

# Cognizant Banking & Financial Services

## Building a Better Business Delivery Engine, Finely Tuned for Every Client

All financial institutions have the same challenges: Transform technology and operations into a better delivery engine for the business. Respond to new demands in the global financial market. Raise operational efficiency. Lower costs. Increase agility. Comply with changing regulations, and continually develop new capabilities that adapt to customer needs while opening new market opportunities.

## The Partner of Choice for Global Financial Services Firms

We help financial services organisations develop business solutions that drive efficiency, effectiveness, innovation and virtualisation. When you choose Cognizant, you benefit from deep industry expertise

### Cognizant: Rated Number 1 in UK Survey

In Q4 2009 Equaterra, a leading independent global sourcing firm surveyed over 160 of the top IT spending companies in the UK. In total over 500 relationships between CIOs, CFOs and direct reports were analysed across 24 service providers.

Cognizant came joint first in the Customer Satisfaction score and was rated as the no. 1 provider for Quality, Innovation, Operational.

Relationship Management, Risk, Successfully delivered transitions, and Meeting expectations set during the sales process.

### Cognizant: A Recognised Market Leader

- For a second consecutive year, Cognizant earned a place among Fortune's "World's Most Admired Companies," ranking in the Top 5 among information technology organizations.
- Cognizant was named No. 51 on the BusinessWeek InfoTech 100 for 2009, in addition to ranking No. 31 on the BusinessWeek 50 top-performing U.S. companies for the third consecutive year.
- Institutional Investor Magazine ranked Cognizant No. 1 in the Computer Services and IT Consulting sector on the 2010 All-America Executive Team.

to help you manage risk, comply with regulations, increase competitiveness and manage all your business transformation challenges. It's no wonder that six of the Top 10 U.S. banks, as well as four of the Top 10 EU banks, and four of the leading UK banks have chosen Cognizant.

## Strategic Counsel: Driving the CXO's Agenda

We have helped our clients through every conceivable market cycle. Our experience spans across functional areas and sectors of the financial services spectrum. Cognizant clients tap into our creative business thinking that extends deep inside their domains. As leading financial services firms undertake transformation initiatives to get closer to customers, integrate channels, leverage data as a competitive advantage and rationalise business processes and the supporting infrastructure, you



**Cognizant**

Passion for building stronger businesses

solutions overview

benefit from our significant domain expertise for insightful, objective analysis, upfront planning and strategy development.

## A Relationship with Cognizant is Different

Our banking and financial services clients consistently tell us that the decisive Cognizant difference is a client-first mindset. We value relationships, above all. Your problems are solved and managed by advisors, senior managers and technicians immersed in the financial markets and attuned to your culture. Our people are empowered to assure satisfaction and accelerate results. Accountability is built into every phase of every project. The evidence is our greater than 90% repeat revenue rate and client satisfaction scores consistently above 95%.

## Vendors Go, Partners Stay

Cognizant provides Change management is easier for Cognizant's banking and financial services customers. We spend the time and energy to understand how to customise delivery and technology to ensure your success. We analyse your culture. We put ourselves in your shoes. We produce quality outcomes. For those reasons, we have many excellent long-term relationships with global financial services firms.

## We Know Your Business

There are generalist consultants, and there are specialist consultants. It makes good sense to choose a firm organised around specialists -- smart practitioners succeeding every day in the global financial markets. With Cognizant, you gain access to an expanded team of technology and functional experts who specialise in:

- Investment Banking & Brokerage
- Asset & Wealth Management
- Securities Services
- Wholesale Banking
- Cards & Payments
- Consumer Lending
- Retail Banking
- Governance, Risk & Compliance

## Services Fully Integrated

With Cognizant, all services across the phases of plan, build and operate are fully integrated, from consulting, change management and business IT strategy, to business process optimisation, gap analysis and business transformation, as well as infrastructure and operations support. Our well-defined methodology is focused on addressing unique client needs, while leveraging tools and solution accelerators.



## World-Class, Product-Led Partnerships

Our product-agnostic philosophy ensures that we recommend the best solutions for our clients. Cognizant Banking & Financial Services maintains a vibrant partner ecosystem with all the key vendors relevant to ensuring best-in class performance to financial institutions today. Adobe. Calypso. Dorado. Eagle. Pegasystems. Systar. Temenos. Teradata. Tibco, and others. We continually invest in centres of excellence, solution accelerators and training to remain at the cutting edge.

## Size Advantage: Capabilities Without Constraints

Banking & Financial Services is Cognizant's largest vertical practice, with more than 21,000 associates serving a global client base. Unlike larger providers, we customise our work for every client. You have the personal attention of senior members of our staff. But unlike smaller providers, we offer every type of resource and the scale needed for complete end-to-end solutions.

In the UK we have over 458 associates and over 65 banking and finance domain consultants, advising clients on which strategic projects and investments to make, that will contribute most to their success.

## Exceptional Delivery Track Record

Headquartered in the U.S., we are uniquely positioned as a global company that leverages our delivery centres around the world to drive the transformation agenda of our financial services clients. Our highly successful model is based on deeper relationships with a small client base of leading financial services firms and responsive global delivery excellence.

## Cognizant BFS

- 2009 revenues of \$3.3 billion
- 50 development centres, 15 cities, five countries
- Over 85,500 employees, as of March 31 2010
- Over 12,000 outsourcing projects delivered in 40 countries
- 589 customers, including 46 Fortune 100 companies

## Start Building Your Better Business Delivery Engine, Today

Find out why CXOs rely on Cognizant Banking & Financial Services for exactly what they need: Higher operational efficiencies, lower costs, accelerated innovation and transformative capabilities that create opportunities. Contact us at [inquiry@cognizant.com](mailto:inquiry@cognizant.com) or visit [www.cognizant.com](http://www.cognizant.com).

## About Cognizant

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting and business process outsourcing services. Cognizant's single-minded passion is to dedicate our global technology and innovation know-how, our industry expertise and worldwide resources to working together with clients to make their businesses stronger. With more than 50 global delivery centres and approximately 85,500 employees as of March 31, 2010, we combine a unique onsite/offshore delivery model infused by a distinct culture of customer satisfaction. A member of the NASDAQ-100 Index and S&P 500 Index, Cognizant is a Forbes Global 2000 company and a member of the Fortune 1000 and is ranked among the top information technology companies in BusinessWeek's Hot Growth and Top 50 Performers listings.



**Cognizant** | Banking & Financial Services  
Passion for building stronger businesses

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