



HP in the Financial Services Industry

Market Presence: HP at a glance

HP has a rich heritage in the financial services industry that spans more than three decades and is reflected in a significant presence in all the top 200 banks, all the top 50 brokerages, all 100 of the world's major stock and commodity exchanges, and all of the top 25 insurance companies.

HP's market presence places it among the industry leaders:

- Powers 130+ exchanges, including 18 of the world's largest exchanges
- HP supports 95% of the world's exchange transactions
- HP is a leader in handling credit card transactions and electronic funds transfers
- HP has deep industry domain knowledge in each of its industry segments: Banking, Payments, Financial Markets and Insurance.

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Business Technology for FSI: Optimizing Business Outcomes

HP's unique portfolio of industry-leading solutions, servers, storage, software and services gives it the capabilities and the opportunity to set the agenda for the next generation of IT – Business Technology. Business Technology is an emerging industry trend. It represents a shift from isolated islands of IT in which technology supports the business, to a model in which technology is the business. Technology is increasingly measured in business outcomes – the desired business results from aligning all of the strategic assets of a financial institution to drive profit and growth.

HP Business Technology drives profit and growth by aligning all of a financial institution's strategic assets, providing a real-time, single view of the customer and enabling a consistent customer experience across all channels. HP Business Technology is cost-effective and enables financial institutions to respond to a dynamic marketplace, eliminating regulatory, operational and financial risks.

Business Information Optimization, Business Technology Optimization, and Adaptive Infrastructure are key components of the overall HP Business Technology portfolio and play a significant role in enabling financial institutions to leverage IT to deliver business outcomes.

Within the HP Business Technology portfolio there are showcase solutions specifically designed for the financial services industry that have been proven to solve problems and deliver value – technology for better business outcomes. With the power of its portfolio and its deep industry domain knowledge in each of industry segment, HP helps financial

institutions optimize business outcomes in three key areas:

- **Accelerate business growth.** Outcomes that improve TCE, enable new revenue streams, reduce time-to-market, and increase share of wallet and profit per customer.
- **Increase efficiency.** Outcomes that reduce operating costs, improve operational efficiency, maximize ROI and minimize payback period.
- **Mitigate risks.** Outcomes that guarantee regulatory compliance, ensure ongoing business continuity, address security concerns, and reduce operational risks.

The HP Business Technology portfolio of products, services and solutions is strong and unique in the marketplace. HP will continue to invest, innovate and bring new intellectual property to the market to enable financial institutions to optimize their business outcomes.

HP Business Technology Portfolio for FSI: Technology for Better Business Outcomes

Financial Markets:

HP Exchange Transformation

HP's support for, and access to, Global Exchanges and Market Infrastructure, is unparalleled. HP has worldwide resources and expertise pool, in technology, best practices and business domain knowledge. We partner with key tier 1 providers to offer a comprehensive solution including our portfolio of platforms and operating systems.

HP Trading Operations

HP Trading Operations is an end-to-end solution for trading operations that reduces costs and risks while improving performance and flexibility meeting the industry demands for a competitive edge through innovative technology. The solution suite consists of four modules: Trading Operations Management, Business Continuity for Trading Operations, Trader Desktop and Trading Support Processes.

HP Compliance Suite for the financial services industry

HP Compliance suite is a collection of HP products and services that applies to all regulated financial activity, but impacts financial market firms in particular, meeting requirements for better compliance management, enterprise and IT risk management and mitigation, as well as enterprise information retention and utilization. The suite helps to reduce the cost of achieving and sustaining regulatory compliance and improve risk management capability.

HP Grid Solution

HP Grid Solution is a software environment for sharing loosely coupled infrastructure and services. HP has the technology and experience to help clients develop and

expand a grid. A grid has multiple use cases, including acceleration of financial models, rationalizing data access and improving utilization of platforms. HP has helped some of the largest financial institutions in the world to build grids.

Banking:

HP Open Bank

HP Open Bank is a services-oriented reference architecture (SOA) that enables financial institutions to integrate delivery channels, business processes, customer data and back-office systems, and provides a real-time, single-view of the customer. HP Open Bank enables financial institutions to enhance TCE, increase the share of the customer's wallet and profit per customer, innovate new products and services, at the same time as increasing efficiency and mitigating risks.

HP Branch Transformation

HP Branch Transformation enables retail banks to enhance customer services, automate transactions, and integrate sales and delivery applications with scalable, enterprise-wide, and cost-effective solutions encompassing the entire range of branch banking operational technology.

HP Core Banking

HP Core Banking is a cost-effective, customer-centric approach to integrating end-to-end core banking systems for product-development flexibility, integrated channel management, real-time straight-through processing, holistic data management, and end-to-end security – based on the repeatedly successful integration of applications from HP partners like Infosys, Temenos, i-flex and other third parties.

Payments:

HP Open Payments

HP Open Payments makes enterprise-wide, real-time capabilities available for both wholesale and consumer payment operations, based on a central hub with an operational data store that reduces cost and complexity with reliability, scalability, and a single, integrated view of legacy and new systems, and providing liquidity management, billing, compliance, and empowered corporate treasuries. HP Open Payments enables financial institutions to identify new revenue streams and maintain margins at the same time as reducing costs and reducing risks.

HP ATM Transformation

HP ATM Transformations offers a full spectrum of automated teller system solutions based on collaboration between HP and best-in-class partners, such as ACI and Diebold, from selected services, to turnkey solutions, to a full business process outsource (BPO), ensuring regulatory compliance, and reducing costs

Insurance:

HP Enterprise Content Management

HP Enterprise Content Management (ECM) solutions create a streamlined, single view of the customer that improves customer service, reduces cost, and increases business agility by integrating communication among customers, agents, brokers, call centers, and the Internet, incorporating the flexibility and control of the solution framework as a foundation.

About HP

HP focuses on simplifying technology experiences for all of its customers - from individual consumers to the largest businesses. With a portfolio that spans printing, personal computing, software, services and IT infrastructure, HP is among the world's largest IT companies, with revenue totaling \$94.1 billion for the four fiscal quarters ended Jan. 31, 2007. More information about HP (NYSE: HPQ) is available at <http://www.hp.com>.

For more information about HP in the financial services industry, please visit the HP Press Room on the web at www.hp.com/go/fsi.

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