



Microsoft Cloud Services for the Financial Services Industry

The world's most widely used software is now available in the cloud.

Microsoft® cloud services means freedom for your financial institution. Freedom to access the technology you need, wherever and whenever you want it. Freedom to take advantage of the latest technology as a capital expense or an operational one. Freedom to focus on running your business—not running your IT systems. Freedom to make full use of the same Microsoft technologies you already know and trust, on a pay-as-you-go model—on-premises, off-premises or a combination of both—for a single department or an entire global organization.

Twenty million businesses and over a billion people use Microsoft cloud services.

We, and our partners, are committed to delivering a broad set of enterprise-ready products and services that build on what you already know.



Grow your firm with enterprise-class collaboration and productivity tools.

With the right technology in place, your organization can have instant access to data and collaboration tools from almost anywhere. Microsoft cloud services enable you to improve productivity with applications you already know and assets you already have. And only Microsoft delivers a comprehensive set of cloud services with the reliability, security, and global reach you should expect for your business.

Protect your data. Free your IT.

Microsoft cloud computing is never an all-or-nothing decision—you can deploy deeply integrated solutions on-premises, in the cloud, or in combination. Cloud computing can help you better manage your IT costs to adapt to shrinking budgets, while also reducing your carbon footprint.

Why move to the cloud now?

By moving to the cloud, businesses are **architecting for the future**—enabling themselves to provide a high level of service for customers and employees while containing costs. By utilizing the cloud, you can create an architecture that helps protect you from future business cycles that cannot be predicted or controlled. Specifically, Microsoft cloud services offer you:

Lower total cost of ownership.

In today's work environment, driving out non-essential costs is critical. Microsoft cloud services offer you greater financial flexibility in how you fund your IT resources. It's like turning on a light switch: you don't necessarily need to own the generator to get the service you need. When you reduce the need for on-premises resources, you reduce maintenance and operational overhead, including hardware and facility expenses. Plus, you can simplify and accelerate application updates and deployment, and you can manage costs as a capital expense or an operational expense depending on what works best for your business. In addition, cloud services can open up a whole new array of offerings to customers generating non-interest income. In consumer banking, new fees can be generated through notifications and alerts. Alerts can include information about overdrafts, credit cards, and even new interest rates from personal bankers or investment advisors.

all in.

Put applications in the cloud that can make your tellers, agents/brokers, or mobile work force more productive.

all in.

Work with another analyst or customer using the cloud without tying up your existing resources by having to utilize high-performance computing across your current infrastructure.

all in.

Send customer alerts through their choice of channel — instant messaging, mobile phone, e-mail, even an Xbox.



Greater resource agility.

Microsoft cloud services are about the power of choice—a hybrid model of on- and off-premises resources that enable you to move as much or as little as you want into the cloud. By complementing your existing IT assets with Web-based services, you can flow workloads into your own infrastructure, as well as outside sets of infrastructure. And by having applications available across the Internet, you help ensure the experience is consistent across all devices, including PCs, phones, and browsers. The result is less management, maintenance, and deployment time, but greater scalability so you can more easily handle peaks in demand. As an example, the insurance industry relies heavily on collaboration—companies need to work together to handle insurance claims. The cloud is a good place to house key applications and information that need to be accessible to all parties.

Greater business agility. Faster time to market.

A cloud model enables you to respond to business demands more effectively and helps ensure employees have on-demand access to critical business information—about customers, partners, and each other. With the elastic infrastructure of Microsoft cloud services, you can address needs as they arise. This means your information workers can stay connected and on top of business challenges, regardless of the device they're using—or where they're using it. Employees can share applications and documents, truly fostering a collaborative environment, while maintaining only one version of the truth. Developers can focus on coding, knowing they can get their work deployed efficiently because the infrastructure is always available. Your organization, as a whole, can be more responsive, with a faster time to market, and as a result, be even more competitive.

Smaller carbon footprint.

Using an off-premises IT infrastructure has the additional value of decreasing your environmental impact through a reduction in the physical resources required to run on-premises systems.

Enterprise-class availability, security, and reliability.

Microsoft cloud services offer you the robust resources you need. With a global reach, a commitment to security, and a 99.9% uptime service level agreement with 24/7 service and support, you have a truly enterprise-ready infrastructure at your disposal.

all in.

Since about 70% of insurance agents and brokers are independent, insurance carriers can use the cloud to provide standardized applications and information.

all in.

Elastic computing power can be especially helpful when modeling risk analysis—for example, with a Monte Carlo simulation. With cloud services, you can lease high-performance computing power, as needed, to run the detailed analysis.

all in.

When working in the cloud, one employee can be at their desk and another at an airport kiosk, running data from the same source. They can simultaneously share the application and the file that is running.

What's included in cloud computing?

IaaS, PaaS, and SaaS: The Microsoft cloud services offering



Infrastructure as a Service (IaaS) With IaaS, you get on-demand computing and storage to host, scale, and manage applications and services. Using

Microsoft's data centers means you can scale with ease and speed to meet the infrastructure needs of your entire organization or the individual departments within it, globally or locally.



Platform as a Service (PaaS) The Windows Azure™ platform is a PaaS consisting of an operating system, a fully relational database, and consumable Web-based

services that provide secure connectivity and federated access control for applications. As a family of on-demand services, the Windows Azure platform offers your organization a familiar development experience, on-demand scalability, and reduced time to market for your applications.



Software as a Service (SaaS) Microsoft Online Services are subscription-based, on-demand applications and hosted services that provide your end users with

a consistent experience across multiple devices.



The **Business Productivity**

Online Suite (BPOS) delivers secure hosted communication and collaboration tools, including Microsoft Exchange

Online, SharePoint® Online, Live Meeting, and Office Communications Online. These hosted services include a set of tools to help protect your organization from spam and malware; satisfy retention requirements for e-discovery and compliance; encrypt data to preserve confidentiality; and maintain e-mail access during and after emergency situations. Using BPOS, you can leverage the cloud to accommodate your industry's communication standards. And, by putting your necessary software in the cloud—using a pay-as-you-go model—you can alleviate burdensome infrastructure, deployment, and licensing costs.

Microsoft Exchange Online is highly secure, hosted e-mail with "anywhere access" for your employees, starting at just \$5 per user per month.

Microsoft SharePoint Online gives your business a secure, central location where employees can collaborate and share documents. That means more managed workflow, better version control, and access to business-critical data from virtually anywhere.

Microsoft Office Live Meeting provides real-time, Web-hosted conferencing so you can connect with colleagues and engage clients from almost anywhere—without the cost or carbon footprint of travel.

Microsoft Office Communications Online delivers robust messaging functionality for real-time communication via text, voice, and video.



Windows Live ID, with 460 million users, is the identity and authentication system provided by Windows Live™, enabling you to create universal sign-in credentials across diverse applications.



Microsoft Office Web Apps are online companions to Microsoft Word, Excel®, PowerPoint®, and OneNote®, that give you the freedom to access, edit, and share documents from virtually anywhere. Your mobile workers (claims adjusters, brokers, salespeople) can have a complete mobile office through the cloud.



Microsoft Dynamics CRM Online helps you find, keep, and grow business relationships by centralizing customer information and correspondence, identifying business prospects, and capturing workflows. Because Microsoft Dynamics CRM Online is built into familiar Microsoft Outlook®, training time is minimal and adoption rates are generally higher.



Windows Azure offers a familiar, flexible environment in which you can create applications and services for the cloud, allowing you to shorten your time to market and adapt as demand for your service grows. Develop and test new line-of-business applications and features in the cloud environment to get up and running quickly, without investing in hardware or other infrastructure costs.



Microsoft SQL Azure provides a highly scalable, multi-tenant database that you don't have to install, set up, patch, or manage.

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

Rob Fraser
Head of Cloud Computing at RiskMetrics



How can Microsoft cloud services strengthen your business? Learn more now.

Ask us: Ask your Microsoft representative about cloud services, or e-mail fsmkt@microsoft.com for more information.

Ask your Microsoft partner: Hundreds of Microsoft partners are building or have built cloud-based solutions for the financial services industry. Many financial services technology solutions are designed to be hosted in the cloud. Ask your Microsoft partner how they can help you make the right decisions about cloud computing. Find a qualified partner at www.pinpoint.microsoft.com.

Find out more: Learn more about Microsoft's ongoing commitment to cloud computing, including our investment in secure data centers and our dedication to environmental sustainability, at www.microsoft.com/cloud.

www.microsoft.com/financialservices