



CYBER & SECURITY SOLUTIONS

Digital Banking and Financial Institutions Solutions



Organizations recognise that the adoption of digital technologies is undergoing rapid acceleration across all sectors and has radically changed the way people work and interact with each other. The banking and financial sectors are adopting new technologies and architectures to implement new business models to face this everchanging landscape. These models comprise libraries of financial products, payment services, branch automation services and credit and loan services, support B2B2C capabilities to create simplified and innovative digital processes and services to support financial ecosystems.

Within this evolving landscape, new technologies allow the adoption of “Artificial Intelligence” driven statistical models to transform data into actionable insight. This allows forecasting future trends which enables risk analysis optimization, market segmentation, new customers acquisition and the offering of solutions and products that best meet customer needs.

These new business models and technologies, based predominantly on open banking, address risks related to information security, privacy issues, data breaches and fraud. Banking and financial platforms and solutions have to embed cyber security throughout the entire life cycle of projects to ensure that products and solutions are resilient against increasingly unpredictable and complex cyber-attacks, exploiting both technological vulnerabilities and the human factor.

DIGITAL BANKING AND FINANCIAL INSTITUTIONS SOLUTIONS

Leonardo with over 40 years of experience, leveraging a team of over 400 qualified professionals around the world whose focus is on delivering financial ICT services, supports its customers through a comprehensive portfolio of over 300 solutions to meet the specific needs of the financial sector. These services can be tailored to different scenarios according to the selected digital model. Our bespoke services cover the full financial product lifecycle from digital on boarding and the opening of accounts and deposits to the origination of consumer finance. Our services also support leasing and mortgages products, addressing also small and medium-sized enterprises (SME) and Microfinance segments. Leonardo's business services are a confederation of application platforms compliant with international regulatory rules (FATCA-CRS, FATF-GAFI, AML/CFT, Basel II-III), accounting standards (IFRS) and SARIE principles.

Leonardo is also focused in helping banking and financial organizations to understand and manage IT and business requirements. Leonardo works with its clients to design the most suitable architecture and security infrastructure to meet their individual needs. Leonardo also works to support its clients in implementing platforms to set up services that can be offered through traditional channels (branches, kiosks and un -attended branches) and digital channels such as Internet and mobile banking (smartphones, tablets and Wearable technology). Following the most advanced trends within the marketplace, Leonardo also cover e-commerce or referral platforms within the financial ecosystem.

Leonardo's proposition includes the offer of training activities to support organizations' staff in the utilization of new features as and when they are released.



LEONARDO'S APPROACH

The approach adopted by Leonardo comes from more than 40 years of experience in the development of solutions for banking and financial market worldwide. Leveraging on this experience, Leonardo has designed an approach which allows us to be aligned with clients' needs and priorities, providing its customers with the opportunity to innovate their offering, reducing customer churn and recovering profit margins.

Our clients benefit from our approach in three key ways:

- **Financial Organization value:** the adoption of Leonardo's solutions can improve margins, customer engagement and brand awareness leveraging reduced IT infrastructure costs, enhancement of systems and processes efficiency, revenue-sharing agreements between the ecosystem partners (financial and non-financials).
- **Partner Ecosystem collaboration:** Leonardo's solutions contribute to build an ecosystem that relies on partners to co-create new, value-added and innovative services for the targeted customers significantly faster than a single financial institute could do. Once the financial ecosystem's (API-led) is in place, it can support customer portfolio expansion enabling the service-for-service exchange and generating more ongoing customer loyalty.
- **Direct-to-consumer thinking:** Leonardo's extensive experience has provided it with a wealth of knowledge on the end-users' needs, through harnessing the use of analytics driven insights. This allows Leonardo to support its clients to predict customers' requests in order to offer focused and personalized products and services, based on user segments and user behaviour.

FEATURES

Leonardo offers a full range of professional services, multi-channel IT applications, outsourcing and ICT infrastructure & application management services to help banks and financial institution to address their complex business challenges. Our banking platforms have been designed for quick deployment and easy integration with legacy systems and applications of business partners. Our banking platforms are as follows:

- **Branch Automation, Liability Products and Services Management Platform:** a unique platform to deliver distinctive product and services through the bank outlets network such as Current Accounts, Saving Accounts, Term Deposits, Utility Bills, Safe Boxes, Express Remittances, Cash2Cash and Direct debits and Teller Automation.
- **Credit Origination and Loan Management Platform:** a comprehensive and innovative platform, based on powerful engines to design workflows and define business rules, supporting retail, SME, and microfinance financing business.
- **Investment System and International Brokerage Platform:** a new and state-of-the-art technology platform aiming to support domestic and international

trading functions through gateway engines to interact with the major Stock Exchanges. It is composed by a Front Office Order management and a Back Office system which cooperate to enable real time financial markets operations. The platform ensures seamless integration between Back-End and Front-End systems, enabling the support of large transaction volumes and delivering an advanced user experience. It offers a wide range of innovative products, including Local Brokerage, International Brokerage, Mutual Funds, Margin Trading, Independent Custody Model, Bond Sukuk, Government Sukuk, Negotiated Deals, and many other solutions. Additionally, the system provides multi-channel access through web portals, mobile apps, and API integrations, ensuring a comprehensive solution for domestic and international trading.

CYBER SECURITY

On a global level, cyber-attacks directed towards financial services institutions are on the rise, with a continuous evolution in the sophistication of attack vectors.

Leonardo provides a comprehensive range of cyber security services and solutions including:

- a methodological framework for **Cyber Resilience** with the aim to define the security, process and technological measures necessary, through the application of paradigms such as, "Secure by Design" and "Secure Coding".
- on-premises and cloud-based **Cyber Range & Trainer** platforms, able to simulate realistic training environments through advanced virtualization techniques to effectively support training of IT security operators and provide continuous security awareness to employees with respect to risks represented by cyber threats.
- **managed security services** based on the native integration of threat intelligence services, aimed at predicting and preventing cyber threats, with services designed to proactively detect security incident, with activities aimed at the remediation and prevention of cyber-attacks.



BENEFITS

- **Compliance with International Regulation and Accounting Standards and Industry Reference models (BIAN, SOA, PSD2).**
- **Implementation of international regulatory rules and the international Islamic finance practices.**
- **Integration with third party solutions guaranteeing business continuity.**
- **Post go-live assistance performed with local teams able to support customers in the orchestration and configuration of rules and services.**
- **Micro-service approach (API provider and orchestrator).**
- **Cloud-native platforms that can be also deployed on premises.**
- **Highly standard security checking through “Secure by Design” and “Secure Coding” paradigms application.**
- **A highly focused, agile, and data-driven operating model, enabling short application cycle and fast implementation.**

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