

RISK & REGULATION

Unlock opportunity in the digital future of financial services.

CGI's Risk and Regulatory practice helps banks and financial services firms prepare to flourish in the digital world. We bring the insight and capability needed to manage regulatory risk more cost-effectively - while simultaneously enabling digital transformation and data security, and improving business performance.

A NEW REGULATORY FOCUS

There's a new climate in financial services regulation. Focus is shifting away from line-by-line regulations to specifying business outcomes in a digitised banking environment. Regulators are placing a stronger emphasis on senior manager conduct and introducing more stringent requirements for transparency, reporting and governance.

In anticipation of the digital future, there's a new consumer focus that encompasses all users of financial products and services, extending from retail to wholesale investment banks, assets managers and private wealth managers. And the pace of change is accelerating, as new generations of customers demand innovations that meet their expectations for simplicity, speed, and security.

The digital future offers opportunities to all kinds of financial services providers, but barriers stand in the way to the execution of new client-centric business models. Regulation has resulted in increased costs, capital scarcity and liquidity limits – at exactly the moment they require significantly more buffer capital and liquidity. Many markets that once offered high margin business are now far more challenging.

To position themselves to take advantage of new opportunities, banks need to consider how they can get more value from the 25% of IT budget they routinely allocate to compliance. This is money they could re-invest in innovation and differentiation.

THE KEYS TO UNLOCK SUCCESS

CGI's Risk and Regulation practice helps banks and financial services firms find their way through the new regulatory environment. We help them understand the full impact of regulation and provide managed services that reduce the cost of compliance. Relying on our expertise and delivery, firms can focus on efficiency, improved performance and innovation.

- **Control Frameworks:** we ensure firms meet their management responsibilities, with management information and external reports that are consistent, accurate, complete and fully understood.



A RISK AND REGULATORY PARTNER THAT ENABLES INNOVATION

- An approach that's about enabling new business models
- Our focus on opportunities helps banks innovate faster, compete and succeed
- Senior experienced team with a deep background in global banking and financial services
- An industry-leading cyber security practice with 40 years' experience
- A consulting approach based on understanding your specific challenges around regulation and working with your senior management team to achieve results
- Tried and tested outsourcing capabilities that enable a cost-effective and de-risked approach to reducing cost within the regulatory boundaries
- A proven track record for digital transformation with major financial services firms

- **Full MiFID:** we provide a complete end-to-end MiFID review and compliance implementation service with a specific focus on MiFID II reporting requirements.
- **Data Governance:** our complete service builds on a firm's BCBS 239 programme to extract the full value from data with controls, analysis and governance capabilities that extend across the entire business and enhance trust.
- **Client Lifecycle Management:** we ensure banks understand the impact of regulation on digitally enabled initiatives and are operationally enabled to offer best-in-class customer experience.
- **Regulatory Reporting:** our complete managed service includes data management and control frameworks to meet all regulatory reporting requirements.

Across our offering, we draw on CGI's deep heritage in business process and IT outsourcing, delivering managed excellence in a compliance and risk framework. With our insight and capability, banks and financial services firms can re-think compliance, transforming it from a cost of doing business to an opportunity for growth.

EXPERTISE TO USE REGULATION AS A DRIVER FOR NEW BUSINESS MODELS

CGI's Risk and Regulation practice focuses on enhancing shareholder value by minimising the cost of regulation in current and emerging business environments. Unlike other advisors, our offer is all about execution and implementation. Typically, our clients bring us in at the business case stage, calling on our expertise for risk and regulatory impact assessment and reviews.

The CGI Risk and Regulation consulting team has an industry-leading background in regulation, control frameworks and regulatory issues which we combine with our powerful outsourcing capabilities. We have the experience and expertise to guide you through a high-stakes and complex process towards results.

As part of CGI, a global leader in business process and IT outsourcing, we have a proven track record for delivering major projects on time, on budget and securely for leading organisations across the commercial sectors and government in the UK, North America and Europe.

ABOUT CGI

With over 65,000 professionals in 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to our clients'.

Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects.

- We work with 25 of the top 30 global banks in the world and 7 of the top 10 insurers
- Our financial software solutions enable the transfer of more than \$5 trillion per day
- More than 50 million high-value payments are processed annually through our real time settlement systems

For more information about CGI, visit :
www.cgi-group.co.uk/riskandreg