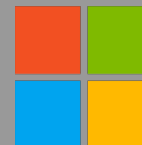
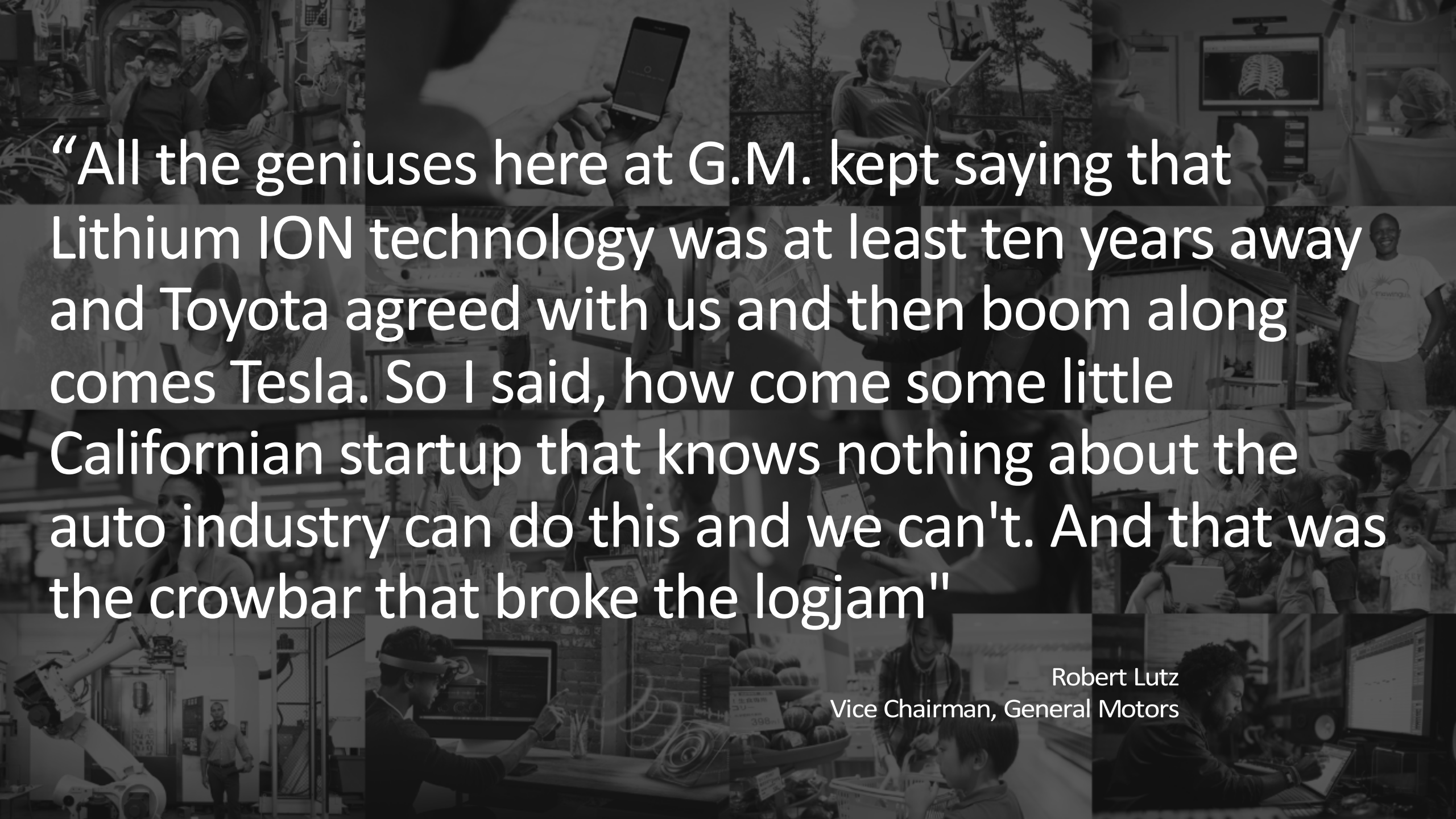


Richard Peers
Industry Lead EMEA
Retail/Private/Wealth Banking



Microsoft



“All the geniuses here at G.M. kept saying that Lithium ION technology was at least ten years away and Toyota agreed with us and then boom along comes Tesla. So I said, how come some little Californian startup that knows nothing about the auto industry can do this and we can't. And that was the crowbar that broke the logjam”

Robert Lutz
Vice Chairman, General Motors

Digital Transformation Opportunity

Financial services industry transformation to a lifestyle empowerment business

Semi-Autonomous
investing; saving;
borrowing

Intelligent Cloud, Machine
Learning & Security

Advice and guidance on the
go

From channels to optimal moment,
message and medium

Virtual Assistant

Business Models
(New partnerships e.g Government partnerships
on Identity; Regional partners in emerged
markets; micro-segmentation; new payments
landscape)



“The cloud is inevitable...”

But right now the timing isn't right.”

Two years ago...

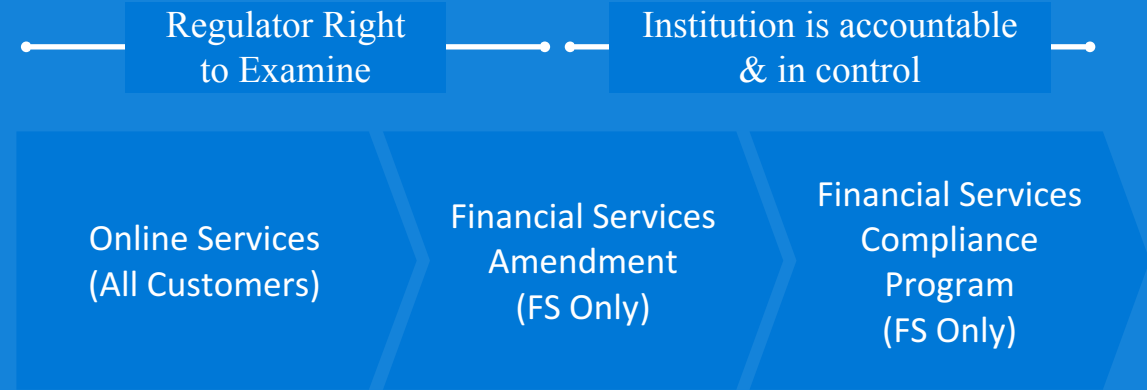


“Tell me how to get there in a safe compliant way...”

Today...

DIGITAL TRANSFORMATION
Leading edge regulatory compliance capabilities empowering financial services

Over 45 Financial Services Regulators Engaged in Last 12 Months



Customers are Moving!

80% of the largest banks globally

25 Global “Too Big to Fail” Financial Institutions

Are Now Committed to Microsoft Cloud...

Addressing Compliance Requirements in Cloud

Visibility on the full value chain
(with Regulator ability to inspect)

Customer accountability and
control over that value chain
– including Cloud

For all Customers

- Privacy, Security, and Data Processing commitments including EU Model Clauses
- Access to Audit Reports
- Commit to location of customer data at rest
- Protections against unauthorized access
- Compliance with industry standards [ISO 27001, SOC 2 etc]

(Online Service Terms)

For all FSIs

- Regulator Right to Examine
- Provision for change in Legal or Compliance Environment
- Contractual Right to the Compliance Program

(FSI Amendment)

Optional Program for FSIs

- Additional access to information:
 - Control Framework
 - Penetration Testing Reports
 - Advance Roadmap Information
 - Security Incident Reviews
 - Threat Evaluations
- Access to Microsoft compliance and security experts & external auditors
- Ability to influence via future audits

(Compliance Program)



OPTIMIZE YOUR OPERATIONS

to drive agility, efficiency,
manage risk, and meet
financial regulatory
requirements





Richard Peers

rpeers@microsoft.com