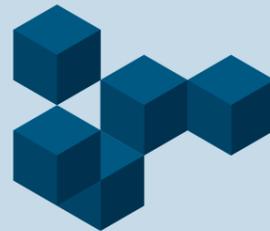




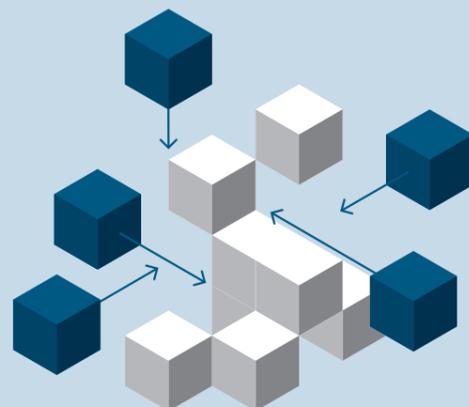
**THE REFRAME™-META MODEL:  
THE BLUEPRINT**



**THE REFRAME™-REPOSITORY:  
THE CONSTRUCTION SET**



**THE REFRAME™-BUILDING BLOCKS:  
IMPLEMENTATION**



**REFRAME™:  
HOLISTIC APPROACH**



**Our  
innovative  
consulting  
approach**

As a specialized management consultancy with around 400 consultants worldwide, we have the largest pool of experts in the fields of finance and risk management, both in terms of specialist topics and cutting-edge IT solutions. With our multi-dimensional consulting approach REFRAME™, we have developed an innovative solution matrix based on this expertise and the know-how collected over 30 years of successful customer care. It serves to make our knowledge usable in the form of industrialized consulting modules to help you achieve your goals, and incorporates your entire structural and process organization – from governance to IT.

**MULTIDIMENSIONAL, FLEXIBLE, EFFECTIVE**

Many consulting models promise efficiency and best practices. However, these often consist of one-dimensional, schematically structured approaches that make empirical knowledge available in a standardized way. REFRAME™ is unique in its multidimensionality, consisting of three interwoven components: our metamodel of the organization, our repository of best-practice solutions, and our phase model of project management. These three elements enable us to accelerate project execution with proven industry standards and a holistic view of your organization. Even complex projects can be carried out efficiently and with the utmost transparency, because with REFRAME™ you already know the result before the project starts. REFRAME™ serves as a compass that consistently shows the optimal path to achieving your goals.



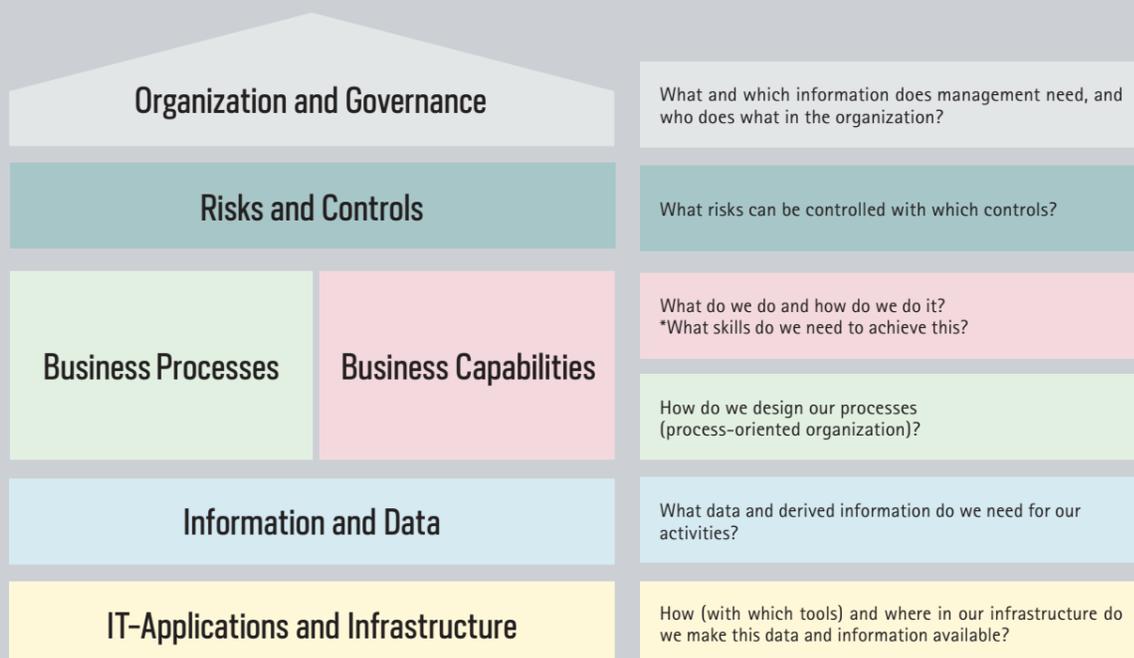
## The REFRAME™ metamodel: The 6-layer blueprint of your organization

### WE LOOK AT THE BIG PICTURE

Your company is a complex system of structures, rules, processes, information and data flows. New challenges have to be mastered in many areas simultaneously on increasingly short notice to maintain a balance. Solutions sought in a single area from a silo perspective are usually insufficient. Our holistic metamodel enables us to handle this complexity. This serves as a blueprint of your organization, including a full 360-degree view of the six essential architectural layers and their logical relationships to one another. Using this blueprint, we can see the effects of new requirements or projects in all the relevant areas and include them seamlessly in our project planning.

For example, if you need a new reporting tool its technical implementation is only part of the solution. To ensure all the necessary aspects are covered, three further elements need to be considered: adaptation of the data model, transformation of the process landscape and development of new role concepts in the area of governance.

With REFRAME™ we see the big picture right from the start.



## The 6-phase model of project management

The second element of REFRAME™ is our 6-phase model of project management. It covers all aspects of "Change the Business" and "Run the Business". The holistic-but-modular project management approach enables us to implement your risk and finance tasks in a structured and transparent manner, both end-to-end and limited to specific project phases. In combination with the other REFRAME™ components (metamodel and repository), this results in a perfectly coordinated overall concept to meet your requirements.

### FLEXIBLE AND STRINGENT PROJECT MANAGEMENT

**DISCOVER** Current state analysis to identify problem areas in the architectural layers: What are the pain points and gaps measured in comparison to potentials, goals and skills?

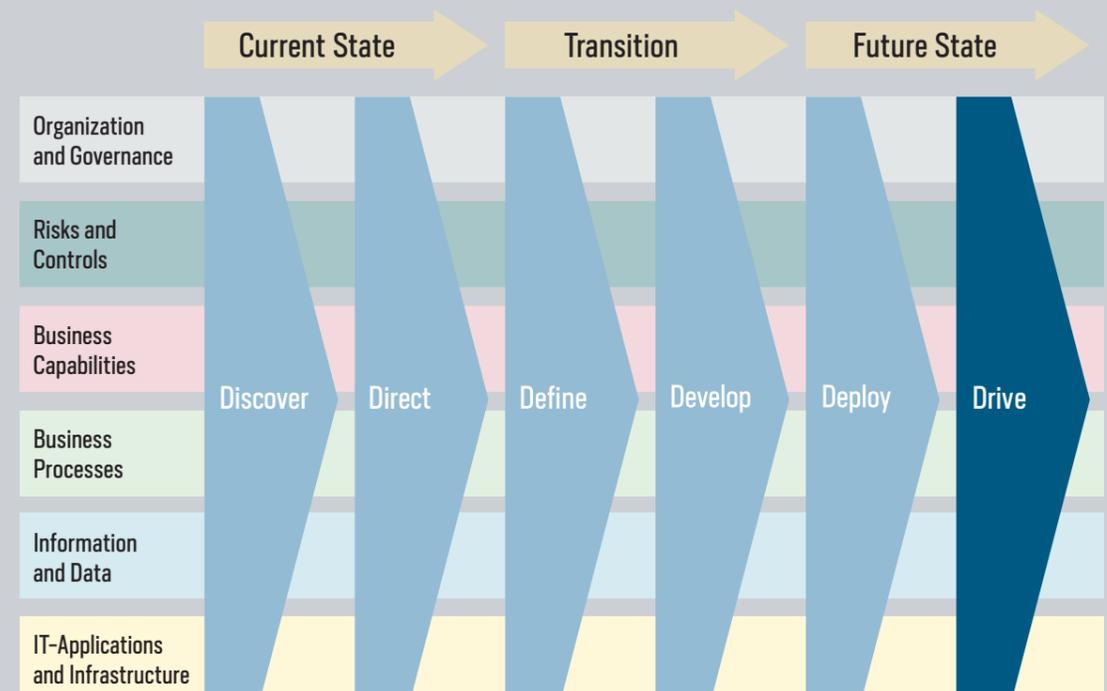
**DIRECT** Strategy and recommendations for a sustainable approach with best practices to solve problems and achieve goals.

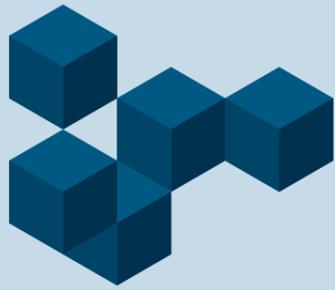
**DEFINE** Definition of target models that take all architectural layers into account based on gap analyses with a roadmap for solution design and implementation.

**DEVELOP** Design and configuration of the target solution using agile methods. Documentation and initial test runs for validation (e.g., unit test for software).

**DEPLOY** Introduction and commissioning, evaluation and validation of the target solution. Quality assurance and employee training.

**DRIVE** Managed Services option: operation of back office processes and/or Application Management Services (AMS) for operation, maintenance and further development of the target solution.





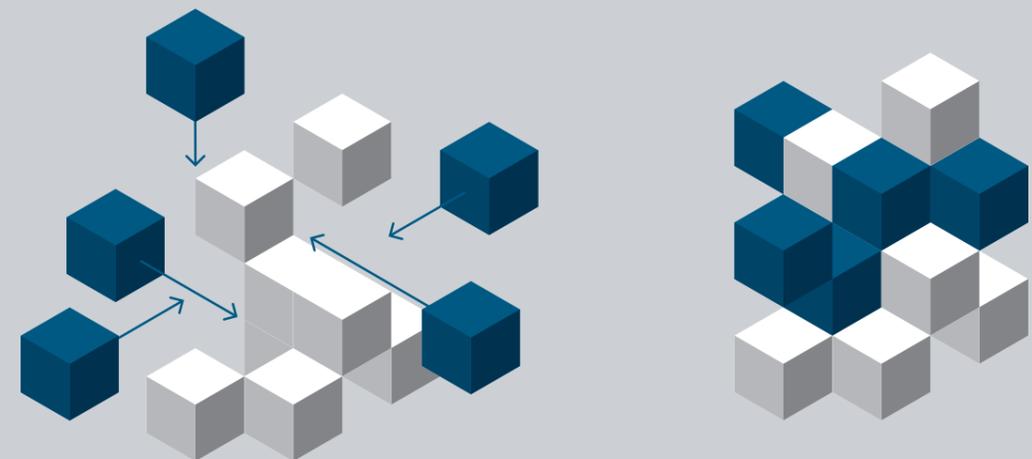
## The REFRAME™ repository: The construction set

## BEST PRACTICE SOLUTIONS FOR YOUR GOALS

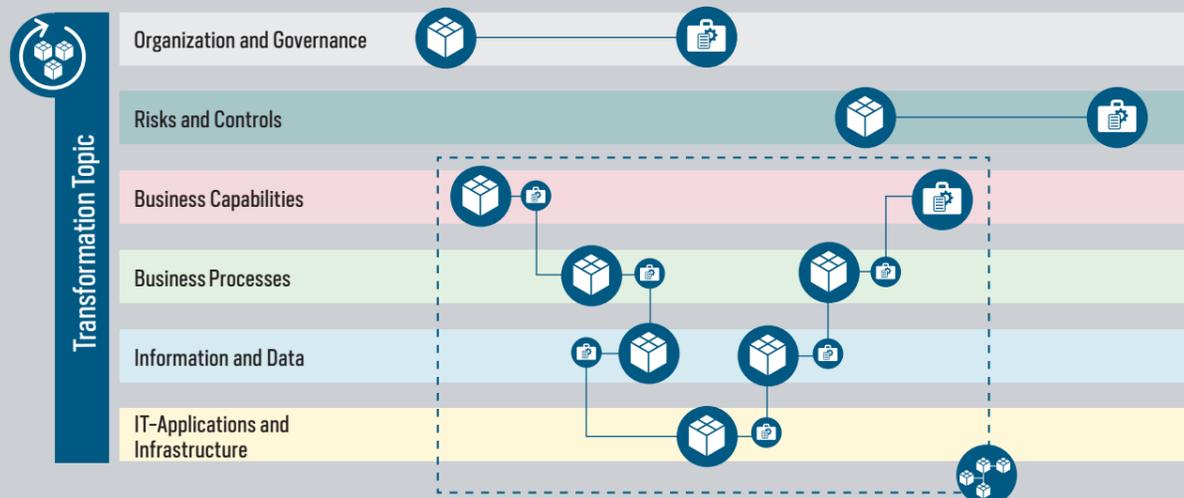
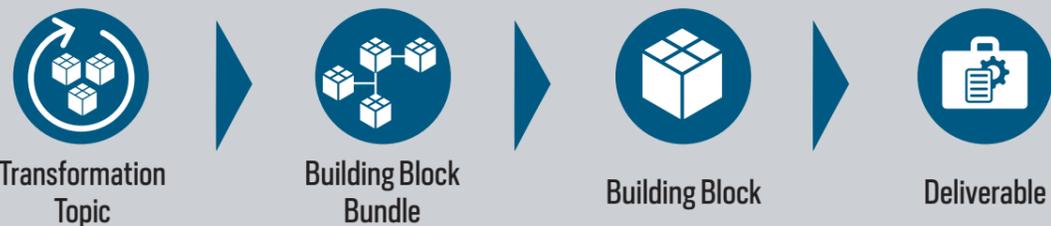
The repository is the third component of REFRAME™ and conceptually closes the circle in our organization metamodel and 6-phase project approach. The repository is our modular "database", which makes the collected knowledge, experience and expertise of the ifb group available in a structured way. As such, REFRAME™ is a multidimensional solution matrix for efficient, accelerated and cost-saving conceptual design and execution of the project.

### OUR THINKING IS BASED ON THE RESULT

Just as the metamodel serves as the blueprint of your organization, our repository serves as the building set consisting of specific, industrialized, consulting building blocks – best practice solutions – for your challenges. The initial question here is always: What is the desired result? We call this "Deliverables." These are the target states of a project or individual project steps. For each of these results, we have stored a precise description of the path to achievement in so-called building blocks in our repository. These determine where and when which measures must be implemented to achieve your goals, including all necessary inputs and outputs.



### THE REFRAME™ COMPONENTS



### THE REFRAME™ BUILDING BLOCKS: INDUSTRIALIZED CONSULTING MODULES

The building blocks are combined in the REFRAME™ repository to form work packages – the building block bundles – which describe the work steps, tools, methods or procedures that we use to achieve the promised results as industrialized best practices. The individual building blocks are always assigned to one architectural layer and one or more of the six project phases. The work packages are derived from our transformation topics – the subject areas of our product and service portfolio.

We therefore offer you solution templates to achieve your goals, which we individualize according to your requirement profile. This enables us to accelerate project implementation and ensure compliance with all external requirements and industry standards.



## YOUR ADDED VALUE WITH REFRAME™

- » **Holistic approach** in developing and implementing excellent solutions for finance and risk management.
- » Analysis and structuring of complex facts into achievable and measurable results based on a **holistic view of the organization**.
- » **Standardized, yet highly flexible approach** for end-to-end solutions.
- » **Best practices** to realize your goals.
- » **Includes all relevant interfaces** and optimally embeds them into processes and project landscapes.
- » **Efficient and lean project implementation without resource overhead.**

## ifb company profile

### Your partner for future-oriented finance and risk management

For over 30 years, we have been mastering the challenges of finance and risk management with inspired innovative services and cutting-edge IT applications. As an internationally active consultancy, we excel in our work for banks and insurance companies as well as industrial, commercial and service enterprises. Our experts provide you with comprehensive consulting services for all accounting, controlling, regulation, risk management and compliance issues. Based on your goals, they develop customized change measures all the way to complex transformation projects.

Our consulting approach combines industry experience with specialized expertise and particular strength in the implementation of cutting-edge technologies. We provide you with comprehensive consulting from strategy development to realization within the organization as well as IT implementation.

Managed Services round off our offering with skilled external application and process support, in essentially helping you effectively concentrate on core business.

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