



Module 1

# Microsoft Cloud for Financial Services Overview

November 2021



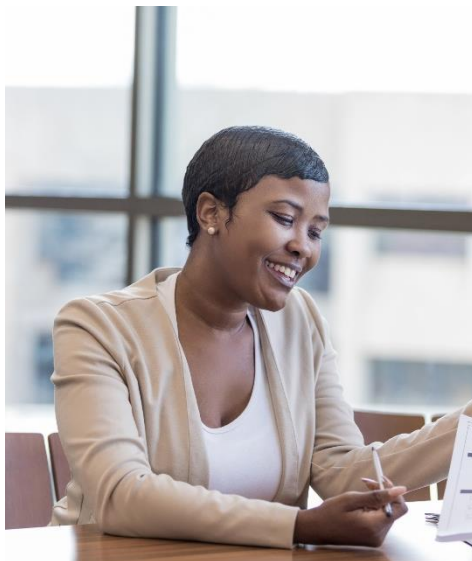


# The COVID-19 pandemic was a catalyst for change and shifting business priorities

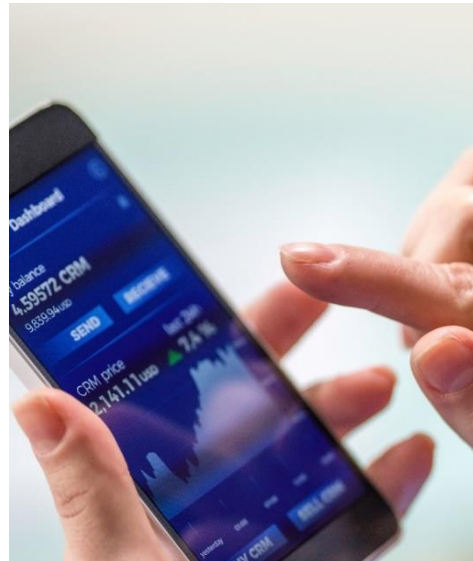
Here's what we've heard from the industry:



Customer  
engagement



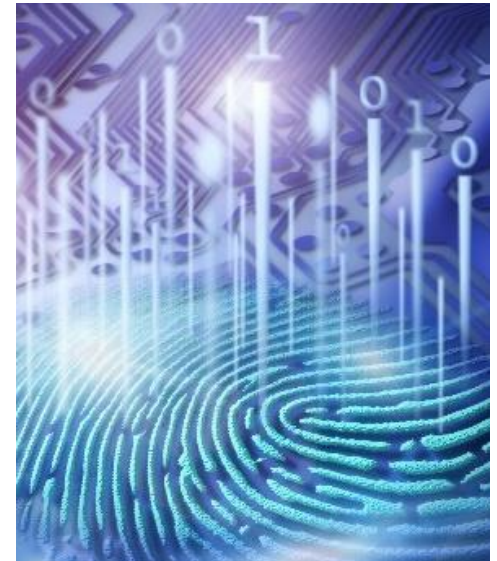
Employee  
experience



Value  
creation



Fraud  
protection



Security and  
compliance

# As a result, banks are looking for a new approach to pave the way for the future

**75%** of finance leaders said they were planning for a more agile business environment going forward; the cloud's flexible cost and scalable service can be an important component of this agility. (PwC)



“



The pandemic validated cloud's value proposition. The ability to use on-demand, scalable cloud models to achieve cost efficiency and business continuity is providing the impetus for organizations to rapidly accelerate their digital business transformation plans. The increased use of public cloud services has reinforced cloud adoption to be the 'new normal' now more than ever.

— Sid Nag  
Research Vice President, Gartner



# Microsoft Cloud for Financial Services

Trusted cloud to accelerate innovation for sustainable growth



**Deliver differentiated customer experience**

Provide tools to help accelerate customer growth, profitability, and loyalty through more relevant and personalized interactions along with deeper customer insights



**Empower employees through teamwork**

Help fuel employee productivity, enhance process efficiencies, and strengthen customer connections through automation, collaboration, and communications



**Combat financial crime**

Help enhance customer experience, lower account fraud, and boost profitability

## Built on a foundation of:



### Trust, security, and compliance

At Microsoft we are focused on trust, and we adhere to security and privacy standards to place you in control over security, encryption, and governance



### Interoperability

Help ease interoperability and unify data with an industry data model and connectors to help accelerate insights and business workflows

# Microsoft Cloud for Financial Services

## Capabilities for Retail Banking



• Industry Specific •

Data model and connectors

—

Partner ecosystem

Microsoft Cloud

# Customer and employee experience

“With our Microsoft-based solution, our relationship managers now have the tool they need to serve clients even more successfully, build and maximize relationships, and identify and act on new opportunities.

— Anneke Broere

Business Owner of ClientLink at Rabobank

# Unified customer profile



Help tailor customer experiences via a comprehensive view of the customer's financial situation

## Customer insights

Financial details, such as life events and household information, help create a single customer view

## Summary view

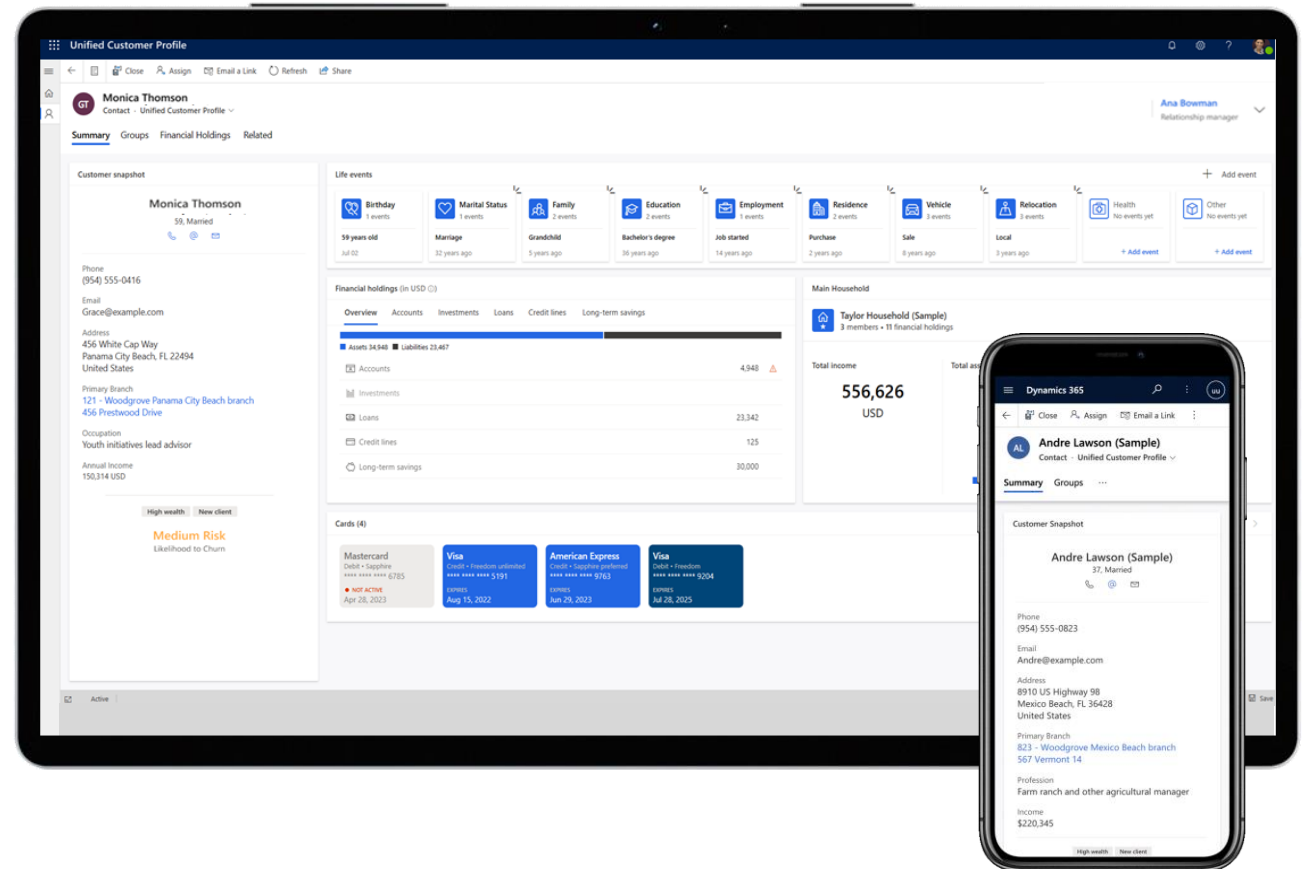
Insights drawn from unified customer information help drive better customer outcomes

## Banking segments

Segmentation helps you focus on the right customers and opportunities to increase success

## Churn risk

Adaptive AI helps anticipate customer abandonment so you can work proactively to reduce risk of churn



# Customer onboarding



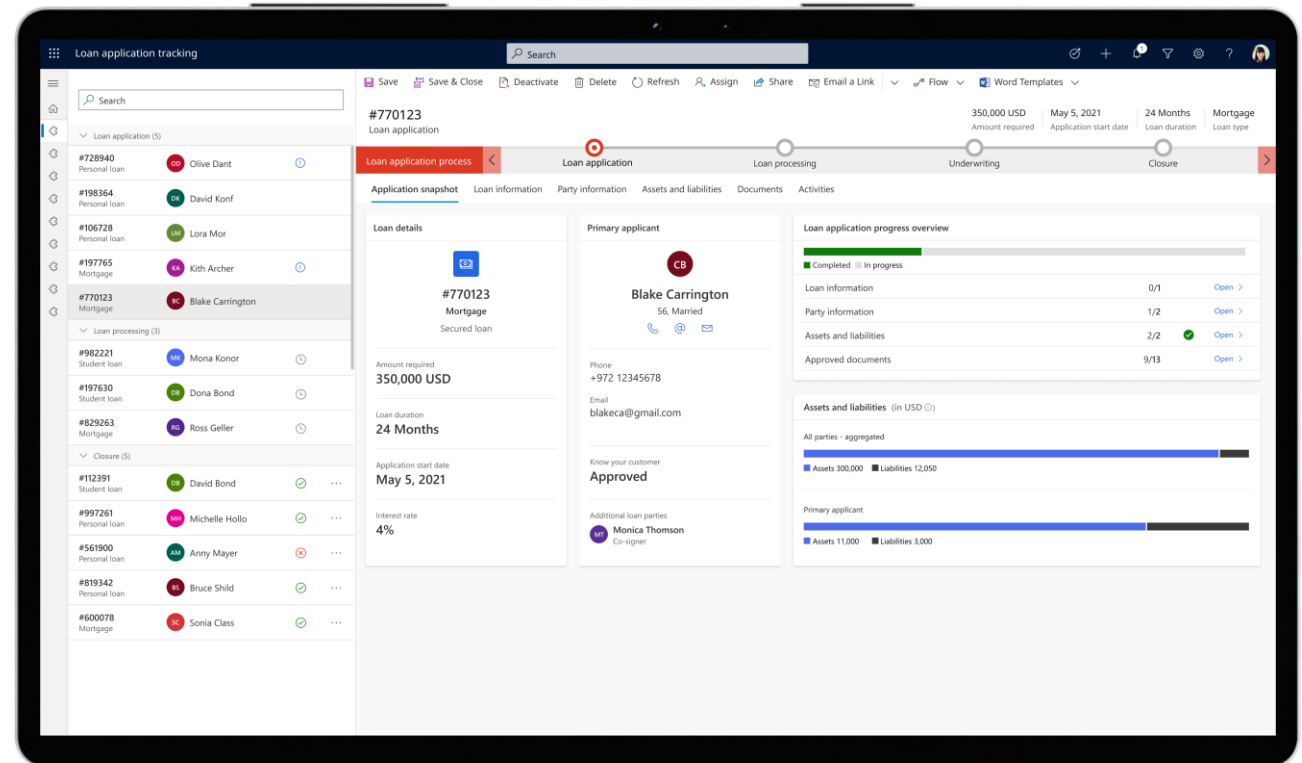
Provide customers with easy-access loan apps and self-service tools to help streamline the loan process

## Accelerated application process

Enable customers to efficiently apply for and keep track of a loan through mobile app or online portal to help improve loyalty and satisfaction

## Loan process management

Enable loan managers to monitor the loan process to help increase productivity and ensure consistent customer experiences



Public preview edition



# Collaboration manager



Transform lending workflows to help improve productivity, unlock value creation, and enhance customer experience

## Lending automation

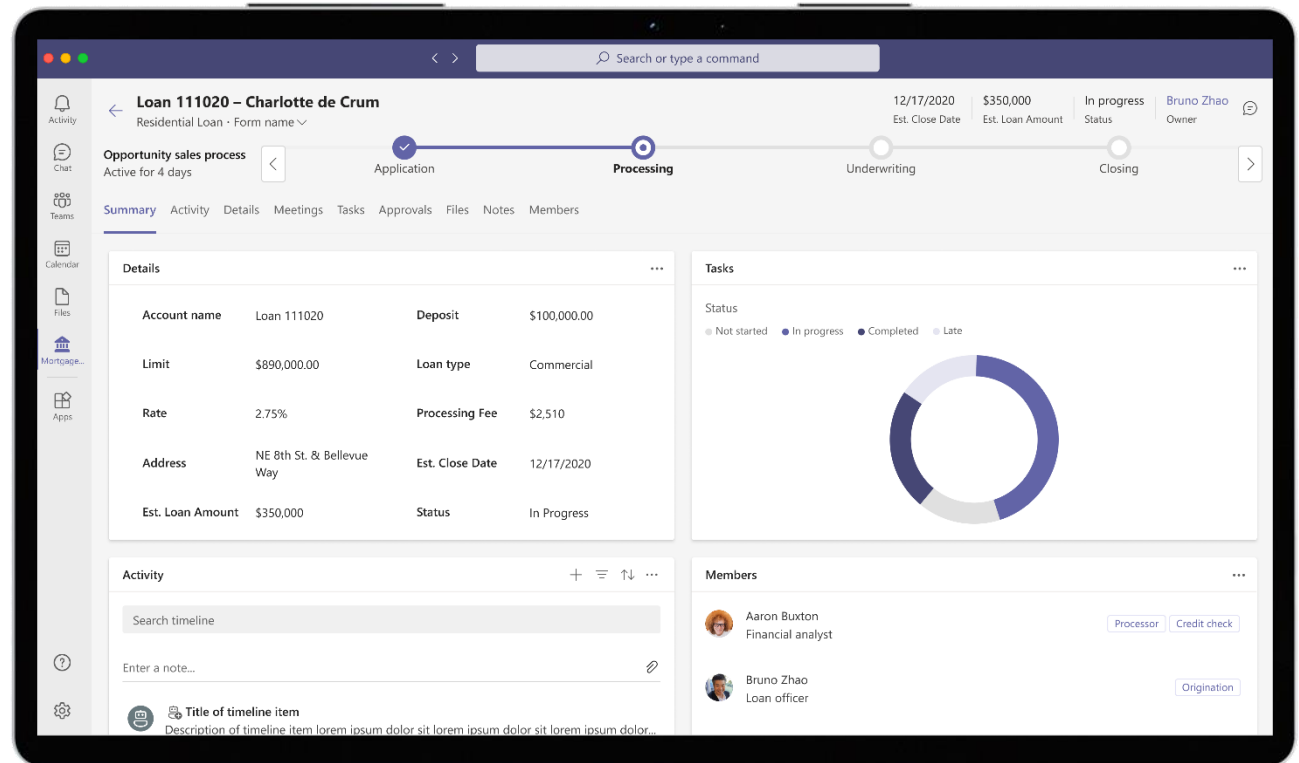
Intelligent tools help orchestrate lending processes and streamline operations

## Cross-team collaboration

Intelligent dashboards help empower teams to collaboratively manage lending volume and centralize task and file management

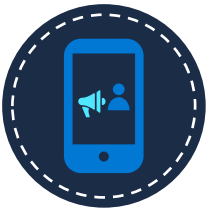
## Communications

Communications features help support customers virtually while meeting security and compliance needs



Public preview edition

# Banking customer engagement



Help personalize customer interactions with relevant financial information to accelerate time to resolution

## Personalization

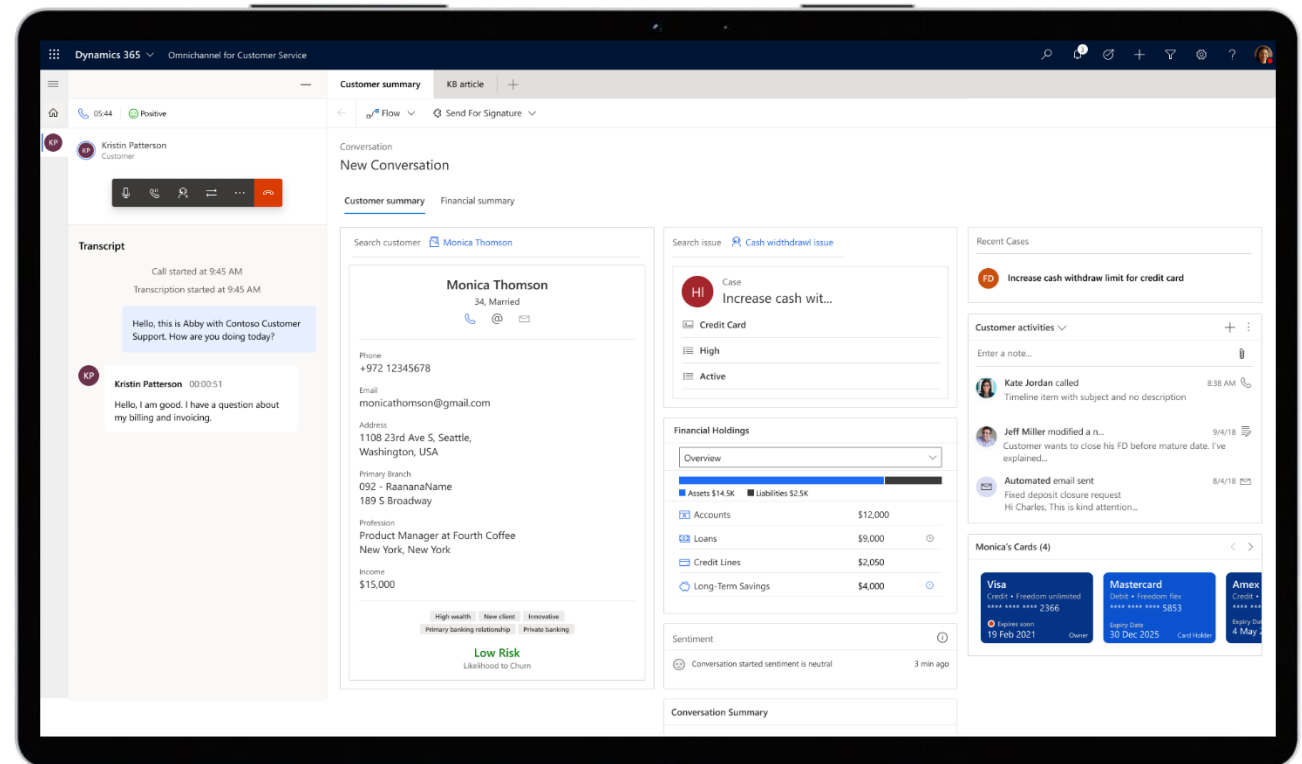
Financial understanding helps personalize interactions for meaningful engagement

## Customer service center

Unified customer profiles help empower service agents with the right information to drive towards quick resolution

## Omnichannel experiences

A unified agent desktop helps deliver consistent, connected experiences across channels including voice, messaging, and social



Public preview edition

# Combatting financial crime

“Next-gen tech can increase productivity in financial crime operations by 30-75%. These are significant numbers as global spending on AML and fraud operations is estimated at \$31.6B for 2020.”

— Neil Katkov, PhD  
Head of Risk and Compliance, Celent



# Account protection



Help prevent fraudulent digital account creation and account takeover

## Risk assessment and bot protection

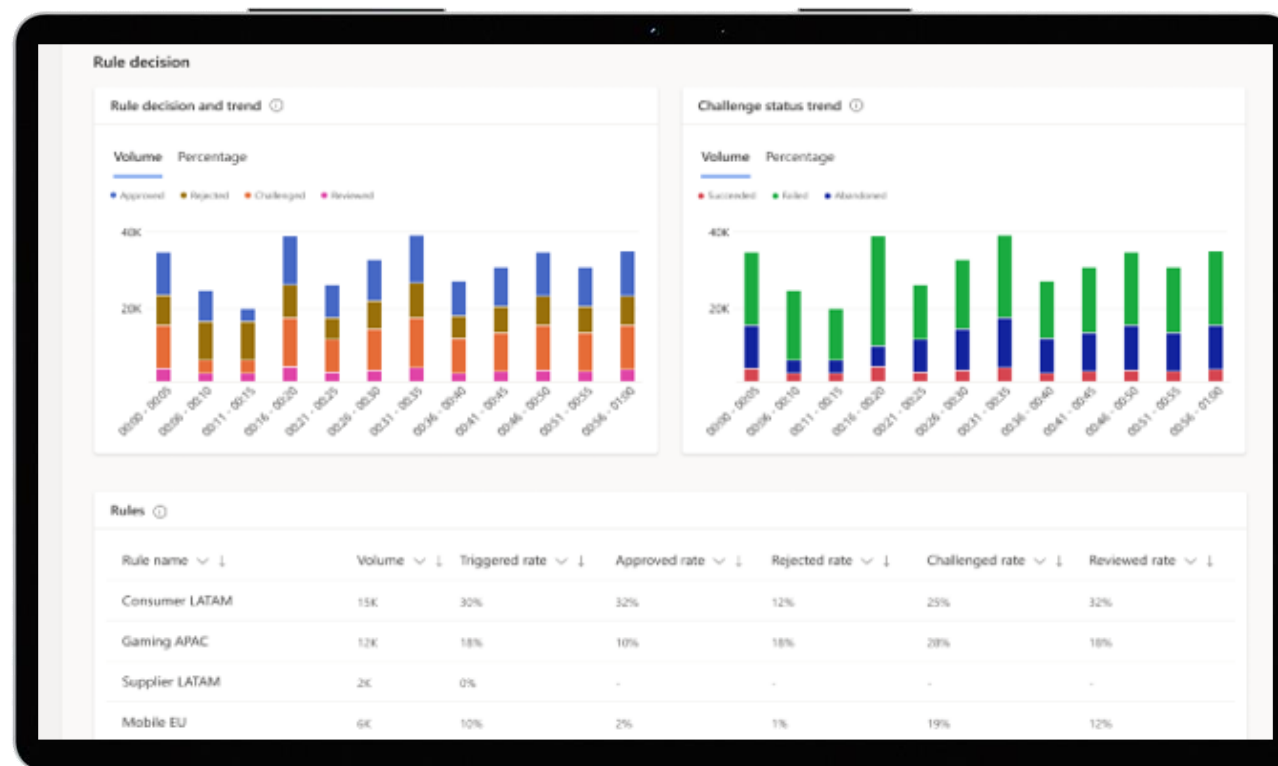
Take advantage of these two key services in a single solution

## Simple integration

An API within this SaaS solutions helps you easily integrate with your existing systems

## Built-in compliance

Leverage an approach built for compliance with encryption of data in transit and at rest



# Purchase protection



Help provide a differentiated experience for merchants to improve revenue and retention

## Balanced approach

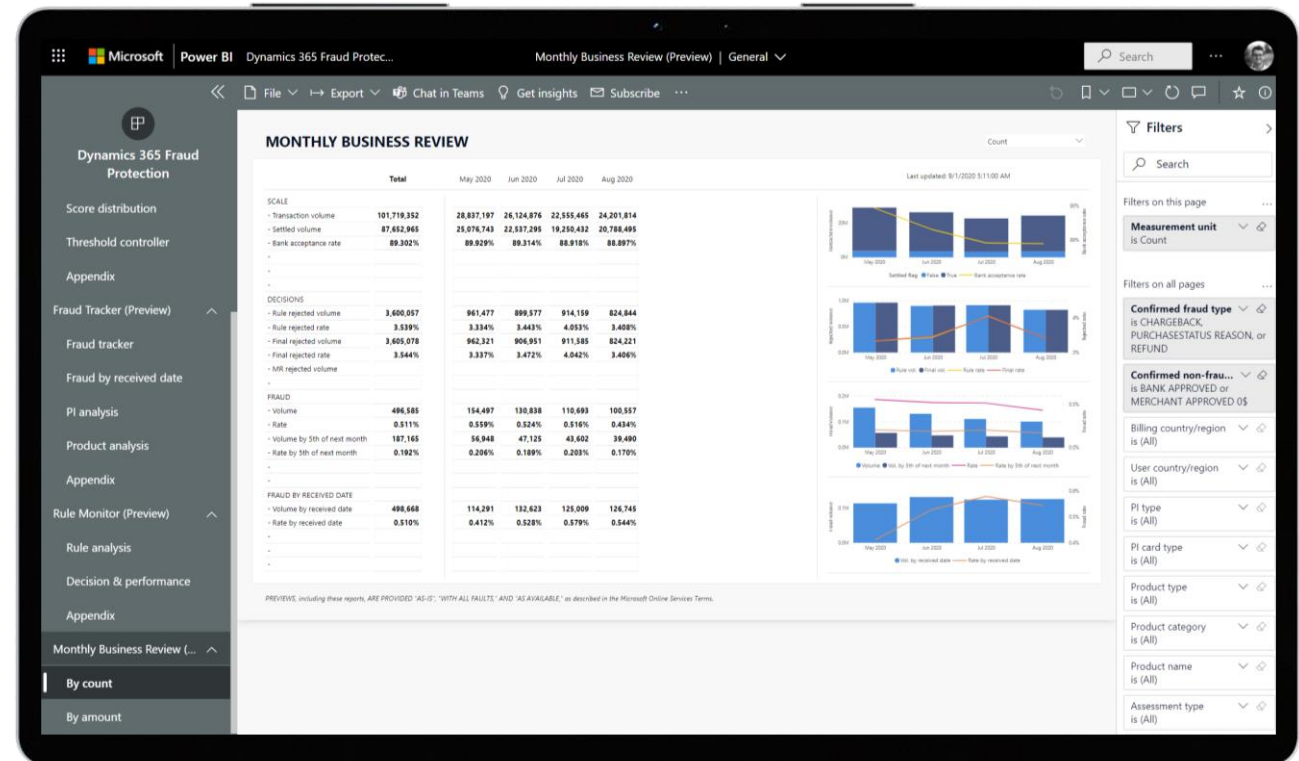
Help reduce loss and decrease false positives to improve merchant profitability

## Transaction acceptance booster

Stream live data to your card authorization engine to help authorize more legitimate transactions

## Customer value

Help manage fraud for your customers at scale as a service



# Security and compliance

“We do not compromise on data privacy. Against that background, the security and compliance functions of Azure were convincing, which is why we chose Microsoft as our competent cloud provider.”

— Lutz Küderli

Head of Underwriting, Claims, Digital Services  
and Insurance Medicine (Europe/LATAM)  
for Life & Health at Munich Re



# Regulatory compliance assessments



Assess, monitor, and help improve compliance posture with global, regional, and industry regulations and standards

## Cloud risk assessments

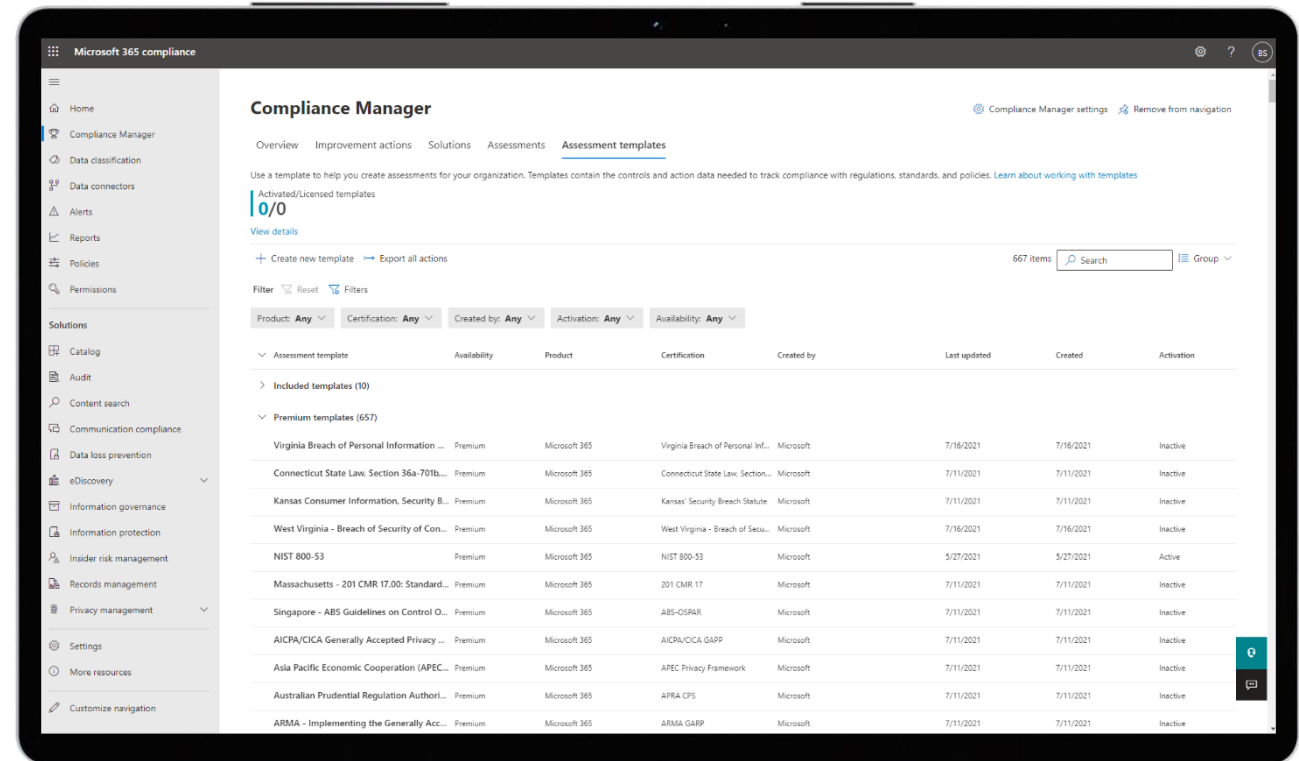
Help accelerate your Microsoft cloud and vendor-related risks assessments

## Industry standards

Leverage 40+ pre-built assessments for standards and regulations such as GDPR

## Compliance posture

Help improve your overall compliance posture, enhancing security and privacy controls



# Risk assurance and support



Leverage white glove service to support risk, audit, and compliance teams with regulatory compliance, security, and privacy

## Compliance Summit and Community

Connect with Microsoft Leadership on compliance topics and engage directly with peers and regulators in industry

## Ask an expert

Support risk stakeholders to accelerate their assessments and approval cycles

## Proactive risk assurance

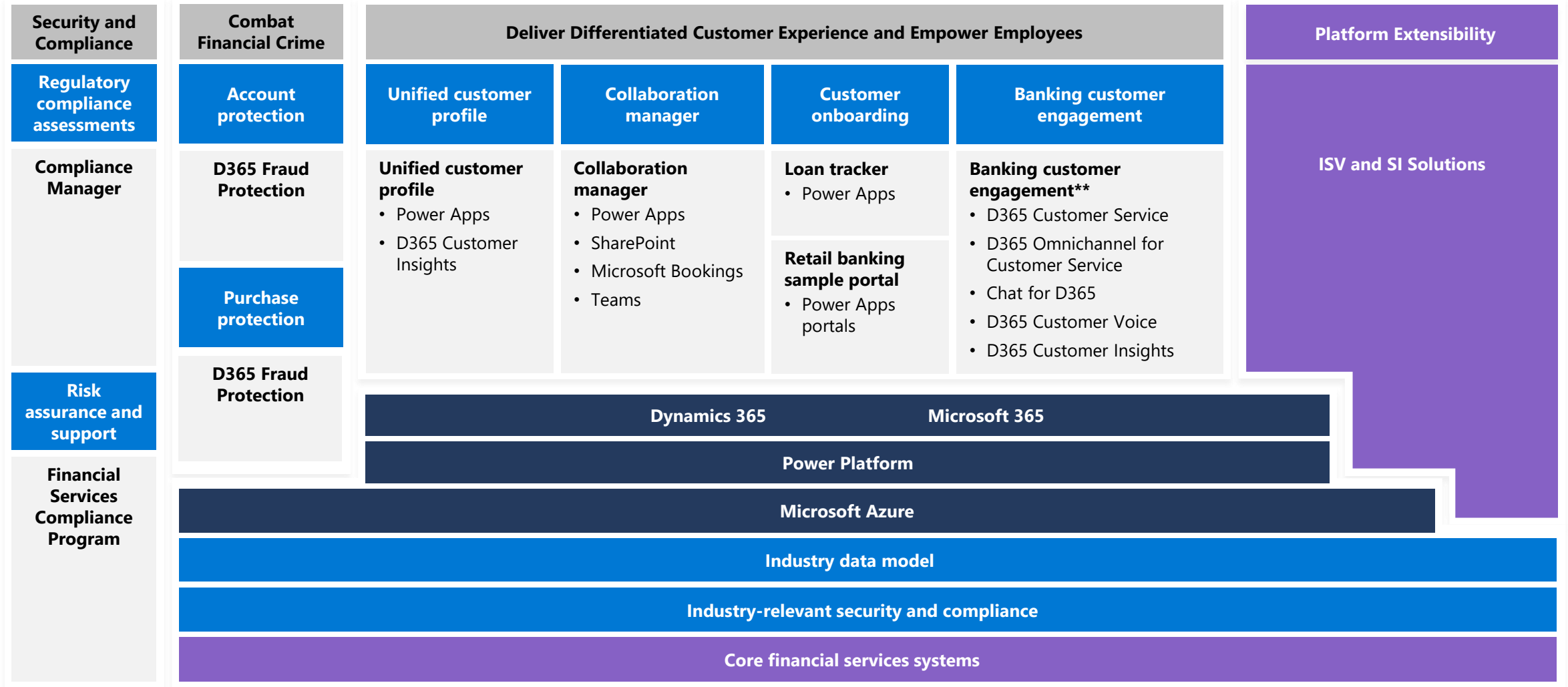
Stay up to date on important regulatory changes and explore walk-throughs of curated audit artifacts

## Concierge and learning paths

Upskill on cloud risk assessment and navigate our rich set of resources



# Microsoft Cloud for Financial Services



Industry priority scenarios



Microsoft Cloud for Financial Services Capabilities



Microsoft core technology



Third party

\*\* Public Preview at GA



# Industry standards and certifications

We have the [extensive compliance coverage](#) in the industry with **90+** compliance offerings

Global	Industry		Regional	US Gov
<ul style="list-style-type: none"><li>• CIS Benchmark</li><li>• CSA STAR Attestation</li><li>• CSA STAR Certification</li><li>• CSA STAR self-assessment</li><li>• ISO 27001:2013</li><li>• ISO 27017:2015</li><li>• ISO 27018:2014</li><li>• ISO 22301:2012</li><li>• SOC 1 Type 2</li><li>• SOC 2 Type 2</li><li>• SOC 3</li><li>• ISO/IEC 27701:2019</li><li>• ISO 9001:2015</li><li>• ISO 20000-1:2011</li><li>• WCAG 2.0 (ISO 40500:2012)</li></ul>	<ul style="list-style-type: none"><li>• European Banking Authority (EBA)</li><li>• FFIEC (US)</li><li>• OSFI (Canada)</li><li>• PCI DSS Level 1</li><li>• SEC 17a-4 (US)</li><li>• European Securities and Markets Authority (ESMA)</li><li>• European Insurance and Occupational Pensions Authority (EIOPA)</li><li>• GLBA (US)</li><li>• Shared assessments (US)</li><li>• CFTC 1.31 (US)</li><li>• FINRA 4511 (US)</li><li>• SOX (US)</li><li>• 23 NYCRR 500 (US)</li><li>• FCA + PRA (UK)</li><li>• APRA (Australia)</li></ul>	<ul style="list-style-type: none"><li>• FINMA (Switzerland)</li><li>• FSA (Denmark)</li><li>• RBI + IRDAI (India)</li><li>• MAS + ABS (Singapore)</li><li>• K-ISMS</li><li>• KNF (Poland)</li><li>• FISC (Japan)</li><li>• HIPAA BAA (US)</li><li>• HITRUST certification</li><li>• GxP (FDA 21 CFR Part 11)</li><li>• MARS-E (US)</li><li>• FERPA (US)</li><li>• CDSA</li><li>• MPAA (US)</li><li>• FACT (UK)</li><li>• DPP (UK)</li><li>• TISAX (Germany)</li><li>• NERC</li><li>• GSMA</li></ul>	<ul style="list-style-type: none"><li>• California Consumer Privacy Act (CCPA)</li><li>• GDPR</li><li>• Germany C5</li><li>• European Standard Contractual Clauses (SCC)</li><li>• Argentina PDPA</li><li>• Australia IRAP Unclassified</li><li>• Australia IRAP PROTECTED</li><li>• Canada Privacy Laws</li><li>• China GB 18030:2005</li><li>• China DJCP (MLPS) Level 3</li><li>• China TRUCS/CCCPFF</li><li>• EU EN 301 549</li><li>• EU ENISA IAF</li><li>• Germany IT—Grundschutz workbook</li><li>• India MeitY</li><li>• Japan CS mark gold</li><li>• Japan my number act</li><li>• Netherlands BIR 2012</li><li>• New Zealand Gov CIO Framework</li><li>• Singapore MTCS Level 3</li><li>• UK cyber essentials plus</li><li>• UK G-Cloud</li><li>• UK PASF</li></ul>	<ul style="list-style-type: none"><li>• FedRAMP high</li><li>• FIPS 140-2</li><li>• NIST CSF</li><li>• FedRAMP moderate</li><li>• CNSSI 1253</li><li>• CJIS</li><li>• DFARS</li><li>• DoE 10 CFR Part 810</li><li>• EAR</li><li>• IRS 1075</li><li>• ITAR</li><li>• NIST SP 800-171</li><li>• Section 508 VPATs</li><li>• DoD DISA SRG Level 5</li><li>• DoD DISA SRG Level 4</li><li>• DoD DISA SRG Level 2</li></ul>

Note: Certifications in blue are specific to financial services



For additional compliance resources, see the [full list of compliance offerings](#) and [compliance guides](#)

# Microsoft Cloud for Financial Services Strengths



Business model  
alignment



Customer ownership  
and control of data



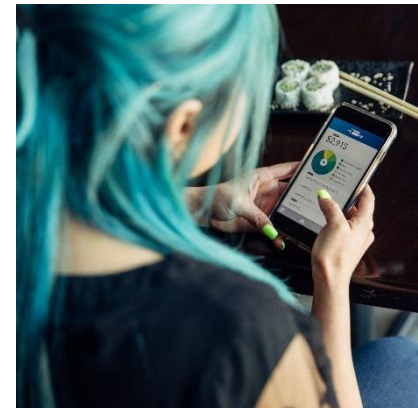
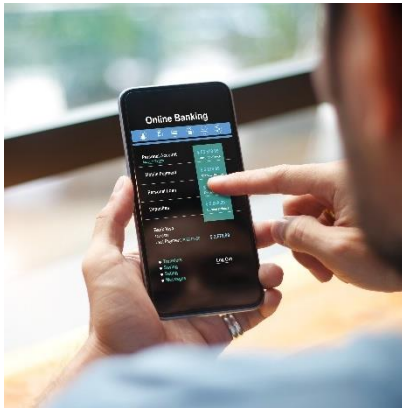
Trusted, global  
security commitment



Industry  
customization



Robust partner  
ecosystem





Thank you

[Microsoft Cloud for Financial Services](#)







Module 4

# Microsoft Cloud for Financial Services

## Customer Intelligence

November 2021



# Today, priorities are changing, and technology needs to keep up



Financial services organizations are focused on:

But their technology is holding them back:

## Enhancing resilience

**95%**

of insurance leaders say they are accelerating or looking to speed up digital transformation to improve resilience<sup>1</sup>

## Data access challenges

**600**

Global financial services organizations report having up to 600 different internal data repositories<sup>3</sup>

## Enabling digital collaboration

**\$30B**

Streamlining core business processes with enhanced digital collaboration could generate \$30B in business value<sup>2</sup>

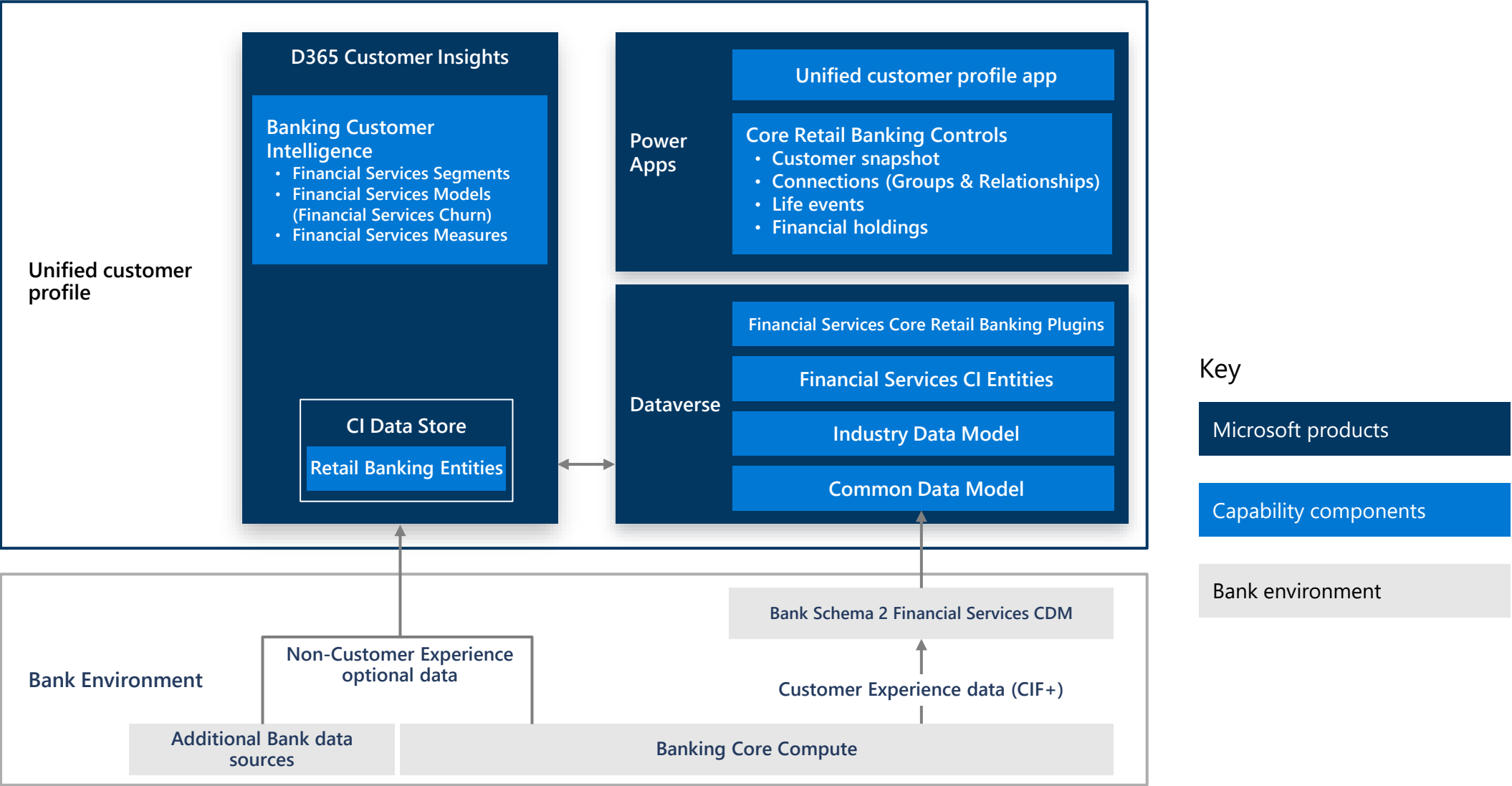
## Security concerns

**83%**

of leaders at US banks say cybersecurity is their top risk concern<sup>4</sup>

# Unified customer profile

## Reference architecture



# Customer onboarding

## Reference architecture

### Key

Microsoft products

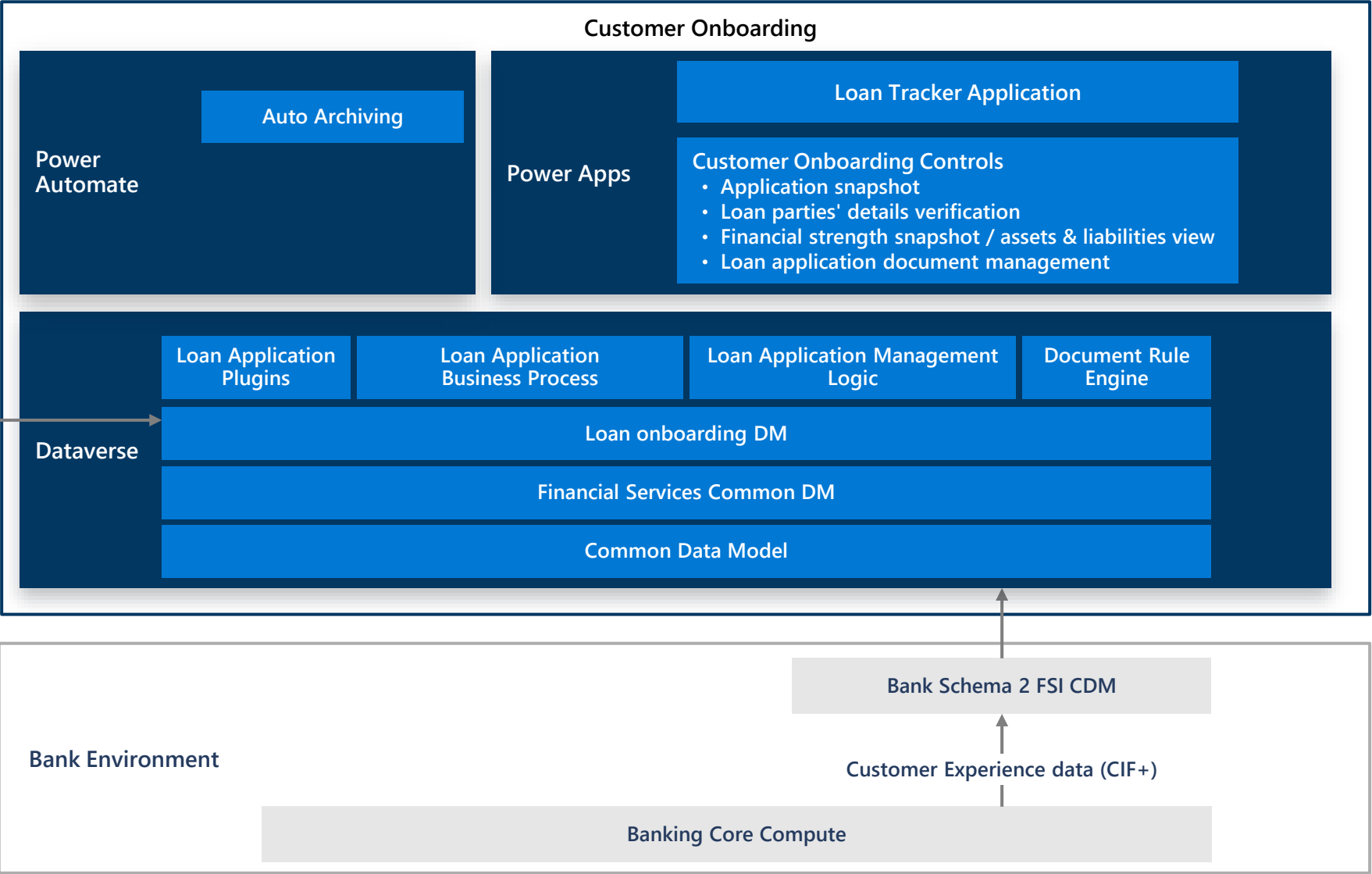
Capability components

Bank environment



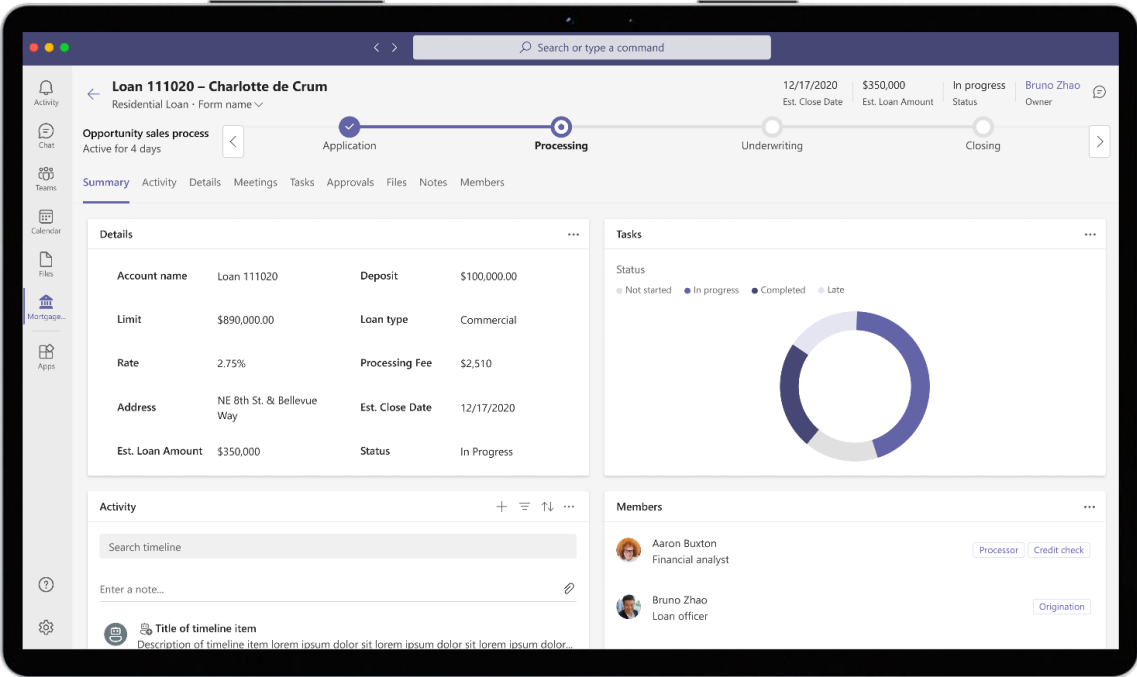
### C2 Customer

Note: Customer onboarding includes an optional sample portal powered by Power Portal to showcase how C2 can interact with the system

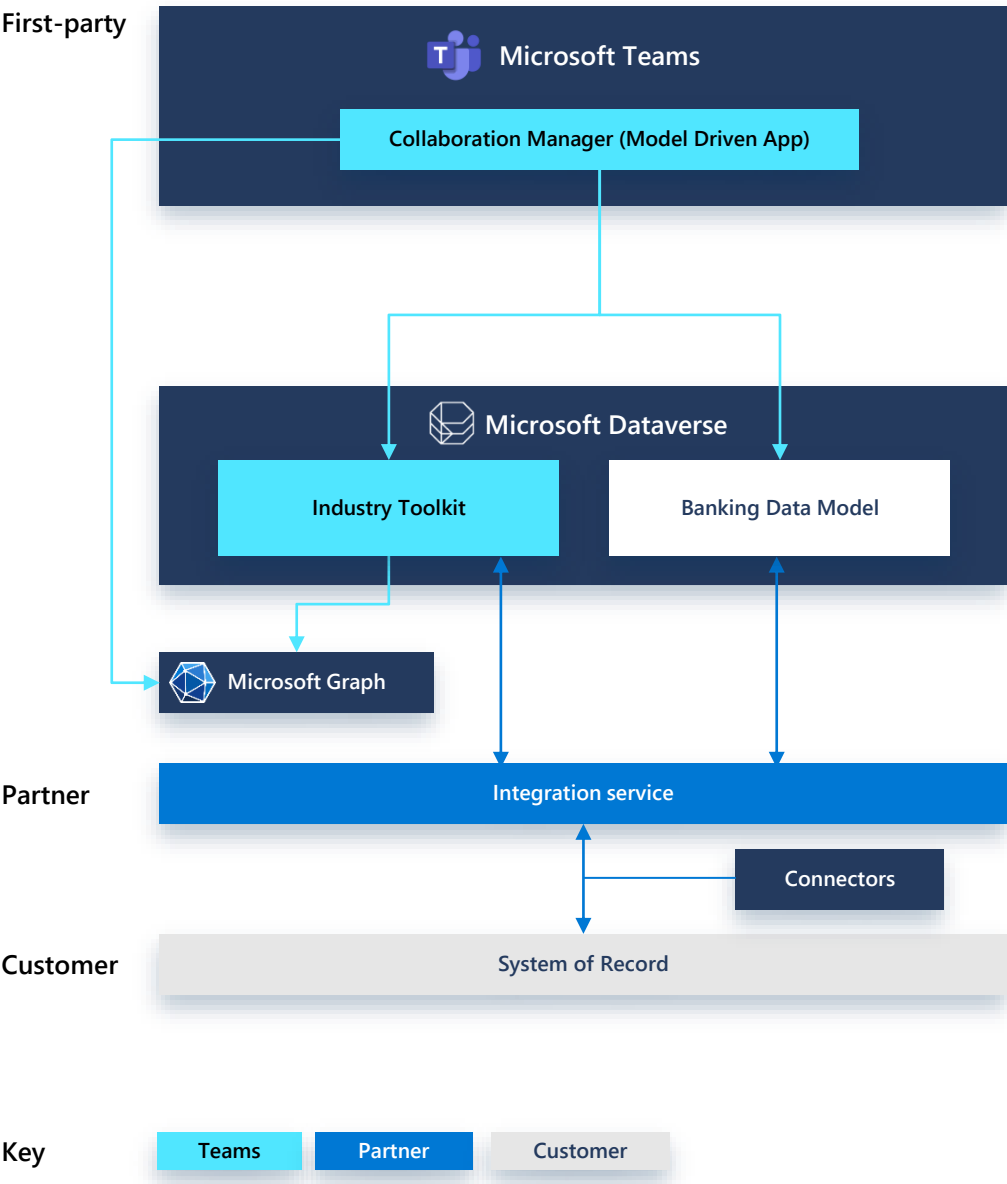


# Collaboration manager

Reference architecture



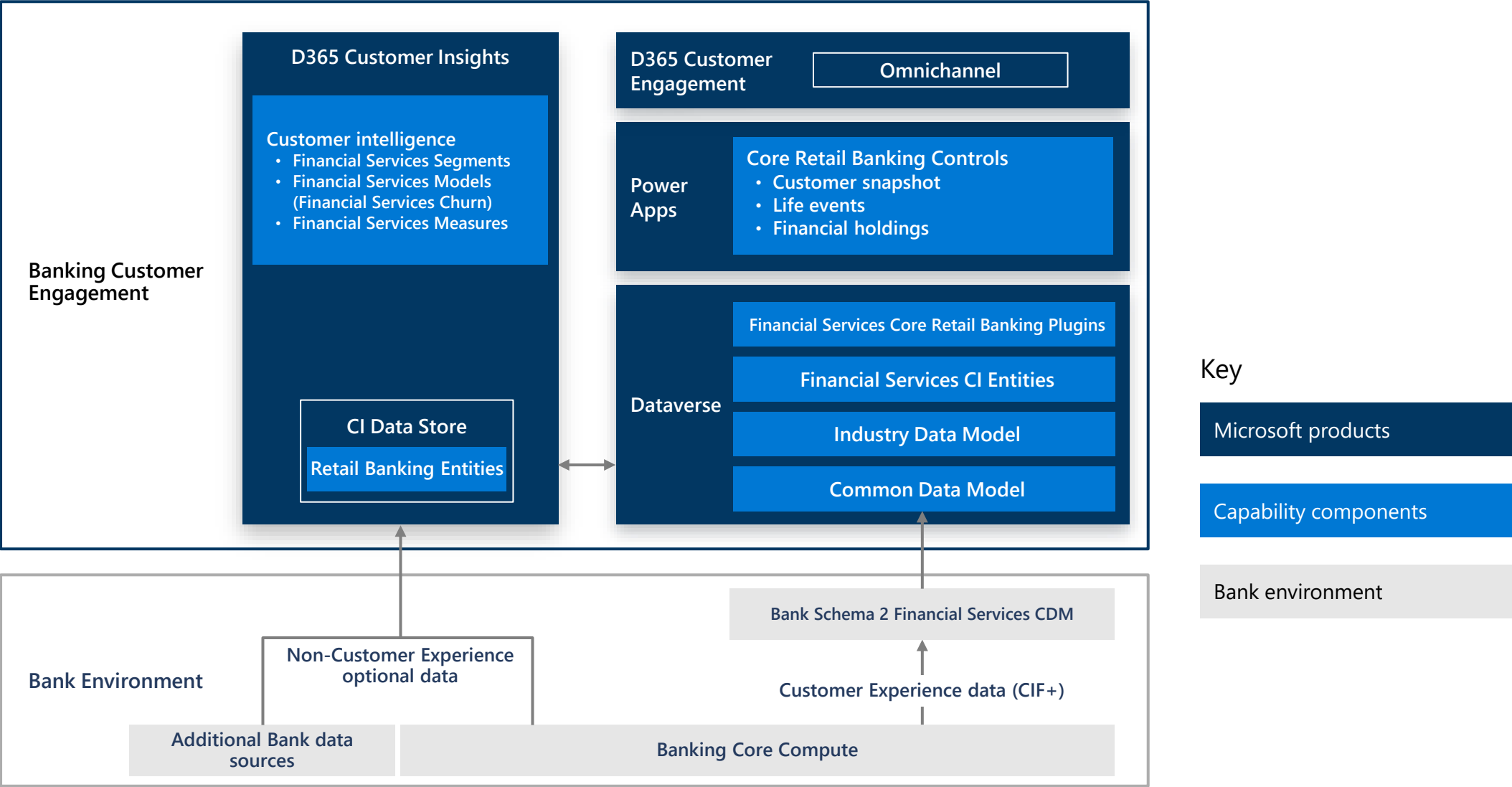
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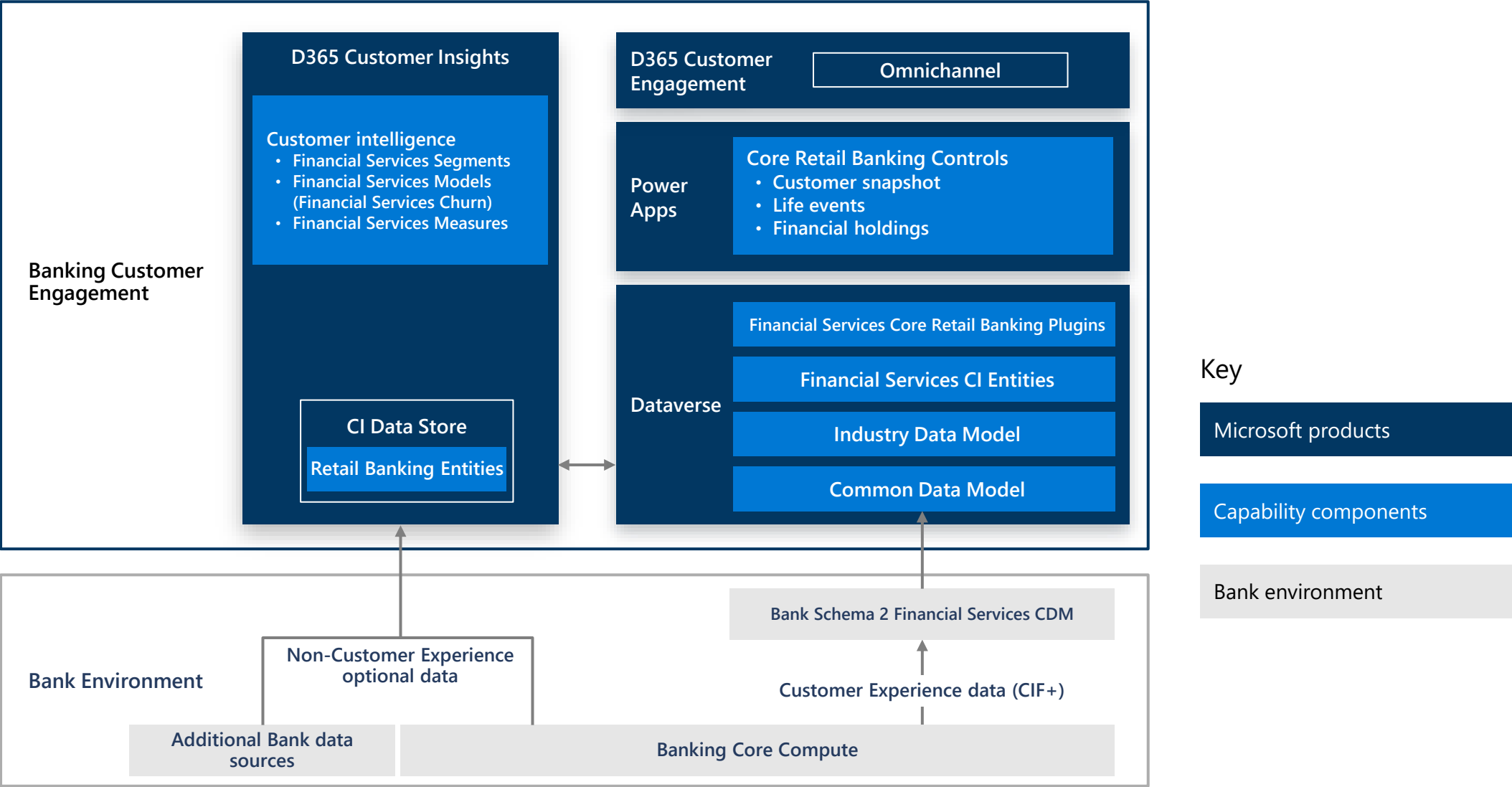
# Banking customer engagement

## Reference architecture



# Banking customer engagement

## Reference architecture



# Financial services regulatory compliance

Take advantage of integrated **compliance tools** specifically designed for financial services



