Driving the future of data automation across Banking and Financial Services

Vendia | **KPMG**

Faced with ever-evolving macroeconomic and regulatory pressures, today's financial institutions are sitting on a wealth of data that can be used to enhance customer experiences, reduce risks, and grow revenue. Yet financial services leaders know that having the right data isn't synonymous with using it effectively—until now, that is.
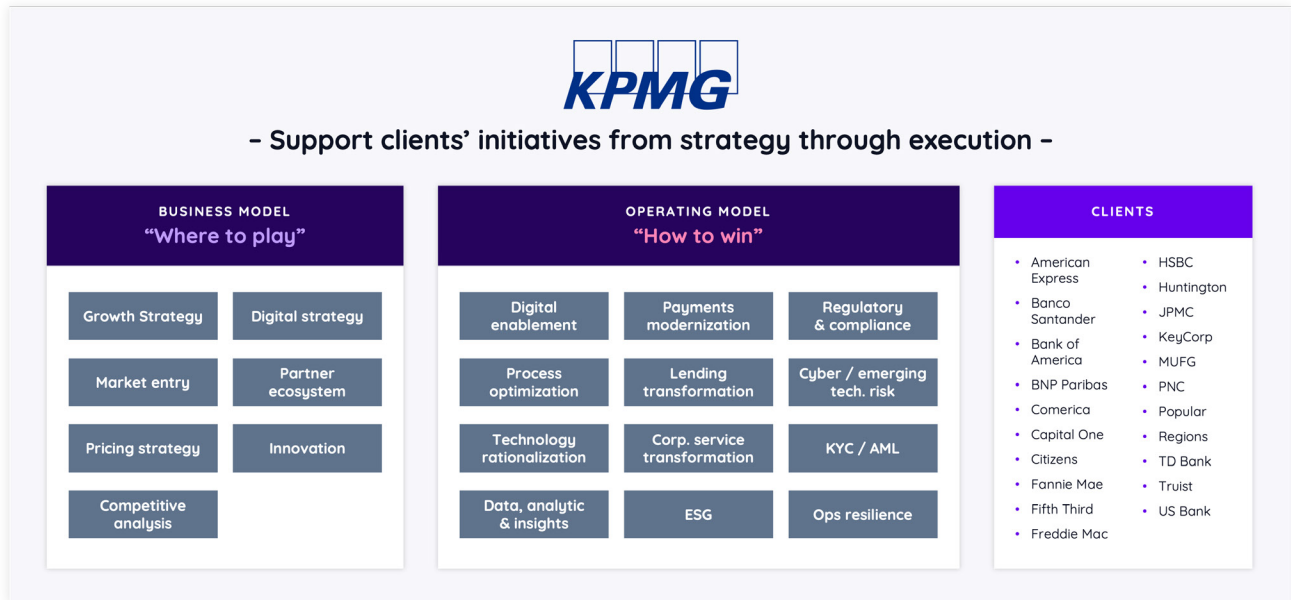
Combining revolutionary data automation technology with proven frameworks and deep expertise, Vendia and KPMG empower financial institutions with tools to seamlessly, securely, and confidently put data to work anywhere within, across, and outside of the organization.

Revolutionary data automation backed by industry-leading expertise

1. Vendia's data automation cloud gives financial institutions secure, controlled data sharing with end-to-end data automation within and outside the organization. Replacing the need for multiple integration tools and custom development, Vendia delivers a single solution to integrate, reconcile, analyze, activate, and observe data across any system, application, and cloud—whether in the back office, across business units, or shared by partners.

Customer's stack			All-in-one data automation with Vendia
tray.io, Fivetran, workato, MuleSoft, talend	**1. Connector ISVs**	**vs.**	**1. Integrate** Sync data across all tech stacks, clouds, and parties at once
RELTIO, mongoDB, Amazon DynamoDB, snowflake, Informatica	**2. Databases + MDMs**	**vs.**	**2. Reconcile** Make every business tool a ~~single~~ source of truth
Google BigQuery, amazon REDSHIFT, snowflake, databricks	**3. Data lakes + warehouses**	**Better together**	**3. Analyze** Uncover operational insights in real time, any time
Fivetran, MuleSoft, hightouch	**4. Reverse ETL tools**	**vs.**	**4. Activate** Move effortlessly from insights to outcomes
DO IT YOURSELF	**5. Data lineage + loss prevention**	**vs.**	**5. Observe** Gain visibility and control over data wherever it lives

2. With digitization the foundation to speed and agility, KPMG empowers its clients with the right business frameworks, technology, and services to stay ahead of every curve. KPMG's Financial Services practice offers a range of services and advice that can help financial institutions optimize performance and create value for all stakeholders through strategy development, technology implementation, operational improvements, regulatory compliance enhancements, and effective risk management.

KPMG

– Support clients' initiatives from strategy through execution –

BUSINESS MODEL "Where to play"		OPERATING MODEL "How to win"			CLIENTS
Growth Strategy	Digital strategy	Digital enablement	Payments modernization	Regulatory & compliance	• American Express • HSBC
Market entry	Partner ecosystem	Process optimization	Lending transformation	Cyber / emerging tech. risk	• Banco Santander • Huntington
Pricing strategy	Innovation	Technology rationalization	Corp. service transformation	KYC / AML	• Bank of America • JPMC
Competitive analysis		Data, analytic & insights	ESG	Ops resilience	• BNP Paribas • KeyCorp

Clients column (full list):
- American Express
- Banco Santander
- Bank of America
- BNP Paribas
- Comerica
- Capital One
- Citizens
- Fannie Mae
- Fifth Third
- Freddie Mac
- HSBC
- Huntington
- JPMC
- KeyCorp
- MUFG
- PNC
- Popular
- Regions
- TD Bank
- Truist
- US Bank

JOINT SOLUTIONS & USE CASES

Following are joint solutions and use cases that financial services organizations partner with Vendia and KPMG to seamlessly and securely collaborate with data while reducing third-party and compliance risks.

Data risk management

Reduce third-party risks and unlock cost savings with automated process controls, data governance, and an audit-ready digital ledger.

Proactive risk identification and mitigation of emerging data risks, preventing and minimizing their impact on business operations.

Comprehensive due diligence and risk management that reduces third-party risks with robust data security, governance, and standardization, controlling data interactions and protecting against unauthorized access, data tampering, and regulatory fines.

Improve data accuracy with reliable, auditable data reconciliation, reducing errors between financial records and compliance data.

Commercial loan syndication

Drive confident, timely decisions among banks, servicers, and other parties with harmonized data, automated workflows, and streamlined intercreditor management capabilities.

Seamless partner collaboration via bidirectional data synchronization and real-time reconciliation across all cloud providers, financial systems, and third-party applications.

Streamline intercreditor arrangements with smart contracts and automated tools to establish and enforce security interests, subordination agreements, and revenue distribution based on scenario.

Reduce third-party and data privacy risks with detailed audit and compliance reporting, robust access control policies, and by masking, anonymizing, or redacting sensitive information.

Reinsurance sales and claims reconciliation

Deliver better customer experiences and grow revenue pipelines with synchronized data across reinsurance sales and cross-insurer claims reconciliation.

Accelerate digital transformation and modernization via scalable, serverless cloud infrastructure that seamlessly supports existing legacy and modern business applications across multiple parties.

Streamline underwriting and reduce manual reconciliation errors by automatically updating and sharing policy, premium, and loss data across all insurers and systems in real time.

Instill confidence in data and reduce risks across the reinsurance network with comprehensive audit trails, detailed transaction records, and regulatory reporting.

About Vendia

Vendia is the future of collective data intelligence, combining smart APIs, databases, and distributed ledger technology inside a single platform. Vendia's data automation cloud makes it easy to share data inside and outside of the organization in real time and with full visibility, governance, and control. Companies such as BMW, Delta Airlines, Resolution Life Insurance, and Fannie Mae use Vendia to automate contextual and compliant data flows between any-to-any systems for a harmonized, accurate view of data that unlocks speed, innovation, and cost savings. Learn more about us at Vendia.com and #UnchainYourData with Vendia.