficient and accurate. The complexities associated with mission-critical decisions have been increasing exponentially and constrained resources make it more difficult to sustain current business while embarking on new initiatives. Our flexible ATC helps you bring agility to your IT organization, allowing you to focus on your core business.

Measurement Programs

With over 15,000 professionals supporting financial services, Capgemini understands that this industry is people powered and data driven. Quality management of financial systems requires a consolidated, real-time and business-driven view that empowers decision makers. An effective metrics program requires gathering, collecting and analyzing data from various sub-systems for the purpose of providing business actionable information.

Capgemini has created metrics programs for financial firms which enable the alignment of QA organizations with corporate objectives. Our metrics solution is supported by award-winning publications and provides day-to-day operational intelligence while revealing insights to help your firm strategically improve quality on a continuous basis.

Sample quality benchmark against the FS industry



■ Dec 2007 Level	Description of Maturity Levels		
■ Benchmark	1 – Beginning	3 – Intermediate	5 – Engineered
	2 – Basic	4 – Advanced	

Capgemini Credentials

- 5,000 career quality professionals
- Presence in more than 30 countries around the world
- Capgemini developed industry standards TPI, TMAP® and Quality Blueprint
- Over 10 books published on Quality Management
- Deep industry domain expertise in financial services spanning insurance, banking and capital markets with a special focus on cross industry disciplines such as wealth management, payments and risk and compliance
- More than 500 professionals certified in technology, business and leadership domains including Certified Software Test Engineer (CSTE), ISTQB and NSE's Certification in Financial Markets
- Highly skilled testing leadership with an average of 10-15 years experience, often at world class technology firms
- Rightshore® network of centers in 32 cities across 15 countries provides the right skills in the right location at the right cost
- Strong alliance partnerships with leading quality assurance and testing vendors
- State-of-the-art delivery and training facilities across geographies

Test Environment Virtualization

Through our alliance partnerships with leading companies in the quality management industry, Capgemini offers innovative solutions to help you resolve complex problems. Many financial services firms face increasing test infrastructure demands due to more complex systems, rapidly changing requirements, upgrades, iterative cycles, and globally distributed teams. Today, most QA groups spend up to 50% of their time manually building and maintaining test environments that often don't reflect real production conditions.

Capgemini's test lab virtualization solution—powered by Surgient—saves an average of three days per environment setup, reduces up to 50% in hardware costs and allows more defect detection by:

- Realizing cost savings through virtualization technologies
- Centralizing and sharing the test lab infrastructure
- Automating the provisioning and scheduling of shared test lab resources

Rightshore® Outsourcing

Rightshore® is Capgemini's global delivery model. With a far-reaching network of onsite, onshore, near shore and offshore resources, Rightshore® cuts across locations to access the right skills in the right place at the right price. By selecting the appropriate mix of people and skills to meet your specific needs, Rightshore® lowers costs and boosts business performance, giving your firm the ability to adapt quickly with minimum risk and overhead.

Capgemini's Rightshore® network includes centers in 32 cities across 15 countries including four centers in India that specialize in financial services.

For more information, contact us at financialservices@capgemini.com



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience™ is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and collaboration-

focused methods and tools. Capgemini utilizes a global delivery model called Rightshore® which aims to offer the right resources in the right location at competitive cost, helping businesses thrive through the power of collaboration.

Capgemini reported 2009 global revenues of EUR 8.4 billion and employs over 90,000 people worldwide.

More information about our services, offices and research is available at www.capgemini.com.