

Open-IZE

Optimizing Compliance Recording Services Globally

Key facts

Recording any electronic communications for compliance purposes is a global and highly complex activity

Key facts

- **Recording** electronic communications is not new for financial institutions, corporations or contact centers but the evolution of the regulation is generating much more **sophisticated** requirements through multiple countries.
- Mobile Voice Recording (MVR) is generating an **emerging and global demand** that every Mobile Operator is trying to fulfill in different ways, which makes things overly complex. The existing demand is becoming more and more global and is not satisfied as it should be. The current players are still working on deploying **local solutions** with low-profile scope.
- Storage volumes will grow exponentially in the short term supported by the alignment of the regulation directives in UK, US and HK (Dodd-Frank) and EU (MiFID II) and displacing the dependence of legacy solutions should be a priority in order to **optimize** costs and **improve** efficiency.
- Open-IZE provides a carrier-grade platform where **multiple** MNO's in multiple countries are fully **integrated**. Thus, addresses the the global requirements from a multi-vendor approach and returns the control to the customer.
- Open-IZE is re-positioning how storage can be managed from a **compliance strategy**, enabling the coexistence of legacy technologies for recording purposes and facilitating any **migration** process.

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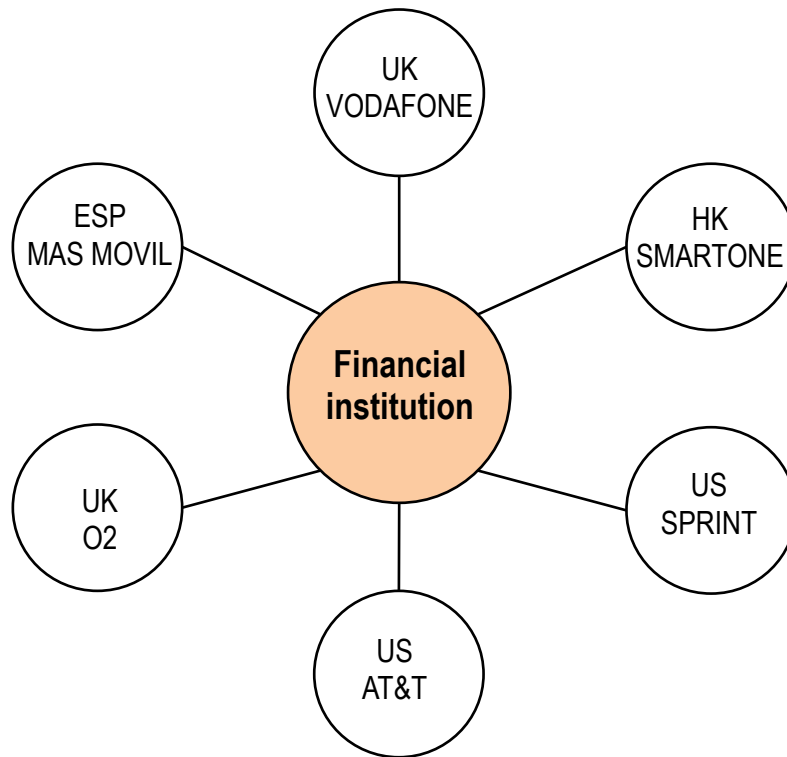
Our vision

Supporting our customers to implement the right strategy to fulfil the compliance requirements in the long term

Open-IZE was initially designed to provide Mobile Voice Recording (MVR) services...

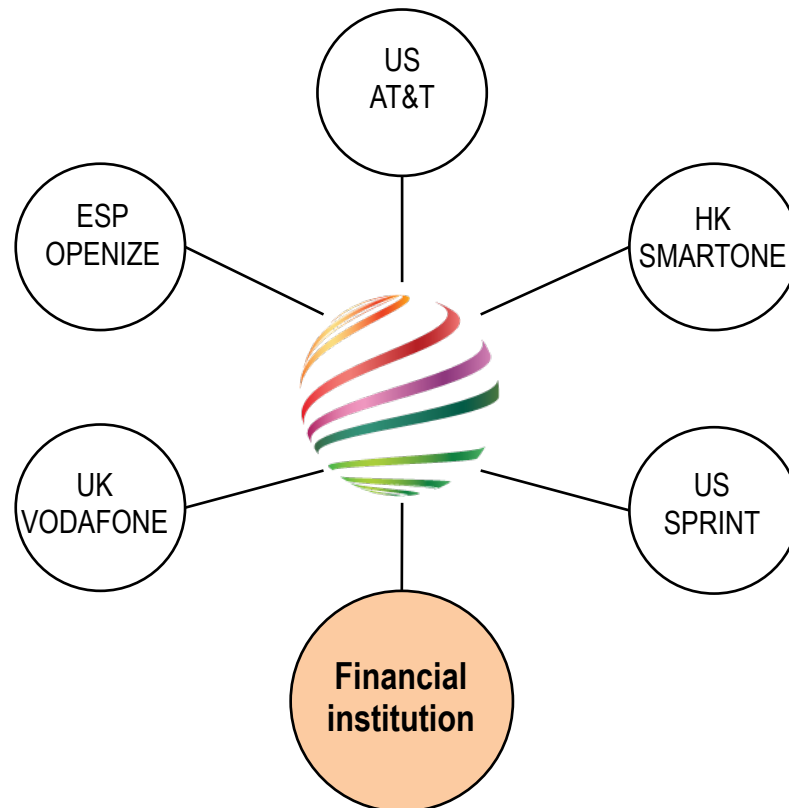
- Mobile Call Recording has been introduced into the UK as part of a Financial Services regulatory drive to **capture** more electronic data (for trade verification, dispute or trade reconstruction...). Further countries, regions and markets are set to follow suit with countries within Europe and Asia already looking beyond opt-in and into a possible **mandatory** introduction.
- As this service **lacks product maturity**, many organizations are looking at multi-vendor solutions which means a different vendor for each country and multiple platforms and data sources to manage as the service increases, increasing in some cases the dependence of legacy recording technologies.
- The **challenges** are significant for each deployment. Whether it is support, data management, vendor management or carrier migration –today vendors are focused on fitting their solution into the client, rather than being wholly focused on the client **requirements**.
- Open-IZE approaches its service delivery from a **demand** side perspective and places some of the fundamental decisions firmly in the hands of the **customer**, fixing the “**no one-size-fits-all**” issue but **integrating** on behalf of its customer any telecom network, **aligning** the result to the customer expectations to fulfil legal and compliance requirements.

...but we found that the difference is not just recording...



- Typically, the global financial institutions are looking at multi-vendor solutions to satisfy their existing recording requirements.
- One-per-country means **multiple platforms and data sources to manage**.
- If we considered the existence of multiple type of services to recorded, the **complexity increases with every new country**, vendor or service and so, the **dependence of legacy recording technologies**.
- Multiple integration processes, local storage management and non-existing analytics are the main features of typical strategy.

...but supporting the implementation of the right strategy to fulfil compliance and legal requirements globally



- Open-IZE offers a platform to **integrate multiple recording solutions independently of the network technology**, the country-based vendor, the type of electronic communication to be recorded...
- Open-IZE allows the customer to manage the service through a **single interface** with an innovative, disruptive and centralized approach.
- The financial institution will still be contracting directly with the vendors but outsourcing the management to Open-IZE.
- Open-IZE is **reducing from n to 1 the number of integration processes** ensuring that the Customer can dedicate the internal resources to higher value added activities.

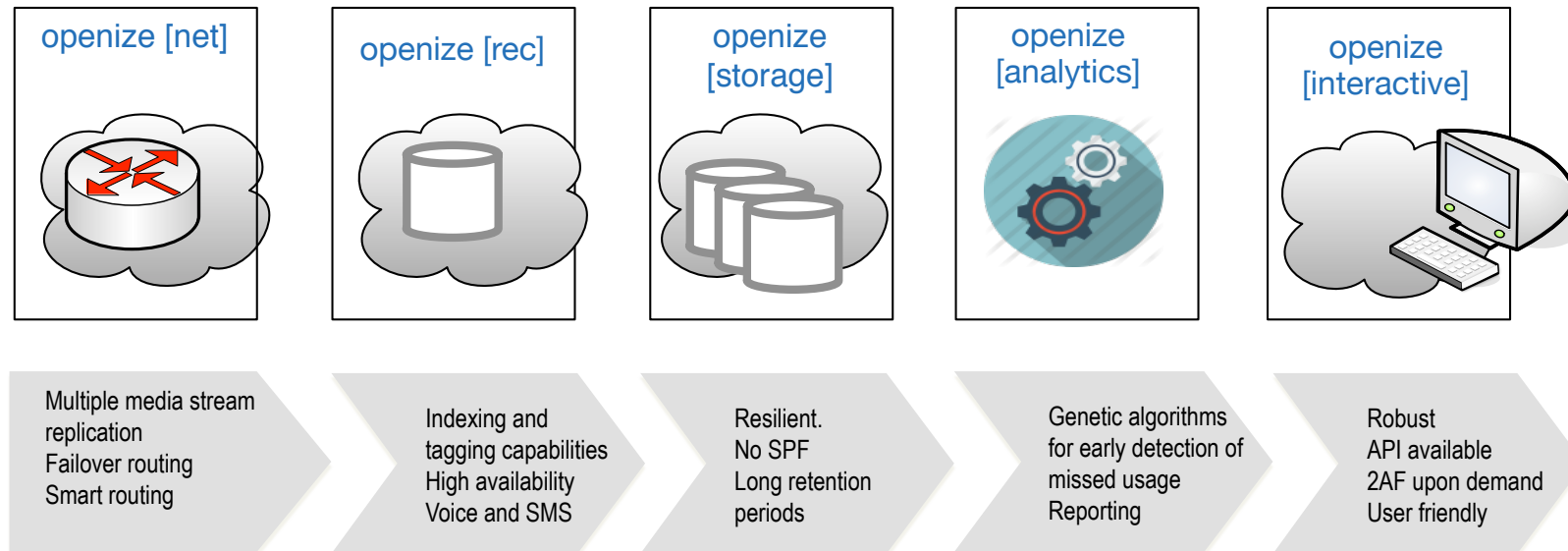
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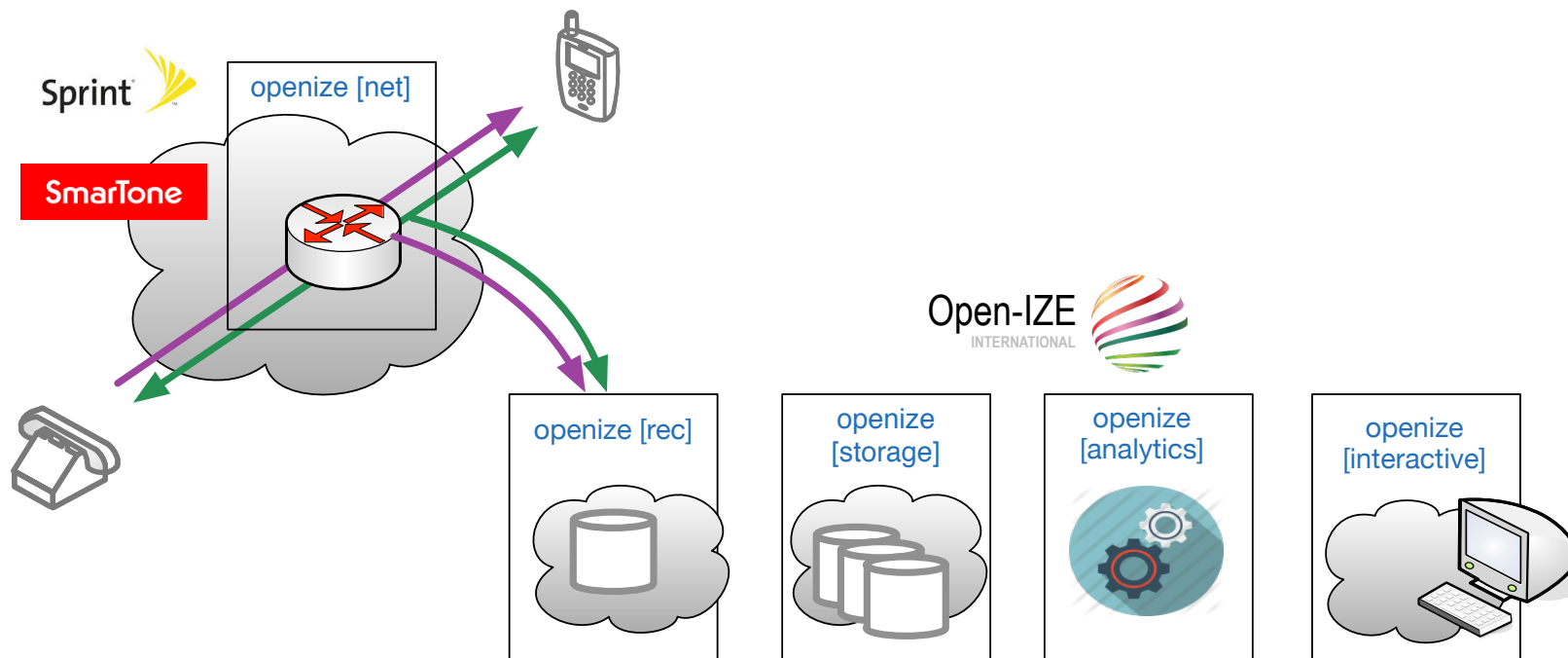
Open-IZE Architecture

Innovative architecture and disruptive approach

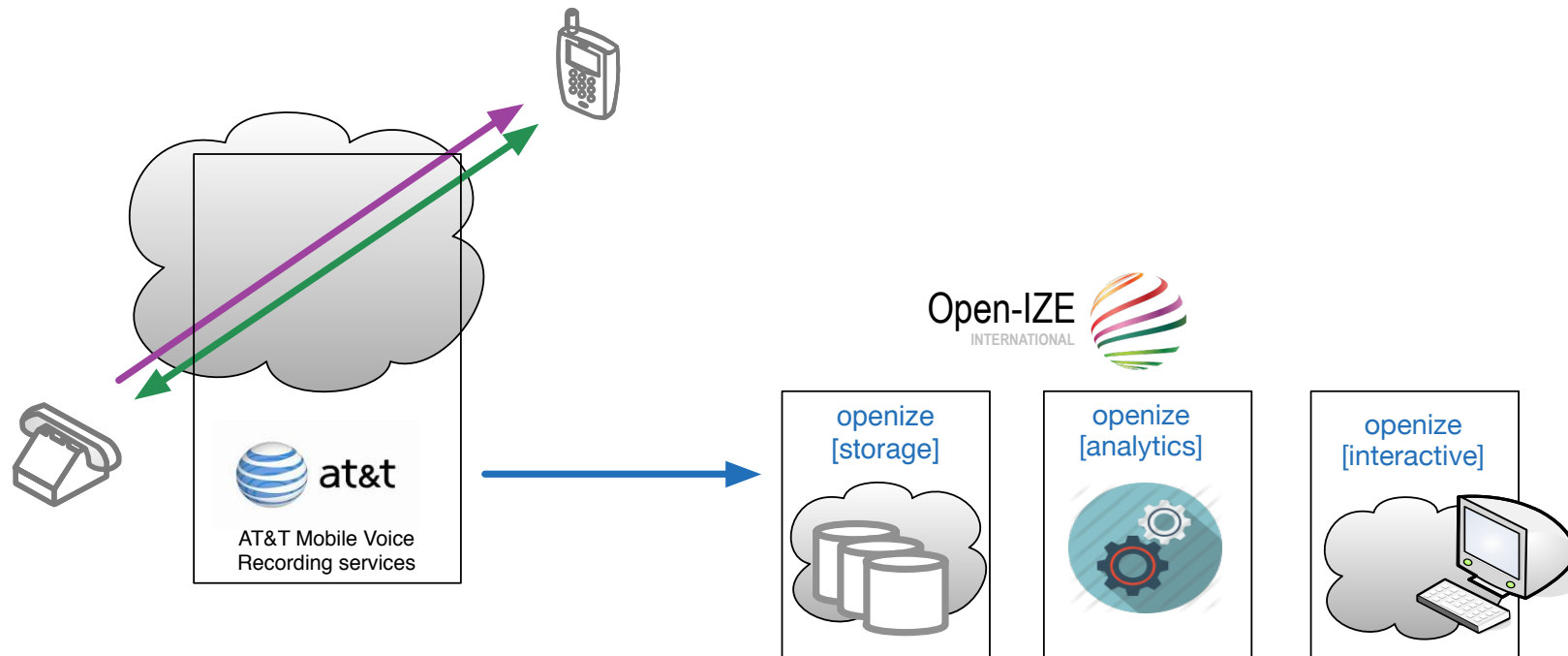
Open-IZE is a modular solution supporting building-blocks strategy to allow the financial institution to optimize their recording management strategy



Open-IZE was successfully deployed in US and HK. Example of typical end-to-end configuration for MVR



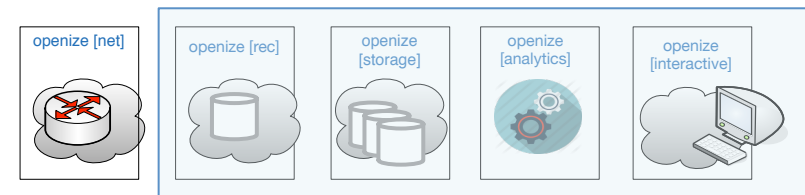
Open-IZE is already integrated with AT&T MCR services, managing seamlessly the recording lifecycle



Open-IZE Functional description

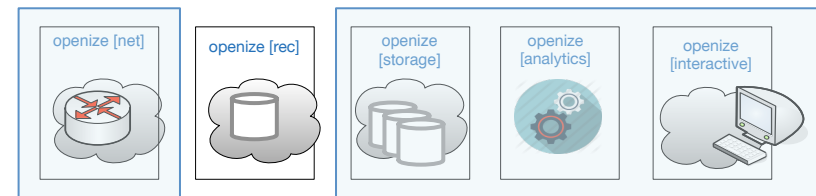
Build the solution which meets your requirements

Based on standards widely adopted by telecom operators, openize [net] is responsible for capture, call replication and smart routing to the recording devices



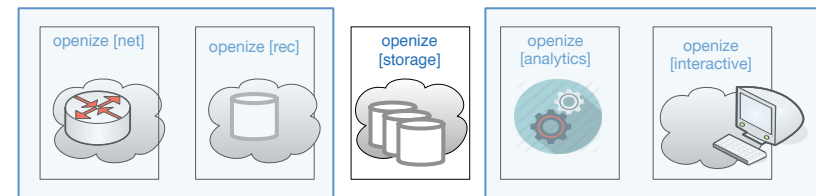
- **openize [net] captures** the communications coming from the telecom networks through multiple protocols and interfaces, encapsulating any network related complexity and providing a standard interface to **openize [rec]** or other recorder devices.
- To maximize the user experience, the **call is replicated** and sent to the recording devices through a **smart routing algorithm** which analyses in real time statistic network related parameters in order to identify which is the best performing recorder and minimize any quality issue. Media could be replicated into **multiple copies** and sent simultaneously to multiple recorder devices.
- **Local deployment** will ensure that no interoperability issues will be happening, providing customized technical integration with local networks, minimizing technological risk and reducing time-to-market.

Ingestion, recording, mediation and encryption will be provided through the secure architecture of openize [rec]



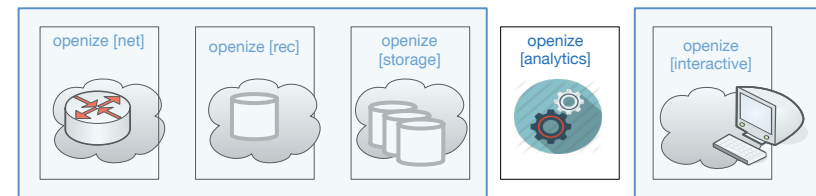
- **openize [rec]** is a **recording** solution connected to the telecom network but accepts recordings from other sources, which gives the customer the ability and flexibility to centralize and aggregate recording data.
- **Encryption** is provided through 256 bits symmetric keys, implementing AES algorithm but others can be implemented on demand.
- **Private keys** repository can be deployed and controlled by Customer as an additional security layer.
- Different type of configurations are available. Active configurations will allow the provision of **additional features** like customized ring back and beep tones, voice mail services, call forward / screening, customized announcements.

Retention of data will be provided through openize [storage], implementing a very powerful engine able to manage complex combination of rules



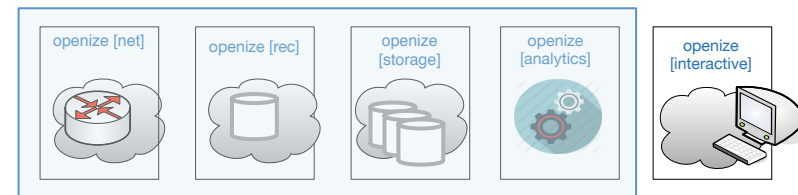
- The storage layer is designed to ensure **high-availability**, **security** (WORM), **audit trails**, and access control. The storage layer includes tools to manage access rights, users and conduits (the relationships between devices and users). Clients also have the option to leverage existing, in-house storage solutions.
- **Retention policies** are provided through hierarchical assignments, allowing specific endpoints and/or group of calls implement different retention policies from the customer default one.
- A full featured policy engine is responsible to manage, on top of a default policy for the account, specific policies per endpoint. Multiple calls can be **grouped into cases** and assign specific policies to those cases, providing powerful capabilities to manage retention and **wiping** process according to every purpose.

openize [analytics] supports the discovery of meaningful patterns during the recording process



- **openize [analytics]** implements generic algorithms for **early detection** of **missed** usage. Reconciliation process is available, comparing information from the carrier against **openize [cdrs]** and providing KPIs around the end-to-end process.
- **openize [analytics]** provides a robust query language which accesses three forms of data potentially associated with a recording is available: call info, meta-data and any associated text.
- **openize [analytics]** provides reports to provide user and device usage and management info but as well, key feedback to ensure globally that users and their electronic communications are recorded and wiped after retention period.
- Traditional analytics applications can be built on top of this framework.

openize [interactive] is providing secured access through user interface to recordings, analytics and search engine. APIs are available to facilitate third parties integration



- **openize [interactive]** includes an **end-user portal** that provides access to all of its underlying functionality and allows administrators and authorized users to **manage centrally** policies and content independently from the type of service, telecom network or country.
- **openize [interactive]** allows data to be **retrieved**, **filtered**, and **searched** directly or through its API. This allows clients to embed this functionality into their existing document management, client management and compliance applications.
- **openize [interactive]** provides the access to the content on a **fully secured** and **seamless** way. Audio is accessed by specialized services, unencrypted on-memory and streamed out to the user upon request and always after authentication and authorization process.
- **Role-based** access control (RBAC) to metadata, indexing **tag** records to the communications records.

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Open-IZE MVR

Solution Benefits

Financial institutions will have access to an optimized solution to manage their compliance recordings, with any required flexibility and retaining total control over their strategy

- Financial institutions will access requested functionality, with immediate “**time-to-market**”. Based on Open-IZE **global strategy**, any additional vendor, anywhere and anytime will be enabled into Open-IZE platform.
- Open-IZE can be **integrated** within Customer locations enabling access from a single point to multiple vendors worldwide providing a **seamless environment** to implement any compliance strategies.
- Open-IZE will manage the integration and lifecycle of the recording process, starting from a secured compliance and interactive access, to the storage up to and including end-to-end configuration.
- Application Programming Interfaces are available to allow our customers to develop compliance applications on top of all of their recorded assets from a uniform perspective.
- Customer will have **total control** over the service and will be enabled to monitor autonomously and efficiently the **quality** of the recording of any electronic communications sources, generating if so, alarms based on genetic algorithms, mitigating any risk affecting compliance procedures.
- Customer will access to the requested functionality with **reasonable initial investment** and a very **competitive price** structure.

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Open-IZE Integration Platform

Why Open-IZE

Open-IZE is not only unique but clearly differentiates itself from the competitive landscape

- Open-IZE is a unique platform that seamlessly integrates multiple recording solutions into a single, powerful, normalized and centralized interface.
- Open-IZE is the only solution with this type of flexible approach for the financial institutions, being totally vendor agnostic.
- Open-IZE captures, records **voice**, **video** and **messaging** through specific modules; Open-IZE differentiates itself from the competitive landscape with a disruptive approach with global vision from local deployments.
- Open-IZE approaches its service delivery from a **demand** side perspective and places some of the fundamental decisions firmly in the hands of the **financial institution**
- **Hybrid capabilities** allow a client centric solution to be optimized, enabling the best possible **end user experience**.
- Application Programming Interfaces are available to allow our customers to develop **compliance applications** on top of all of their recorded assets from a uniform perspective.