InfORM: For End-to-End Operational Risk Management

A Comprehensive and Robust Risk Management, Monitoring, and Mitigation Solution

InfORM is an operational risk management solution for risk identification, monitoring, measurement, mitigation and reporting. It enables firms to enhance their competitiveness through operational efficiencies, early risk identification, loss prevention and commensurate capital maintenance.

- Seamless integration with all organizational systems ensures wholesome risk and loss data capture and maintenance in one central repository
- Multi-dimensional slicing and dicing in a visual environment facilitates immediate action on priority items
- Smart risk engine for capital quantification ensures maintenance of regulatory capital
- Ad-hoc reporting generates pre-defined and custom reports for compliance, review and decisioning

How InfORM Works

Risk Identification
- Identifying and recording an organization’s business structure and risk hierarchies
- Organization Risk Profiling

Risk Reporting
- Supervisory, regulatory & internal risk reporting
- Reports like - Control effectiveness, performance & failure report - Custom slice & dice reports

Loss Data Capture
- Loss event / KRI extraction from internal & external sources
- Data scrubbing, enrichment, validation & reconciliation
- Captures near-miss events

Risk Measurement
- Economic Capital and KRI Catalog / Repository
- Risk and Organization Data
- Assessment and mitigation Data
- Analyzed and measured Data
- Loss and Reference Data
- Model validation, testing and audit

Risk Monitoring
- Establishing benchmarks based on risk tolerance
- Monitoring loss events / KRI targets / controls and their trends and correlations
- Re-assessing organization’s risk profile

Risk Mitigation
- Achieved through risk transfer and capital reserves
- Process re-design and controls improvement to plug vulnerabilities

The InfORM Advantage...
- Easy-to-use intuitive interface adds and monitors risks, controls, and loss incidents
- Faster decisions through a variety of visual decision dashboards
- Efficient loss capture, issue detection, risk assessment, monitoring and audit
• Modular (Plug and Play) Architecture implementation with loosely coupled (Course-Grained) business components provides flexibility of deployment based on mandated customer requirements
• Comprehensive operational risk management from risk identification to mitigation
• Spans across discovery, implementation and post implementation
• Manage key risk, performance and control indicators
• Organizational workflow cloning ensures sign-offs coupled with powerful authentication, security and audit trails
• Seamless integration with all organizational systems ensures wholesome risk and loss data capture and maintenance in one central repository

...For an end to end operational risk solution implementation

EXPLORATORY FRAMEWORK

| Determine Scope | Identify program scope - business lines, risk categories, products, geographical |
| Assess Current Landscape | Assess as-is processes, systems and organization structure |
| Define to-be State | Define organization structure, policies & procedures |
| Develop Imple. Roadmap | Exhaustive set of components |

IMPLEMENTATION COMPONENTS

| Identification | Business Line - Risk Category Modeler |
| Data Mgmt. | Mapping engine - facilities mapping between internal and Basel recommended structure |
| Analytics | Loss Data Loaders, Data Cleansing Engine, Data validation & reconciliation engine |
| Migration | Risk engines, Auditing & workflow, Model validation |
| Monitoring | Mitigating Controls, Capital Allocation, Risk Transfer |
| Reporting | Notification Infrastructure, Multi-dimensional Analyzer, Heat Maps |

Allied offerings

Business Process Outsourcing
We offer business process outsourcing solutions to our global clients by leveraging process, domain and people management expertise. We manage risk for our clients through a scalable, cost-effective and predictable delivery platform.

Modular Global Sourcing
A strategically mature alternative to total outsourcing and ad-hoc offshoring. Align your sourcing strategy to your business strategy, modularize your applications and processes and leverage the power of Global Delivery Model.

Independent Validation
Infosys provides adequate validation and verification services to ensure that you get the best value from your applications. A “must have” service if you are serious about long term leveraging of your application assets.

Enterprise Application Integration
Make the whole of your IT applications much greater than the sum of its parts. Infosys can leverage the Global Delivery Model (GDM) to deliver immediate and dramatic productivity growth like no one else can.

About Infosys
Many of the world’s most successful organizations rely on Infosys to deliver measurable business value. Infosys provides business consulting, technology, engineering and outsourcing services to help clients in over 30 countries build tomorrow’s enterprise.

For more information about Infosys (NASDAQ: INFY), visit www.infosys.com.