







Enabling Cloud Computing Adoption



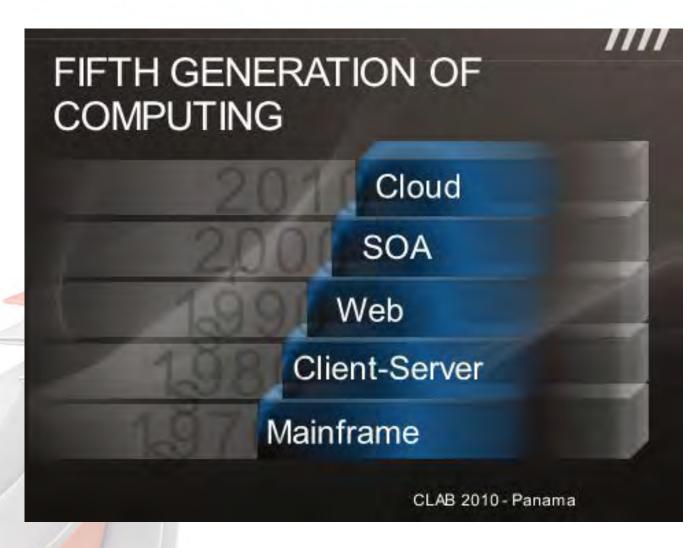
Ricardo Galindo Financial Services Lead Microsoft

Cartagena, August 2011















Adoption in Latin America has been slower than in other regions

- □ According to IDC
 - Only 14.5% of medium and big size have adopted some Cloud Technology (January 2011)
 - However, 50% are using Virtualization in some degree
 - Projection is that pace will pick up and will get to 70% in 2015, and spend will grow 6 times.



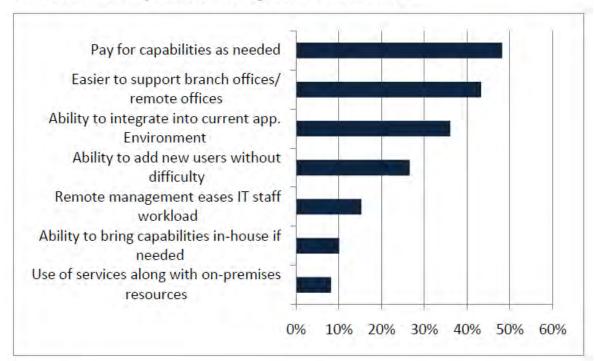




FIGURE 5

Latin America Cloud Adoption Accelerators

Which are the most likely factors to encourage use of Cloud services?



Note: N=220

Base: Companies with 100+ employees in Latin America that have some level of understanding of Cloud services

Source: IDC, 2011

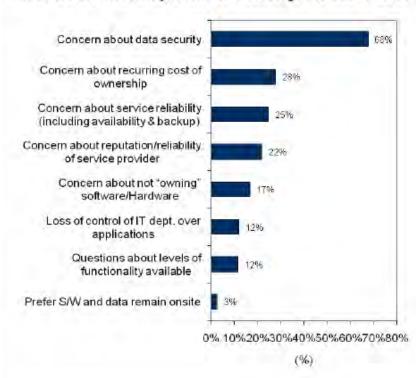




FIGURE 6

Latin America Cloud Adoption Inhibitors

Which are the most likely factors to discourage the use of Cloud services?



Base: Companies with 100+ employees in Latin America that are using or considering use of Cloud services

Source: IDC, 2011







Financial Services and the New Era of Cloud Computing

Victor Dossey
Banking Technology Strategist
Microsoft Corporation
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Industry Leadership in Cloud



What is "the cloud"?

Deg Clong is astasopatian iteda compute model

It's a consumption model for users

It's a delivery model for IT services (content, applications, data...)

It's a compute model for datacenters

Corporate datacenter

Partner datacenter

Global datacenter

On Demand & Self-service

Pooled Resources

Dynamic Scale and Elasticity

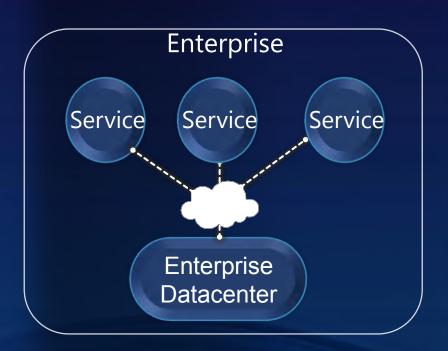
Measured and Usage Based

CLOUD COMPUTING

Private Cloud and Public Cloud

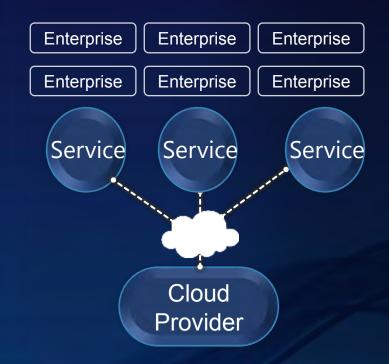
Private Cloud

Private cloud: core cloud attributes of self-service, shared, scalable/elastic and usage-based on dedicated resources.

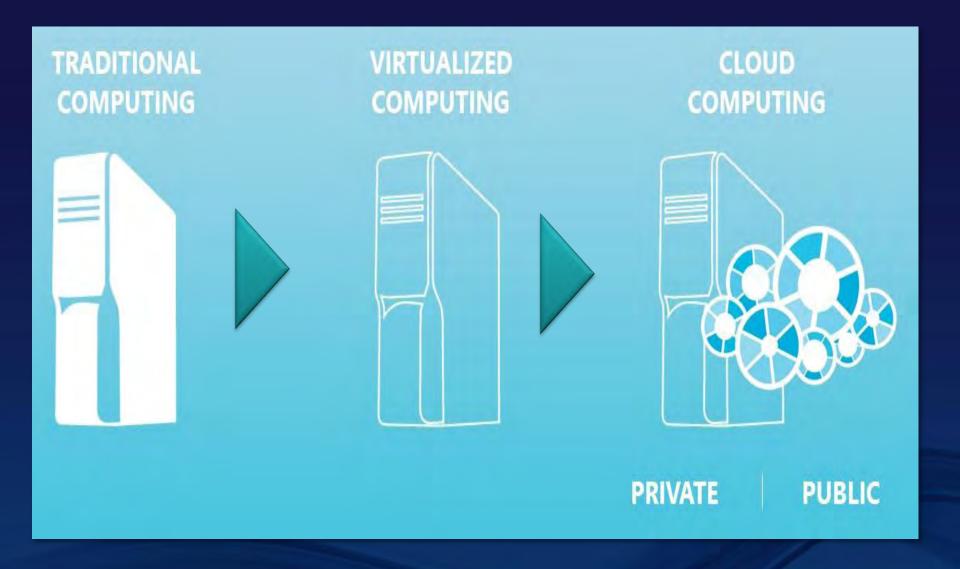


Public Cloud

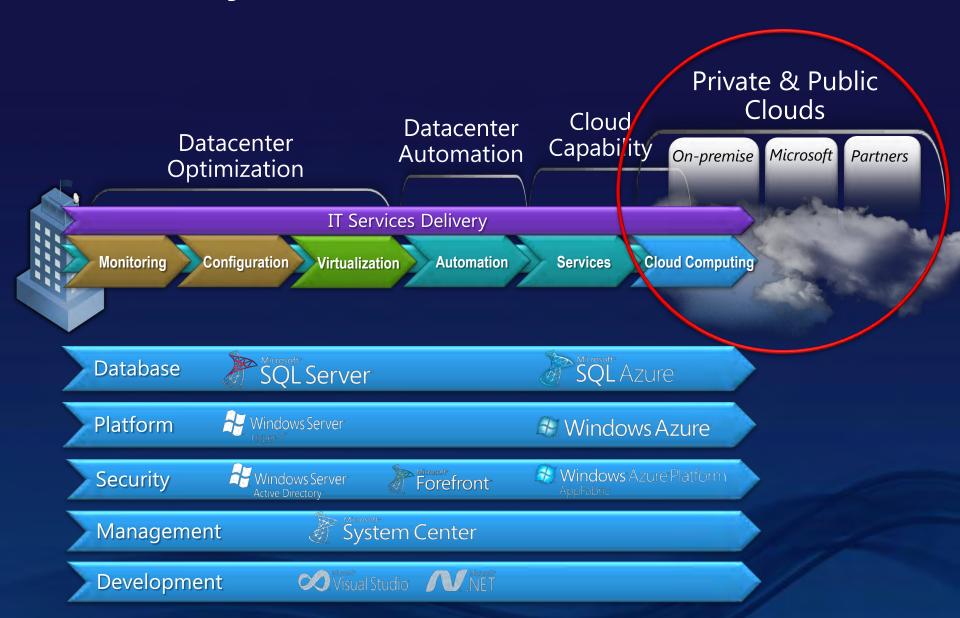
Public cloud: core cloud attributes of self-service, shared, scalable/elastic and usage-based on shared resources.



Journey to the Cloud



Journey to the Cloud



Compliance and Risk Management

- Transparency Auditability, Attestation
 Access
 Cloud
 Protection
 - Controls Matrix, Cloud Trust Protection
 Controls Matrix, Cloud Trust Protocol
 https://cloudsecurityalliance.org/
 - Fujitsu Global Closed Platform
 Endpoint
 Integrity

Fujitsu Global Cloud Platform

Fujitsu Launches Global Cloud Platform Service Powered by Microsoft Windows Azure™

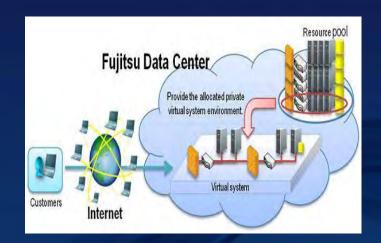
Global cloud platform to be deployed at Fujitsu's datacenter

Tokyo, June 7, 2011 — "This will allow customers who prefer to store their business data domestically to have timely access to the datacenter when necessary and reduce delays due to network latency."



Private cloud built with an **emphasis on privacy, security, compliance** and increased control.

- Domestic datacenters (Starts in Japan & USA)
- Domestic data storage
- Timely access to datacenter for audit.



Compliance and Risk Management

- Reliable processes for data privacy and sovereignty
 - Identity classification irtual and Access Cloud
 - · Medererse in depthomputing

Information Protection

Hybrid deployments (cloud and datacenter)

Service and Endpoint Integrity

Identity and Access
Management

Compliance ederation between onpremises to the cloud and across organizational and geographic boundaries Information Cloud Protection Supporting ridentities from multiple provides

• Sehairms based, interoperable formatify and access controls. Integrity Windows Azure AppFabric

- Systems engineered and operated with security in-mind and end-to-end security at all computing layers.
 - Trustworthy Computing Secure Development Lifecycle and Defense in Depth. http://www.microsoft.com/about/twc
 - NIST guidance for Virtualization plan first, regular patches, fine-grained administration. NIST Guidance http://csrc.nist.gov/
- Consistent management and monitoring of cloud, virtual & physical systems.
 - Management Suites expanded to the cloud
 - TM Forum multi-cloud monitoring and management

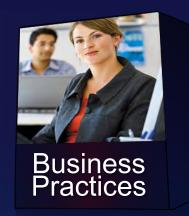


Trustworthy Computing Initiative





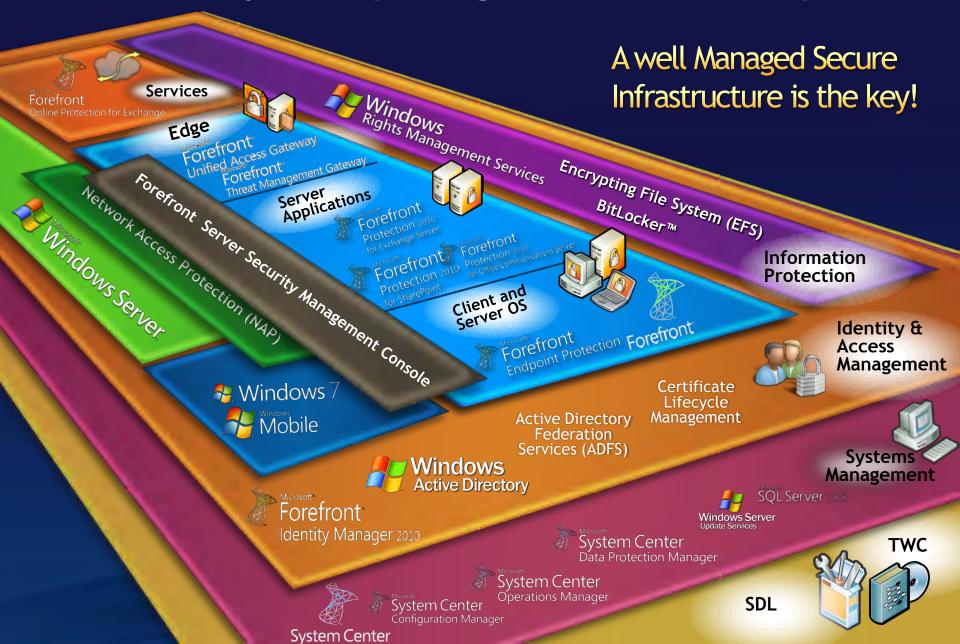




The long-term, collaborative Microsoft effort to create and deliver secure, private, and reliable computing experiences for everyone

- Understand and respond to immediate, emerging, and future threats.
- Engineer trust (privacy, security, reliability) into products from day one.
- Work with customers, industry, and policymakers to create a more trusted ecosystem.

Trustworthy Computing: Defense In Depth



Case Studies -Cloud Implementations in Financial Services



Software as a Service (SaaS)



Infrastructure as a Service (IaaS)



Platform as a Service (PaaS)

Core Banking on Public Cloud – Microfinance in Mexico

Temenos takes banks into the cloud with the launch of T24 on Windows Azure

07 February 2011

T24 first core banking system to go into production with clients on Windows Azure

GENEVA, Switzerland – 7th February 2011 - Temenos (SIX: TEMN), the global provider of banking software, today announced the availability of TEMENOS T24 (T24) on the Microsoft Windows Azure platform, making T24 the first core banking system to go into production with customers on Azure. This technological development builds on Temenos' experience of core systems applications in hosted environments and will offer far reaching operational and financial gains to certain banking markets across the globe.

The combination of T24 and the Windows Azure platform, including SQL Azure, allows banks to remove the high data centre costs associated with running a multi-application environment by moving these operations to a consumption based pricing model. Banks will no longer need to expend time and budget on provisioning and operating hardware resources, as running T24 natively on the Windows Azure platform enables them to scale resources effectively and increase volume according to customer demand.

As part of this launch, Temenos has embarked on its first cloud migration to move a network of 12 Mexican financial institutions from a traditional hosted environment onto the Windows Azure platform. Five of these – Sofol Tepeyac, Grupo Agrifin, Findeca, Soficam and C.Capital Global – are

- Provide financial services to the poor
- Lower cost of Microfinance and Community Banking.
- Utilize the power and global availability of Windows Azure



Case Study: Risk Metrics – Portfolio rebalancing in the cloud

- Risk management services to the world's leading asset managers, banks and institutions
- Measure and model complex financial instruments
- MonteCarlo Simulations on a Hybrid Cloud Environment
- Supports predictable and unpredictable "bursting"

"We're using Windows Azure to meet the evolving needs of our clients. And with the ... reduced levels of new investment required, we can consider solutions that might otherwise not have been possible."

Rob Fraser, Head of Cloud Computing, RiskMetrics



Case Study: AXA Seguros -Claims servicing on cloud



"We are impressed by the adoption curve of the development team to create a fully functional application in the Windows Azure Platform that directly impacts in our final user support perception"

Sandra Lopez, IT Director, AXA

Customer Business Challenge

Claims Tracking

- Need to deliver real time feedback and status to their customers and sales associates
- Provide great support experience for customers for complaints & issues related with their insurance products.

Old way: help desk via 1800 telephone line thru a call center and email box workflow



Solution

- Leveraged Windows Azure to deliver applications to the web to handle load peaks, high availability and at low cost to perform claims complaints tracking & process
- Workflow for alerts, dynamic forms, relational database
- Easy user experience
- Interoperability with backend services



Customer Results/Benefits

- Minimal startup cost and hardware investments
- Flexible scalability
- Better user experience
- Achieved fastest learning curve to enable a Java based developer's team
- Simplifying the future maintenance

Financial Services Customers – Virtualization & Private Cloud

FINANCIAL SERVICES
CUSTOMERS

PRIVATE CLOUD BENEFITS



Lloyd's, the world's only specialist insurance market, virtualizes environment to cut operating costs, increase resource utilization, and take advantage of its new data centers. <u>LINK</u>.



Norway's largest financial services group, new platform for credit evaluation process. LINK



(AUVA) is Austria's largest social security and emergency hospital insurance provider maximized Service Availability Through Virtualization <u>LINK</u>



Financial services provider chooses Hyper-V instead of VMware for speed, \$1 million savings. LINK



Virtualization Solution Helps Brazil's Central Bank Cut Power Costs by 20 Percent, boosted IT productivity by 20 percent, and increased processing speed by 50 percent. <u>LINK</u>



Update the aging environment in its mission critical Operations Group, while reducing the risk of business disruption . <u>LINK</u>

Financial Services Scenarios – Public Cloud

SCENARIOS WITH CLOUD FINANCIAL SERVICES EXAMPLES

Enterprise Productivity & Collaboration





Sales & Services









Core Processing









Risk Analytics & Reporting







Data Insights & Monetization





It is a journey – accelerate IT now



Implement / continue multi-layered security strategy.



Start simple – pick one or two workloads to implement.



Improve monitoring and management capabilities



Automate virtualization for elasticity and selfservice provisioning



Adopt cloud services when appropriate for your business

Microsoft®