

Help shape the future of banking

Information Technology and Operations

“We are embarking on a journey to shape the future of banking while creating a culture of innovation, efficiency and automation. We are introducing global platforms, machine learning and bringing forth intelligent technology. We want to lead this change and not be led by it.”

Michael Gorriz
Group Chief Information Officer



“Standard Chartered is a relationship bank with a deeply resonant brand. I’ve always been excited by the Asia, Africa and Middle East regions and the opportunity to get involved in a real banking business. We are building a technology platform that works seamlessly across borders.”

Bill Winters
Chief Executive Officer

About Standard Chartered

More than

150

years old

Working across

67

markets

With around

84,000

employees

Strategy

Programme of actions, in pursuit of three core objectives

Secure the foundations

Rights issue to strengthen our balance sheet, alignment of strategy with tightened risk tolerance, target of businesses and assets representing approximately one-third of Group risk-weighted assets, simplified organisation structure, and delivery on our conduct and financial crime risk programmes.

Get lean and focused

Restructure of Corporate and Institutional Banking for higher returns, acceleration of Retail Banking transformation, overhaul of Commercial Banking and cost management to create investment capacity.

Invest and innovate

Invest and innovate in Private Banking and Wealth Management, build on a strong foundation and invest to grow safely in Africa, and leverage the opening of China, roll out of enhanced Retail digital capabilities.

A leading international bank, with a history of more than 150+ years in some of the world's most dynamic markets

Driving investment, trade and the creation of wealth across Asia, Africa and the Middle East



Financial Strength

Robust and liquid balance sheet, strongly capitalised and predominantly deposit funded franchise

12.6%

Core tier 1 capital ratio

72.8%

Advances to deposit ratio

A/Aa3/A+

S&P/Moody's/Fitch Credit Ratings

30.9%

Liquid asset ratio



Deep Local Knowledge

International network with local knowledge

Providing access to markets, assets and capital across our footprint

A diverse group of people challenging the norm to generate value for our clients

135

Nationalities



Dynamic Markets

Unrivalled presence in growth markets of Asia, Africa and the Middle East

Present in Australia, Europe and the Americas to facilitate cross-border transactions



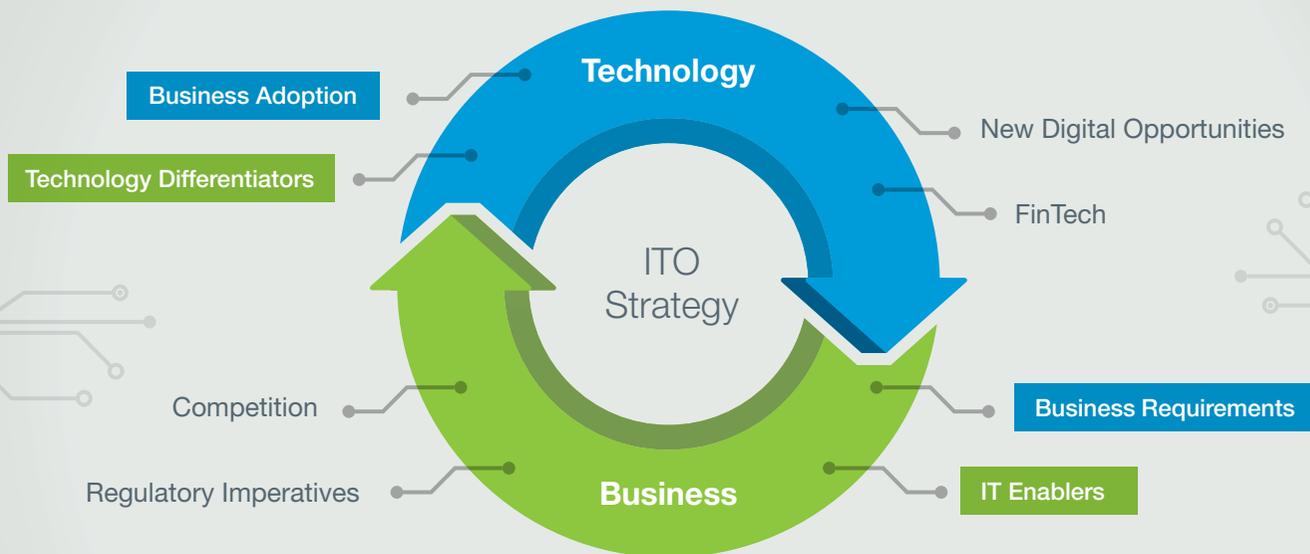
Client Spectrum

Customised, value-added solutions to meet our client needs across the spectrum

Here for good: We stay open for our clients, even in difficult times

Increasingly, Banking is Technology

Create greater Returns and Effectiveness while maintaining Efficiency, Compliance and Security



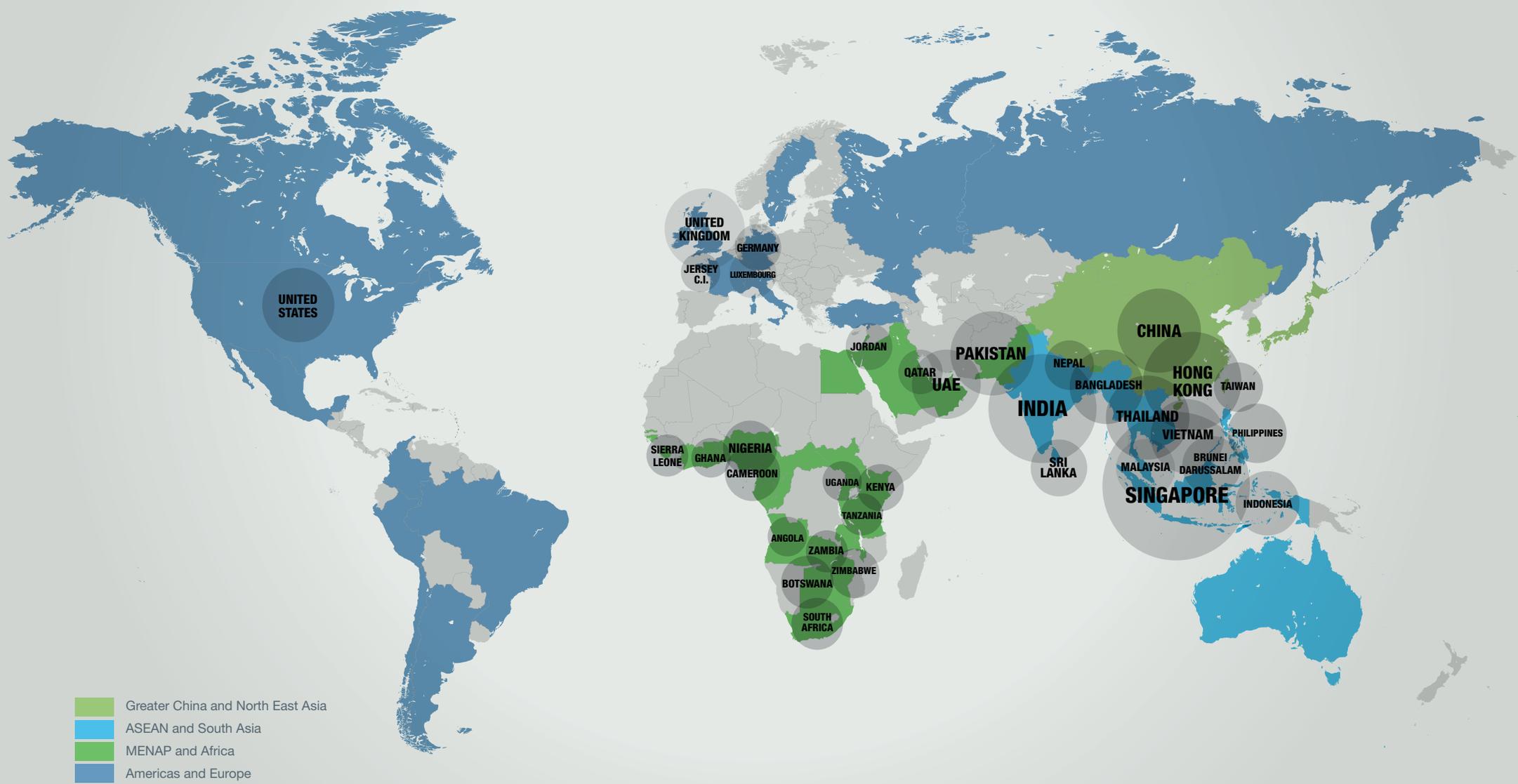
Building the bank of the future

- **What drives us** – Financial Services is increasingly becoming technology-led with with a human touch
- **Our focus** remains on returns and effectiveness while maintaining strong efficiency, compliance and security
- **How we contribute to the Bank** – We are strongly aligned to business and geographic partners with shared infrastructure
- **Investment** – Record investment in a multi-year programme
- **How we'll deliver the change** – Bimodal approach including Agile and increasing innovation

The ITO world



Job opportunities

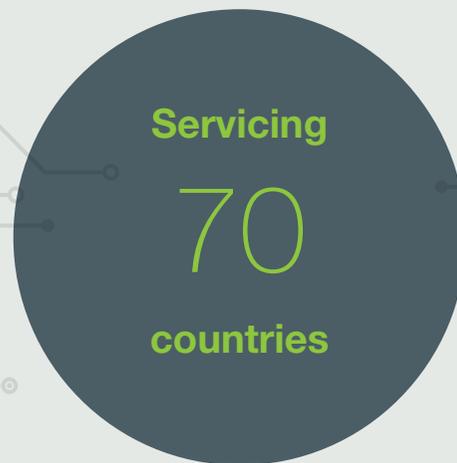


-  Greater China and North East Asia
-  ASEAN and South Asia
-  MENAP and Africa
-  Americas and Europe

Our Global Shared Services Centre

Our Global Shared Services Centres (GSSCs) are located in Kuala Lumpur - Malaysia, Chennai and Bangalore - India and Tianjin - China.

The GSSCs handle a wide range of services from Banking Operations to supporting global HR processes, Finance and Accounting services, Software Development and maintenance, and providing IT Service and Helpdesk support and customer service support to the Group globally.



Account for 24% of Bank's workforce, yet only 6% of the Bank's cost base



Processes 1.1 billion transactions annually



One of the most diverse parts of the bank

Why work here

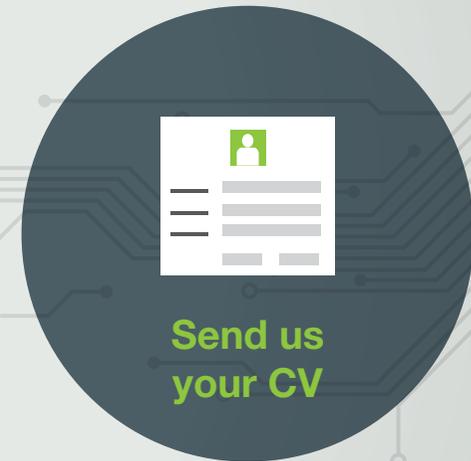
ITO is at the forefront of delivering core components of the Bank's strategy. Backed by record investment, ITO will engage with the business to develop and test new ideas in an agile manner using rapid development and deployment to build meaningful business solutions. Innovation is needed both in our use of technology and in how we think and act. We are determined to build the bank of the future by empowering our people to make an impact.



We believe in the importance of providing a compelling employee experience that meets the same high standards we aspire to deliver to our clients and customers.

Join us

Because we have a big vision, there's a lot to do. We need people who are comfortable with the unknown and passionate about building something for the long term. If impact is your ultimate goal then there never was a better time to join us because the work that you do will influence the direction that we take.

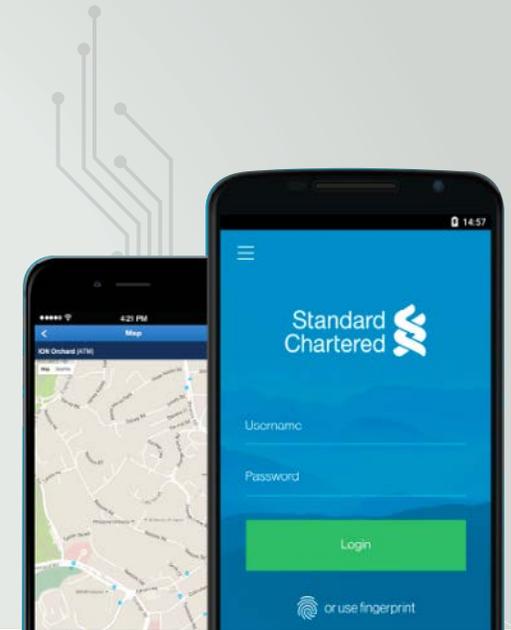


Our ITO capabilities

BREEZE – working for our customers

Breeze, our multi-award winning Mobile Banking app – five time consecutive winner of Global Finance “World’s Best Consumer Internet Bank”. Breeze was built in Singapore and rolled out globally. Developed in 2009, Breeze actually started life as a mindset – the idea that banking should be a breeze. It was specifically designed with the smartphone user in mind. It combines an intuitive and uncluttered interface with a robust set of features, which means you get the best of both worlds: simplicity and power.

Breeze apps enable the customer to conduct basic banking transactions, pay bills, transfer funds, locate a branch, and the app not only transforms the iPhone into a digital chequebook, but also allows for more complex uses such as finding a home, trading shares, and to finding a great shopping deal.



Developed in 2009, Breeze was built in Singapore and rolled out globally.

Block Chain – harnessing new technology

Blockchain/distributed ledger technology proof of concept in trade finance: We initiated discussions with the Infocomm Development Authority (IDA) of Singapore earlier this year on a pilot project using block chain/distributed ledger technology.

We have since identified a use case in trade finance for mitigating fraud risk related to duplicate invoicing. IDA is co-funding the project. We are partnering with another local bank on this project and technology partner is a Silicon Valley company. Singapore Customs and Singapore Ports Authority have also been engaged for Phase II if POC is successful.

Consumer Price Tracker – working in our local markets

Mobile app for crowdsourced macroeconomic data in Africa: We launched the Consumer Price Tracker app in Nigeria last year in partnership with a Silicon valley company, using crowdsourced data, to provide previously unavailable consumer price inflation index. This project is now being expanded to Tanzania and Ghana. We are also exploring opportunities with the Research team to expand this to other markets for macro-economic indices that may not be available or reliable.



Straight2Bank Wallet – banking of the future

Straight2Bank Wallet is the Bank's mobile money service that enables clients such as development organisations, insurance companies and fast-moving consumer goods companies to make and receive payments to and from both banked and unbanked individuals such as aid workers, policy holders and farmers through their mobile wallet. This service significantly lowers the risks and costs in handling cash, while simplifying and accelerating the payment process of administration and reconciliation.

CnC: Intelligence Command and Control



Integrated intelligence command and control centre for the Bank

Key enabler for ongoing transformation in support of Availability & Efficiency drive

Demonstrate the best of our capabilities and controls to key clients

Focus 2016: Group Information Security, Client Facing Channels & Payments

Engaging with Palantir Technologies to fight financial crimes

Palantir is one of the top Big Data analytics companies in the world that counts the USA's CIA, NSA and FBI law enforcement agencies among its clients.

The Palo Alto, CA-based company received its initial funding from In-Q-Tel, a non-profit venture-capital firm established by the CIA, helping it to gain the interest and trust of intelligence analysts worldwide. Palantir is in production at Standard Chartered, specifically addressing Anti-Money Laundering (AML), and significantly decreasing the Bank's exposure to fraud, credit and regulatory risks.