



IBM's international regulatory experience can provide you with a competitive advantage.

IBM Global Banking Regulatory Management

Managed IT Services Strengthened by Banking Regulatory Compliance Capabilities

Managing banking risks and navigating the regulatory compliance landscape has always been a challenge. In today's more complex banking environment, increasingly aggressive regulatory supervision and rapidly changing rules are affecting both local and international banking activities. These changes are dramatically increasing compliance costs, the volume of knowledge required to be maintained, and level of difficulty required to navigate multi-jurisdictional environments, to manage risk, maintain controls and avoid remediation costs and fines.

Against this backdrop, regulatory agencies continue to increase their focus on Capital Requirements (Basel II/III), Business Resilience and Resolution Regimes (including Ring Fencing), Data Privacy and Cyber Security. This is in addition to requirements for improved governance, transparency of controls and vendor management regulations requiring banks to demonstrate enhanced and continuous oversight and risk management of outsourced activities.

To remain competitive banks must rapidly implement new revenue and expense models to better align their businesses and identify solutions that create higher returns. Banks must manage the costs of meeting associated regulatory requirements and ongoing compliance, alongside new regulatory challenges. With IBM there are opportunities to adopt new technologies and outsourcing practices that can reduce operating cost, increase returns and reduce the burden of compliance management.

IBM's Infrastructure Services capabilities can provide a more balanced approach that leverages people, process and technology as a major differentiator to strengthen your enterprise risk management posture, helping you adopt technology while supporting the fulfillment of regulatory obligations.



IBM helps banks navigate the regulatory landscape

IBM offers a proactive view of the ever-changing regulatory landscape. Our forward-looking approach can assist you in anticipating and coping with regulatory changes and compliance obligations. We have subject matter expertise in domestic and international banking regulations, supervisor outsourcing expectations, the role of information technology and the impact on client compliance requirements.

Additionally IBM's regulatory experience, knowledge and tools can help identify and anticipate changes in the international regulatory landscape.

Some of the ways by which IBM helps protect clients include:

- *Risk Management*: Establishing procedures and processes designed to mitigate and manage risk, optimize new technology methods (such as cloud) and reduce operational costs
- *Vendor management*: Helping ensure that third-party or outsourced risk management practices remain compliant with industry and country-specific standards
- *Data Privacy and Protection*: Protecting customers' privacy and the confidentiality of organizational records in conformance with international laws and regulations
- *Cyber Security*: Protecting information assets to establish and maintain trust between the bank and its customers
- *Business Resiliency*: Helping ensure access to systems and official records is available during a market or firm disruption
- *Records Retention*: Storing official books and records in compliance with differing international standards

Managing with insights from some of the world's leading regulatory professionals

In the United States, IBM is subject to the direct supervision of the Federal Financial Institutions Examination Council (FFIEC) as we are a Technical Service Provider (TSP) to the US banking industry. Through managing regulatory compliance and ongoing supervisory oversight, IBM has developed core competencies in the implementation of mature regulatorily compliant and globally repeatable solutions designed to reduce risk for regulated clients as well as IBM.

IBM's global regulatory management team further differentiates IBM Infrastructure Services for clients with domestic and international banking operations. Equipped with global regulatory experience covering technology deployment, IBM helps provide global support for clients with regulatorily compliant IT managed services, world-wide.

Why IBM?

For over 100 years, IBM has delivered innovative technology solutions and services to companies worldwide, including banking industry leaders. With IBM as a strategic service provider, you can benefit from our insight into the market's best practices for technology services. In addition, our managed services teams assimilate regulatory compliance and risk management as part of each engagement, because IBM's regulatory compliance specialists have already considered many of the banking industry's most pressing regulatory issues.

We help deliver compliant solutions that are right for your needs, the first time around.

IBM's regulatory specialists have integrated our global regulatory knowledge, industry experience and IBM's proven best practices, to help establish a security rich compliant regulatory environment that helps protect our clients and deliver a superior client experience.

IBM's solutions help you better manage achievement of compliance with applicable laws, overcome business-critical issues and better manage risk in a more cost-efficient way. For each unique project, we help you assess and meet your regulatory compliance needs so that you can focus on running your business.

For more information

To learn more about how IBM's regulatory management capabilities can assist you, please contact GlobalRegulatoryManagement@us.ibm.com



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