



Cognizant Banking & Financial Services

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

All financial institutions have the same challenge: Transform technology and operations into a better delivery engine for the business. Respond to new demands in the global financial markets. 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 organizations develop business solutions that drive efficiency, effectiveness, innovation and virtualization. When you choose Cognizant, you benefit from deep industry expertise to help manage risk, comply with regulations, increase competitiveness and manage your business transformation challenges. It's no wonder that nine of the top 15 North American financial institutions, as well as eight of the top 10 European 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 such as yours undertake transformation

Cognizant: A Recognized Market Leader

- For the fifth consecutive year, Cognizant was named to the FinTech 100 ranking of the top technology providers to financial services companies worldwide by American Banker, Bank Technology News, and IDC Financial Insights.
- Cognizant is the only company to capture first-place honors in every category in its sector in the 2011 All-America Executive Team by Institutional Investor Magazine.
- For two years running, Cognizant has been named to Fortune magazine's World's Most Admired Companies list, a definitive report card on corporate reputations. Cognizant ranks fourth in the 2010 Infotech Services industry.

initiatives to get closer to your customers, integrate your channels, leverage data as a competitive advantage and rationalize business processes and the supporting infrastructure, you 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 your changes managed by advisors, 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 90%-plus repeat revenue rate and client satisfaction scores consistently above 95%.

Vendors Go, Partners Stay

Change management is easier for Cognizant's banking and financial services customers. We spend the time and energy to understand how to customize delivery and technology to ensure your success. We analyze 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 organized 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 specialize 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 optimization, gap analyses 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.

BFS Domain Consulting Services



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 centers 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 25,500 associates serving a global client base. Unlike larger providers, we customize 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.

Cognizant BFS

- 25,500+ associates working for BFS clients
- 110 leading bank & financial institutions
- 685+ domain consultants

Exceptional Delivery Track Record

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

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 or visit cognizant.com.

Cognizant by the Numbers

- 2010 revenues of \$4.59 billion
- 50 development centers, 15 cities, five countries
- Over 12,000 outsourcing projects delivered in 40 countries
- Over 104,000 employees, as of Dec. 2010
- 712 customers, including 46 of Fortune 100 companies

About Cognizant

Cognizant (NASDAQ: CTSI) 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 over 50 global delivery centers and more than 104,000 employees as of December 31, 2010, we combine a unique global delivery model infused with 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.

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