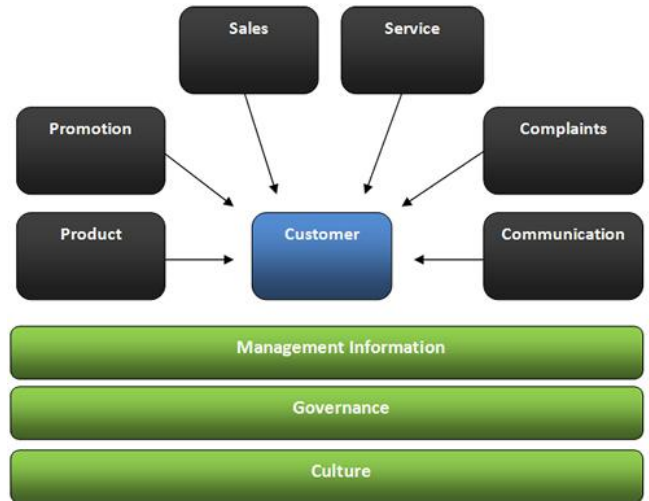


BlueSuite TCF (Treating Customers Fairly) drives compliance with mandatory regulations, and provides unique insights into customer behaviours that deliver commercial advantages to the organisation.

BlueSuite TCF provides senior management with a comprehensive solution, pre-configured to address the mandatory FSA requirements for the six consumer outcomes (see reverse for details) that need to be evidenced with relevant Management Information (MI).

The **BlueSuite TCF** process goes beyond MI relevant to delivery of the six TCF outcomes:

1. MI is **Seen** - this is achieved via customisable dashboards with access controlled via user permissions.
2. MI is **Challenged** - the dashboards incorporate the facility to drill down enabling management to query anomalous or unexpected results.
3. MI is **Analysed and Monitored** - analysis and monitoring is facilitated via trend analysis and KPI's to measure outcome delivery against internal standards.
4. MI is **Acted Upon** - the task assignment feature enables management to assign tasks to personnel responsible for any corrective functions that are identified.
5. MI is **Recorded** - **BlueSuite TCF** maintains a full trail of remedial action identified together with alert functionality to help identify remedial actions not completed on time. The trend analysis feature can help track the effect of remedial actions once implemented.



Benefits of BlueSuite TCF include:

- Enhanced Management Information (MI) to demonstrate delivery of the six consumer outcomes
- Comprehensive, pre-configured and fully customisable reporting functionality
- Trend analysis and KPI's against internal benchmarks
- Dashboards with drill down to monitor TCF compliance and facilitate communication between functions
- Identification of root causes for any shortcomings in delivery of the consumer outcomes
- One-click report generation makes MI invaluable for commercial purposes
- All TCF MI and associated evidence accessible from within a single application
- Task allocation/scheduling to ensure identified corrective actions are being implemented as planned
- Task tracking facility with proactive notification and escalation of issues via alerts
- Management and Visibility of roles, responsibilities, skills, permissions, etc.
- Ease of access to ensure communication and dissemination of information
- Permissions based user access
- Scalable solution with upgrade path to BlueControl
- Lowest Total Cost of Ownership
- Delivers productivity in days!

What is TCF (Treating Customers Fairly)?

TCF is a mandatory requirement from the FSA that applies to all regulated firms operating in the Retail Financial Services market. The FSA has summarised TCF requirements via six separate consumer outcomes that need to be evidenced with relevant Management Information by firms within the scope of this legislation.

Why does it have to be done?

From an FSA perspective, TCF Management Information needs to be generated to evidence delivery of the six consumer outcomes. However, and equally important, implementation of **BlueSuite TCF** will help to provide unique insights into customer behaviours that deliver significant commercial advantage to the organisation.

What are the Six Consumer Outcomes?

1. Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
3. Consumers are provided with clear information and are kept informed before, during and after the point of sale.
4. Where customers receive advice, the advice is suitable and takes account of their circumstances.
5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect.
6. Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

Delivers productivity within days and offers the Lowest Total Cost of Ownership

BlueSuite applications include: *BlueRisk, BlueControl, BlueAudit, Risk Reporting, Information Security* and *BCP (Business Continuity Planning)*.

Oxial UK Limited is a subsidiary of Oxial Suisse S.A. (est. 2005). BlueSuite is a next-generation risk management & controls assurance solution, incorporating a powerful suite of applications for testing and optimising the effectiveness of internal controls, identifying control weaknesses and trends, and implementing sophisticated risk treatment plans that substantially reduce costs and operational losses.

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