

Know Your Client Managed Services

Business Process Outsourcing and Workflow Solution Capabilities

A red rectangular banner with white text and icons. The text reads "REGULATORY REQUIREMENTS". Below the text are three white icons: a prohibition sign, a magnifying glass, and a document with a checkmark.

REGULATORY
REQUIREMENTS

A red rectangular banner with white text and icons. The text reads "OVERFLOW MANAGEMENT". Below the text are three white icons: a document with a checkmark, a bar chart, and a line graph with an upward-pointing arrow.

OVERFLOW
MANAGEMENT

A large, thick red arrow pointing from the bottom right towards the top left, partially overlapping the text below.

High performance. Delivered.

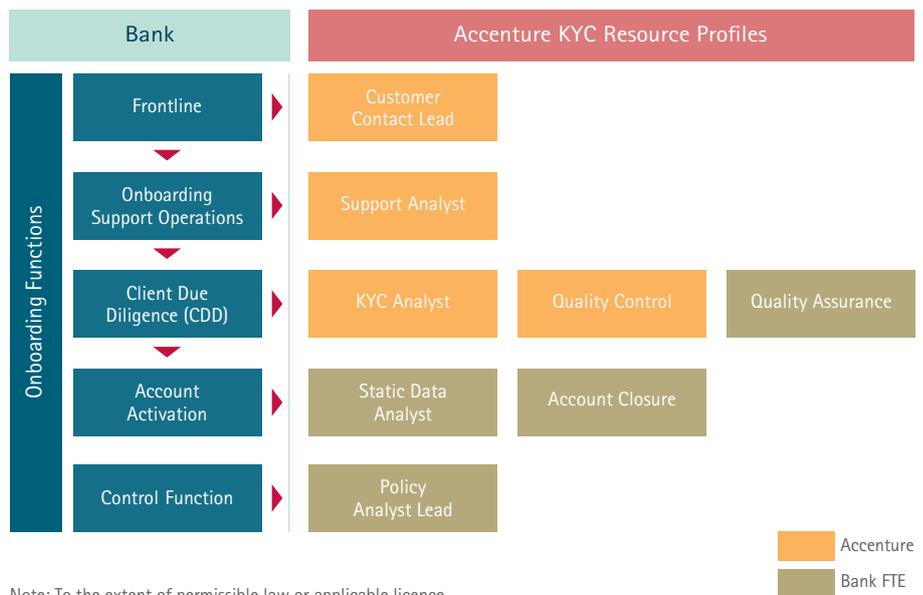
Know Your Client Managed Services

Let Accenture help you manage your resource capacity, case throughput and know your client (KYC) regulatory obligations. Based on Bank's directives and needs, we can help financial institutions work through client KYC profiles that are coming due for scheduled renewals or assist in creating overflow capacity for normal new-to-bank onboarding processes.

Accenture offers banks KYC Managed Services to help work through:

- Backbook remediation for all risk profile client types.
- New-to-bank KYC onboarding processes as part of a bank's business as usual activity stream.
- Scheduled KYC renewals of client profiles.

We provide clients with the flexibility to access and benefit from our KYC Managed Services in a combination of ways.



KYC Outsourcing Model Options

Ongoing Overflow Managed Services

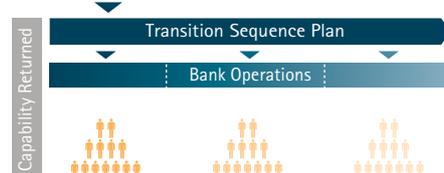
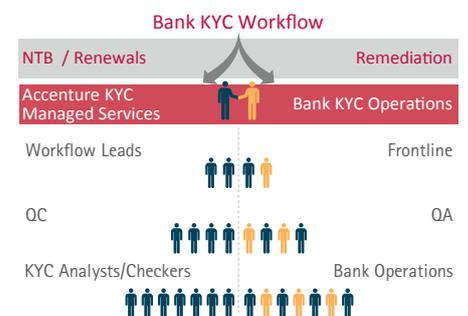
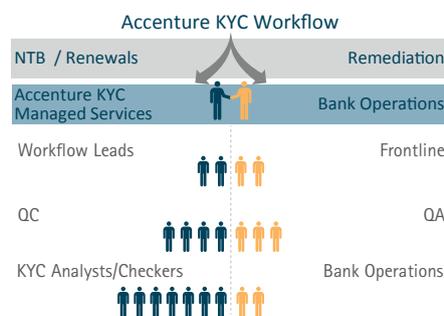
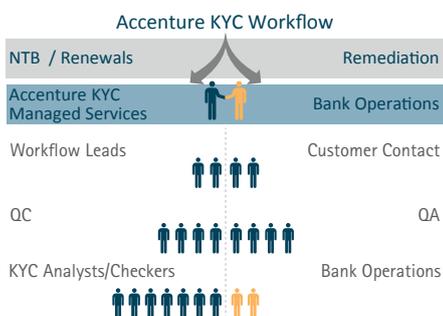
- Accenture's KYC Managed Services are accessed by the Bank at an Accenture site (Newcastle) to support overflow requirements.
- A managed services model can provide the Bank with assistance to complete, daily new-to-bank (NTB) and ongoing KYC workflow, and with burst capacity at peak periods to assist in off-setting demand on internal client due diligence (CDD) resources.
- KYC managed services can be used by a Bank as an ongoing utility serving the business.
- Ability to customise Accenture's KYC end-to-end capability according to Bank policy and standards, and use Accenture's KYC workflow solution, KYC Analysts, and facilities.

Overflow Managed Services with Transition

- Tailor Accenture's KYC Managed Services to Bank's needs at an Accenture site (Newcastle) or at Bank's strategic site to support overflow requirements.
- Access high performing analysts through a feeder programme, with the option to transition analysts to Bank's strategic operational site and to work in the strategic model.
- Use the Accenture KYC workflow solution, designed according to Bank policy and standards, and can be transitioned to the Bank's strategic workflow.
- Depending on availability, and at any given time, Accenture may be able to transfer certain resources to the Bank in the long term in order to retain the talent and capability within the service.

Co-Build Strategic In-Bank KYC Solution

- Jointly developed KYC managed services using a combination of Accenture and the Bank's people, processes and systems. These capabilities can be located at Bank's strategic site.
- Use Bank's anti-money laundering (AML) policy and standards, and strategic workflow solution to build a KYC capability. If more beneficial, consider the option to use Accenture's KYC workflow solution.
- Supplement resources to work remediation cases (and new-to-bank) at Bank site locations, using Bank tools and systems.
- Explore the transfer of certain resources in the long term in order to retain the talent and capability within the service.

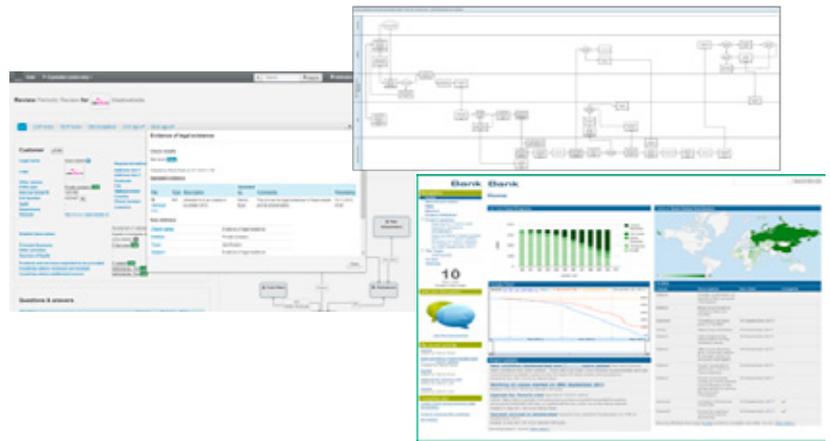


Accenture
 Bank FTE

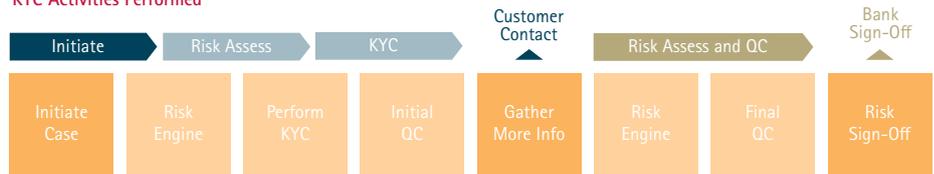
Why Accenture KYC Managed Services

Processes, Operations and Tools

- Accenture has an advanced and proven KYC workflow platform designed to deliver improved process control, more auditable management information (MI), and operational productivity.
- Banks have the option to extend the Accenture workflow solution to their CDD operations once configured.
- Capacity planning – Jointly with Bank's CDD resource prioritisation committee.
- Quality Control (QC) – Designed to deliver process control and adherence to the Bank's standards through the KYC workflow tool.
- Quality Assurance (QA) – Risk-based approach with option from 10-100% sampling.
- MI and Internal Reporting – Target more comprehensive and auditable output through built-in MI within tool.
- Transition – Manage transition of operations back to the Bank.



KYC Activities Performed



Team and Facilities

- Potential to ramp up Accenture operations' 600 full time equivalents (FTEs) in 8-10 months should the Bank require it.
- KYC experienced resources from Accenture's operations and consulting teams.
- Flexibility to ramp up and down over time, and ability to support shift work to handle variations in demand.
- Embedded training and development capabilities available to Accenture teams and Bank staff.
- Our strategic site is in Newcastle with Accenture personnel operating as a single team (capacity for 600 seat expansion in 2015-16).



Expertise and Quality

Accenture Operations

Helps companies seeking new ways to achieve high performance in their business operations by providing technology-enabled business process services to help them deliver business outcomes beyond operational cost reduction.

Accenture Finance & Risk Services

Works with clients to create and implement integrated risk management capabilities designed to gain higher economic returns, improve shareholder value and increase stakeholder confidence.

Accenture relies on a number of methods to help ensure quality and consistency across the KYC team:

Accreditation

- All Accenture resources attend Bank's mandatory training.
- All resources must become accredited as part of this training before work can commence.

Peer Reviews (Internal Quality Control)

- Dedicated Quality Control resources embedded in the operation to review cases completed by KYC analysts.
- All cases (100%) will go through Quality Control as a peer review process.

Harmonisation

- Every 2 weeks, each resource is assigned to the same case.
- All results are compared and in a situation of a mis-assessment, a resource's case will be 100% peer reviewed for 2 days with further training given as necessary.

External Quality Assurance

- A pre-determined sample of Accenture's cases will be reviewed by the Bank or the relevant external third party to ensure consistency, quality and alignment with policies.
- Quality Assurance resources can be provided by Accenture but will report separately from the Accenture KYC operations function.

Contacts

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About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with approximately 319,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$30.0 billion for the fiscal year ended Aug. 31, 2014. Its home page is www.accenture.com.