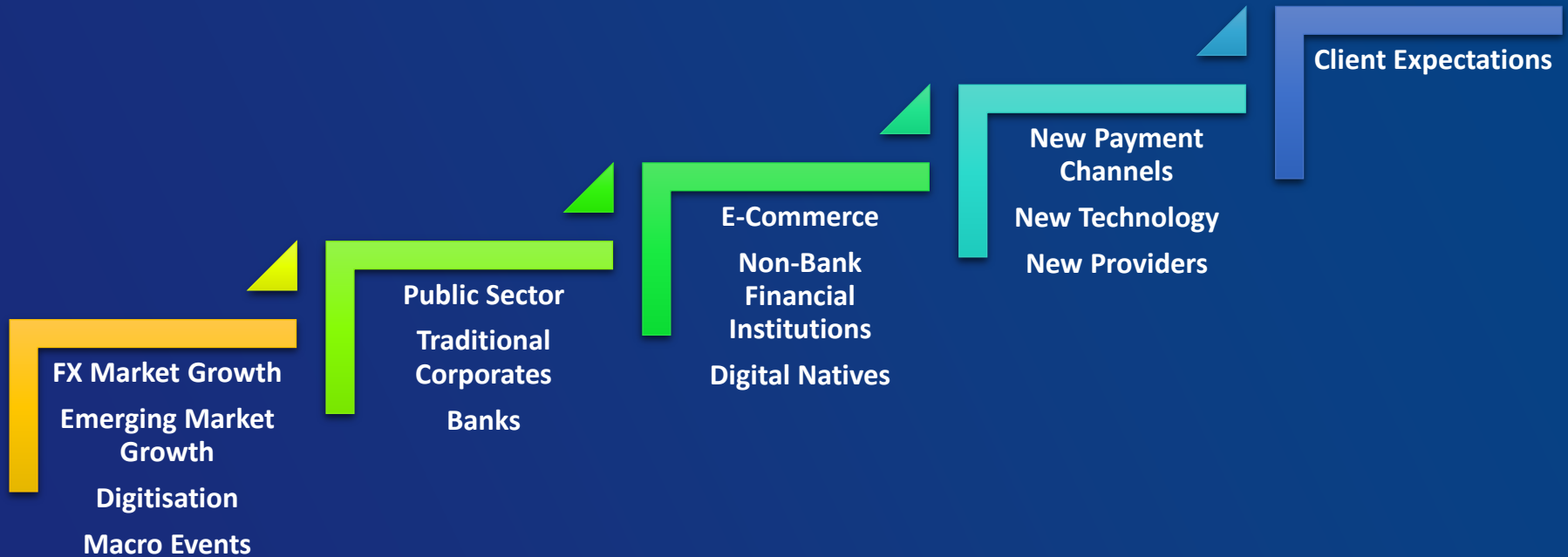




**CLS,
Cross Border Payments
& Settlement Risk**

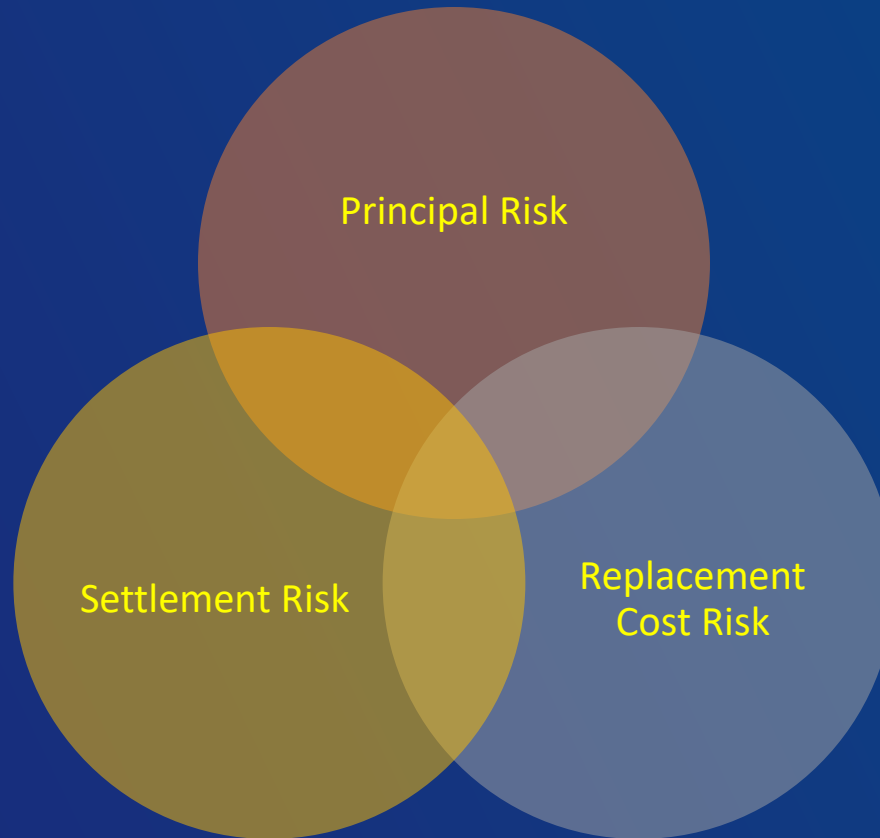
Growth in Cross Border Payments and Resulting Settlement Risk



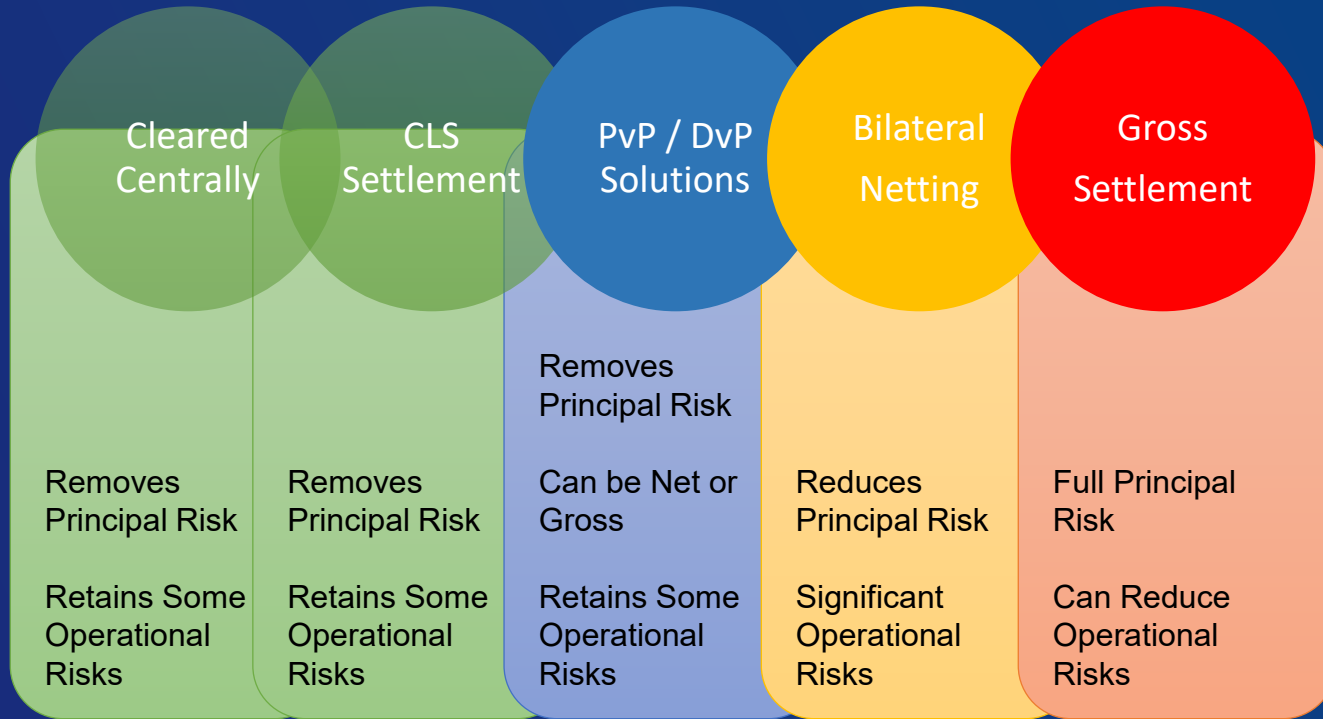
Future growth will come from all traditional segments, however eCommerce, Non Bank FI's and Digital Natives will drive growth even further. Clients across all segments are increasingly in demand of a real-time and digital payment experience.



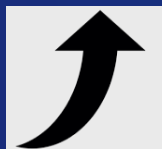
Operational Risk



Operational Risk Management Waterfall



Maximise



Develop



Standardise





[THANK
YOU!]