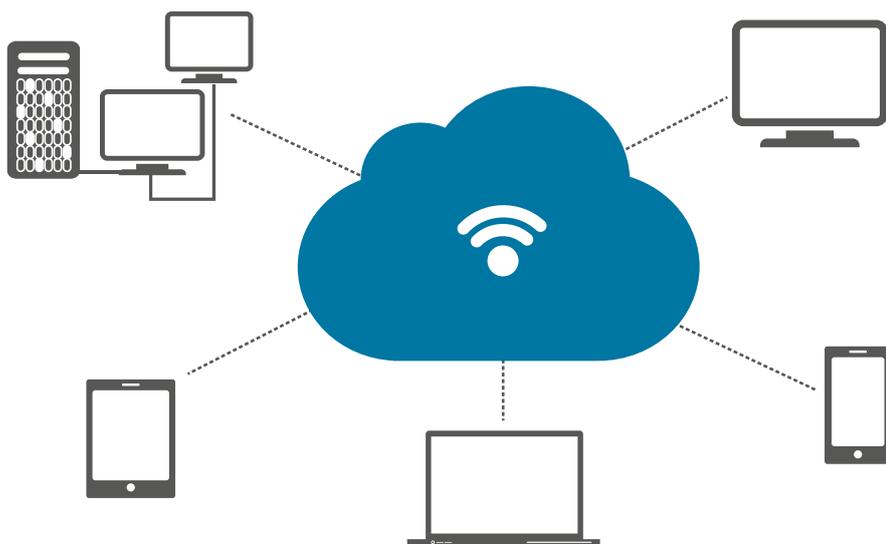


Banking on the cloud

Cloud computing has ushered in a revolution in the way companies develop and manage their IT services in recent years. We believe it can help solve our customers' challenges.



- Cloud computing has gone mainstream – most companies now use a cloud-based service and many increasingly do so as their core approach to IT.
- Customised cloud solutions enable companies to rapidly develop and deploy tailor-made IT products and services, without the costs and risks associated with traditional IT development.
- These cloud-based solutions are flexible enough to address specific needs, so businesses don't have to make do with a one-size-fits-all approach.
- Cloud allows companies to start small with new services and ideas – then scale them up rapidly once the concept is proven.

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Glossary of terms

Cloud computing: At its simplest level, cloud computing encompasses any subscription-based or pay-per-use service that is delivered in real-time over the Internet.

Software as a Service (“SaaS”): A service provider maintains software on its server for use by its customers. Customers use the software typically on a pay-as-you-go basis.

Platform as a Service (“PaaS”): A service provider maintains a technology platform on its server. As with other cloud services, customers access this platform over the Internet.

Infrastructure as a Service (“IaaS”): Customers pay for access to IT infrastructure hosted by a provider, for example, server farms and networking hardware. The customers have no formal ownership of the infrastructure.

Your questions answered

I've heard about cloud computing, but what does it mean for my business?

Cloud computing is fast becoming the dominant model for IT delivery: for example, a recent survey¹ showed that 75% of respondents were already using some type of cloud platform – up from 67% last year. The pace of adoption is accelerating further, with a forecast from Gartner predicting that the total market for cloud computing will reach \$210bn by 2016, up from \$131bn in 2013.

Although cloud computing is increasingly prevalent, people may not realise how powerful and flexible it is, or how it can be applied to a vast range of different business needs and applications. One aspect of this is a growing ability to develop custom cloud solutions that bring

all the advantages of cloud computing to your specific business challenges, whether they are in banking, treasury, payments, client servicing, or a huge range of other potential business areas.

Why would we need a customised cloud solution?

Lots of people are familiar with the idea of Software as a Service (SaaS), and may be using one of the better-known products out there. What's less known is that many of the same benefits of cloud computing can be brought to customised solutions that are designed to address your specific business needs.

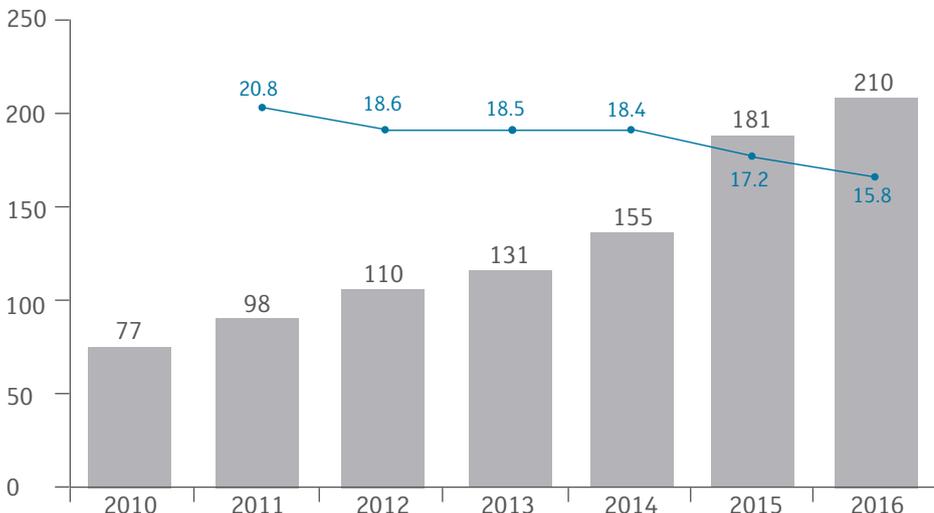
Previously, companies often had the dilemma of choosing between expensive and potentially risky custom

IT solutions on the one hand, and on the other hand, packaged software that was possibly less costly, but which was not sufficiently tailored to their individual needs. Cloud computing enables organisations to develop custom solutions that are designed entirely around their requirements – but using a cloud-based model that is far more flexible, cost effective and future proof. In fact, solutions can be developed and hosted “in the cloud” by a third party – taking the problem of maintenance and management out of your hands.

¹North Bridge Venture Partners and GigaOM Research Future Of Cloud Computing Survey June 2013

Public Cloud Services Market and Annual Growth Rate, 2010-2016

Billions of US Dollars



Key:

■ Total

● Annual Growth Rate

Source: Gartner, February 2013

How specifically might my business use cloud services?

Because cloud solutions are customised, it's tricky to say exactly how they might help your business. However, here are some areas where cloud might be useful:



Custom payment solutions



Virtual accounts/
money transfer/
mobile payments



Reporting and reconciliations



Reformatting and enrichment of static data



Sanction list checking



Hubbing of data from multiple sources

Is this relevant to a company of our size and stage of development?

Absolutely. Cloud computing makes a lot of sense whether you are a small growing business or a multinational corporation. For example, cloud computing is being deployed

widely by large organisations to create more flexible IT architectures while reducing costs. At the same time, new developments in cloud computing are putting powerful customised IT solutions into the hands of much smaller organisations, in a way that often wouldn't have been possible using traditional in-house IT development.

What's the benefit of a cloud-based approach versus more traditional IT?

Cloud computing offers companies a whole range of benefits – particularly when compared with the cost and complexity that can be associated with traditional corporate IT platforms.

- **Speed of development:** Cloud solutions can be developed and rolled out rapidly.
- **Scalability:** Solutions are tailored to your current needs, but based on architecture that is flexible enough to evolve as you grow.
- **Affordability:** Cloud solutions are often less costly than developing and maintaining internally developed IT.
- **Flexibility:** Customers can free themselves from the financial risk of buying a multi-year license up front.
- **Easier to manage:** The burden of managing complex legacy systems can be reduced.
- **Lower risk:** Cloud can offer a quick and low-cost way to test new solutions, services and business models.

RBS perspective



The next wave of cloud solutions is coming...

Cloud computing has been around for a while now, but research shows that it has moved far beyond the early-adopter stage to become the dominant model for corporate IT.

Yet although many business executives will be familiar with some kind of cloud-based service, they may not have a full view of the sheer potential and flexibility this IT revolution could bring to their business. The fact is, cloud computing can help businesses overcome some of the biggest problems associated with

traditional corporate IT – in particular, the high cost and complexity of developing and maintaining these vital but often unwieldy systems. The possibilities with cloud are endless. That's because cloud computing has become much more than the familiar one-size-fits-all solutions that gained popularity in the first wave of the cloud. Customised cloud solutions enable providers to meet your precise and exacting requirements - but often in a much more flexible, elegant and cost-effective way.

The beauty of this approach is that it is hugely flexible, it brings down costs, and it makes technology solutions and the processes they underpin much more scalable. It enables companies, many of which are now running with smaller IT support teams, to do a lot more with fewer resources. Cloud

computing therefore provides opportunities for all businesses to benefit from low cost development and a reduced maintenance burden for their technology based solutions. ”

Where do I go for more information?

RBS: www.rbs.com/perspectives

Gartner: www.gartner.com/technology/topics/cloud-computing.jsp

GigaOM Cloud Channel: www.gigaom.com/channel/cloud/

Introduction to Cloud Computing video: www.youtube.com/watch?v=QYzJlOZrc4M

Introduction to Cloud on Slideshare: www.slideshare.net/Guppers/im-cloud-confused?from_search=1

Cloud case studies: www.cloudpro.co.uk/cloud-essentials/public-cloud/case-studies
