

## Service Description

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### IBM Financial Crimes Insight Professional Services

This Service Description describes the Cloud Service IBM provides to Client. Client means the contracting party and its authorized users and recipients of the Cloud Service. The applicable Quotation and Proof of Entitlement (PoE) are provided as separate Transaction Documents.

#### 1. Cloud Service

IBM provides the following remotely delivered services (which for the purpose of this Service Description are referred to as Cloud Services) to accelerate Client data readiness and planning, and for their financial crimes solution(s) including IBM Financial Crimes Alerts Insight with Watson, IBM Financial Crimes Due Diligence with Watson, IBM Surveillance Insight for Financial Services, IBM Financial Crimes Insight for Insurance, or IBM Financial Crimes Insight for Insurance – Investigations.

##### 1.1 Data Readiness Assessment Services

The following Data Readiness Assessment Services are available:

- IBM Financial Crimes Alerts Insight with Watson – Data Readiness Assessment Service
- IBM Financial Crimes Due Diligence with Watson – Data Readiness Assessment Service
- IBM Surveillance Insight for Financial Services – Data Readiness Assessment Service
- IBM Financial Crimes Insight for Insurance – Data Readiness Assessment Service

For all four Data Readiness Assessment Services, IBM provides a data readiness assessment engagement to conduct a comprehensive assessment of client's data sufficiency, data quality, data availability, and data integration for selected financial crime use cases prior to implementing a financial crimes solution.

The outputs from these services include a **Findings and Recommendations** document with issue identification, recommended remediation plan, source-to-target mapping documentation, and a **Go Forward Plan** with next-step action items.

Typical topics include:

- Understanding business requirements
- Validate applicable use cases
- Documenting related user stories
- Identifying specific data sources, owners, content, and lifecycle
- Identifying data sizes and growth
- Validating data security and sensitivity
- Determining profile and quality needs
- Determining metadata management required
- Mapping sources to proposed models
- Validating against business objectives and use case

Each of these services provide a maximum of 40 resource hours of IBM expertise which may include a data architect, data scientist, or a financial services industry subject matter expert in support of assessing the Client's data readiness.

##### 1.2 Solution Planning Services

IBM provides the following solution planning services (Sections 1.2.1 through 1.2.4 below) to assist Clients, based on selected and prioritized financial crime use cases, to plan for the implementation of the solution. Through a series of collaborative working sessions with appropriate stakeholders, the service addresses alignment on business outcomes, defining and documenting both business and technical requirements, addressing release planning and risk mitigation, understanding and setting expectations, and defining a solution roadmap pertaining to Client's financial crimes solution.

The outputs from these services include a **Findings and Recommendations** document, a high-level **Project Timeline** for the first implementation engagement, a forward looking **Solution Roadmap** with potential release phases and milestones, and a **Go Forward Plan** with next-step action items.

The following activities are performed as part of the solution planning specified in Sections 1.2.1 through 1.2.4 below:

#### **Activity 1 – Conduct Project Kickoff Meeting**

- Understand Client goals and objectives for the solution
- Review business & technical requirements for the solution
- Validate expected business outcome and success criteria
- Validate data sources and data readiness for business outcomes
- Validating budget and resource availability
- Define Client and IBM roles and responsibilities for the project

#### **Activity 2 – Solution Planning Advisory and Assistance**

- Documenting planned activities, priorities and timelines for the project.
- Architecting proposed solution (both functional and non-functional)
- Assessing assumptions, dependencies, constraints, and risk mitigation
- Defining testing and validation strategy for final outcomes
- Advising and recommending to prepare, execute and verify data onboarding
- Developing a high-level solution roadmap, with proposed implementation phases and milestones
- Other administrative and configuration topics of interest

#### **Activity 3 – Final Review**

- Conduct a final review of findings and recommendations, project timeline, and solution roadmap
- Discuss and align on a go-forward plan of next-step action items

### **1.2.1 IBM Financial Crimes Alerts Insight with Watson – Solution Planning Service**

#### **Activity 1 – Conduct Project Kickoff Meeting**

IBM will conduct a kick-off meeting, typically for 1 day, on a mutually agreed to date at the commencement of this Service.

#### **Activity 2 – Solution Planning Advisory and Assistance**

As prioritized and defined in Activity 1, and as time permits, IBM will conduct and facilitate collaborative working sessions, review documentation and perform activities defined in Activity 1.

#### **Activity 3 – Final Review**

After completion of Activity 2, IBM will conduct a final review meeting for up to 4 hours with key stakeholders to ensure agreement and alignment on the solution planning results.

This service provides a maximum of 100 resource hours of IBM expertise which may include a solution architect, a data architect, a data scientist, a financial services industry subject matter expert, a technical specialist, and a project management specialist for delivery of the solution planning engagement.

### **1.2.2 IBM Financial Crimes Due Diligence with Watson – Solution Planning Service**

#### **Activity 1 – Conduct Project Kickoff Meeting**

IBM will conduct a kick-off meeting, typically for 1 day, on a mutually agreed to date at the commencement of this Service.

#### **Activity 2 – Solution Planning Advisory and Assistance**

As prioritized and defined in Activity 1, and as time permits, IBM will conduct and facilitate collaborative working sessions, review documentation and perform activities defined in Activity 1.

### **Activity 3 – Final Review**

After completion of Activity 2, IBM will conduct a final review meeting for up to 3 hours with key stakeholders to ensure agreement and alignment on the solution planning results.

This service provides a maximum of 80 resource hours of IBM expertise which may include a solution architect, a financial services industry subject matter expert, a technical specialist, and a project management specialist for delivery of the solution planning engagement.

## **1.2.3 IBM Surveillance Insight for Financial Services – Solution Planning Service**

### **Activity 1 – Conduct Project Kickoff Meeting**

IBM will conduct a kick-off meeting, typically for 2 half-days, on a mutually agreed to date at the commencement of this Service.

### **Activity 2 – Solution Planning Advisory and Assistance**

As prioritized and defined in Activity 1, and as time permits, IBM will conduct and facilitate collaborative working sessions, review documentation and perform activities defined in Activity 1.

### **Activity 3 – Final Review**

After completion of Activity 2, IBM will conduct a final review meeting for up to 2 hours with key stakeholders to ensure agreement and alignment on the solution planning results.

This service provides a maximum of 120 resource hours of IBM expertise which may include a solution architect, a data architect, a data scientist, a financial services industry subject matter expert, and a project management specialist for delivery of the solution planning engagement.

## **1.2.4 IBM Financial Crimes Insight for Insurance – Solution Planning Service**

### **Activity 1 – Conduct Project Kickoff Meeting**

IBM will conduct a kick-off meeting, typically for 3 days, on a mutually agreed to date at the commencement of this Service.

### **Activity 2 – Solution Planning Advisory and Assistance**

As prioritized and defined in Activity 1, and as time permits, IBM will conduct and facilitate collaborative working sessions, review documentation and perform activities defined in Activity 1.

### **Activity 3 – Final Review**

After completion of Activity 2, IBM will conduct a final review meeting for up to 4 hours with key stakeholders to ensure agreement and alignment on the solution planning results.

This service provides a maximum of 290 resource hours of IBM expertise which may include a solution architect, a data architect, a data scientist, a financial services industry subject matter expert, a technical specialist, and a project management specialist for delivery of the solution planning engagement.

## **1.3 IBM Financial Crimes Insight for Insurance Investigations – Solution Planning Service**

IBM provides this solution planning services engagement to assist Clients, based on selected and prioritized financial crime use cases, to plan for the implementation of the solution. Through a series of collaborative working sessions with appropriate stakeholders, the service addresses alignment on business outcomes, defining and documenting both business and technical requirements, addressing release planning and risk mitigation, understanding and setting expectations, and defining a solution roadmap pertaining to Client's financial crimes solution.

The outputs from this service include a *Findings and Recommendations* document, a high-level *Project Timeline* for the first implementation engagement, a forward looking *Solution Roadmap* with potential release phases and milestones, and a *Go Forward Plan* with next-step action items.

### **Activity 1 – Conduct Project Kickoff Meeting, Solution Planning Advisory and Assistance**

IBM will conduct a kick-off meeting, typically for 2 days, on a mutually agreed to date at the commencement of this Service to:

- Understand Client goals and objectives for the solution
- Review business & technical requirements for the solution
- Validate expected business outcome and success criteria

- Validate data sources and data readiness for business outcomes
- Validating budget and resource availability
- Define Client and IBM roles and responsibilities for the project
- Documenting planned activities, priorities and timelines for the project.

### **Activity 2 – Final Review**

After completion of Activity 1, IBM will conduct a final review meeting for up to 2 hours with key stakeholders to ensure agreement and alignment on the solution planning results:

- Conduct a final review of findings and recommendations, project timeline, and solution roadmap
- Discuss and align on a go-forward plan of next-step action items

This service provides a maximum of 80 resource hours of IBM expertise which may include a solution architect, a data architect, and a project management specialist for delivery of the solution planning engagement.

## **2. Content and Data Protection**

Client agrees that no Client personal data that is subject to European General Data Protection Regulations (GDPR) requirements will be provided to IBM under this transaction.

In the event of a change, Client will notify IBM in writing and IBM's Data Processing Addendum (DPA) at <http://ibm.com/dpa> will apply and supplements the Agreement. Additionally, IBM and Client will agree on a DPA Exhibit (as described in the DPA). The DPA Exhibit and, if applicable, a custom services DPA amendment will be added as an Appendix to this transaction.

## **3. Entitlement and Billing Information**

### **3.1 Charge Metrics**

The Cloud Service is available under the charge metric specified in the Transaction Document:

- Engagement is a unit of measure by which the services can be obtained. An Engagement consists of professional and / or training services related to the Cloud Service. Sufficient entitlements must be obtained to cover each Engagement.

### **3.2 Remote Services Charges**

A remote service charge will be billed at the rate specified in the Transaction Document for such remote service and will expire 90 days from purchase regardless of whether the remote service has been used.

## **4. Additional Terms**

### **4.1 General**

Client agrees IBM may publicly refer to Client as a subscriber to the Cloud Services in a publicity or marketing communication.

Client may suggest that IBM enhance IBM's products or services ("Feedback"). Client is under no obligation to provide Feedback and IBM is free to use all Feedback that Client provides.

IBM provides Client with a worldwide, perpetual, copyright license to perform, display, execute, and copy all or portions of the outputs of the Cloud Services under this Service Description within its organization, including the Findings and Recommendations documents.

### **4.2 Additional Engagement Terms**

Each Engagement purchased by the Client is based on the following key assumptions:

- a. No support of Client's systems – including Cloud Services, hardware, or software purchased from IBM or any supplier – is provided in the purchase of an Engagement.
- b. The completion of the effort depends on the full commitment and participation of Client management and personnel.
- c. These Cloud Services require the completion of a pre-engagement questionnaire by the Client to assist in suitable preparation by IBM prior to the engagement.

- d. For estimation of subsequent IBM Cloud Services engagements, the deliverables from these Cloud Services are valid for a period of 3 months.

#### **4.3 Additional Client Responsibilities**

- a. Client will provide access to Client systems and resources for IBM to perform activities requested by Client.
- b. Client will make appropriate personnel available to assist IBM in the performance of its responsibilities.
- c. Client will provide a person who will be the focal point for IBM communications relative to the Service and will have the authority to act on behalf of the Client in all matters regarding the Service.
- d. Client will ensure that staff is available to provide such assistance as IBM reasonably requires to provide the Service. Client will ensure that staff has the appropriate skills and experience. If any of staff fails to perform as required, Client will make suitable additional or alternative staff available.