

# MOODY'S

## The Power of SaaS

For decades, we have continuously developed our solutions to share our vast expertise across banking workflows, earning the trust of customers worldwide.

The emergence of Cloud technology has allowed us to design and deliver our solutions via Software as a Service—multiplying the business benefits by optimizing your costs, improving your agility, efficiency, and decision making.



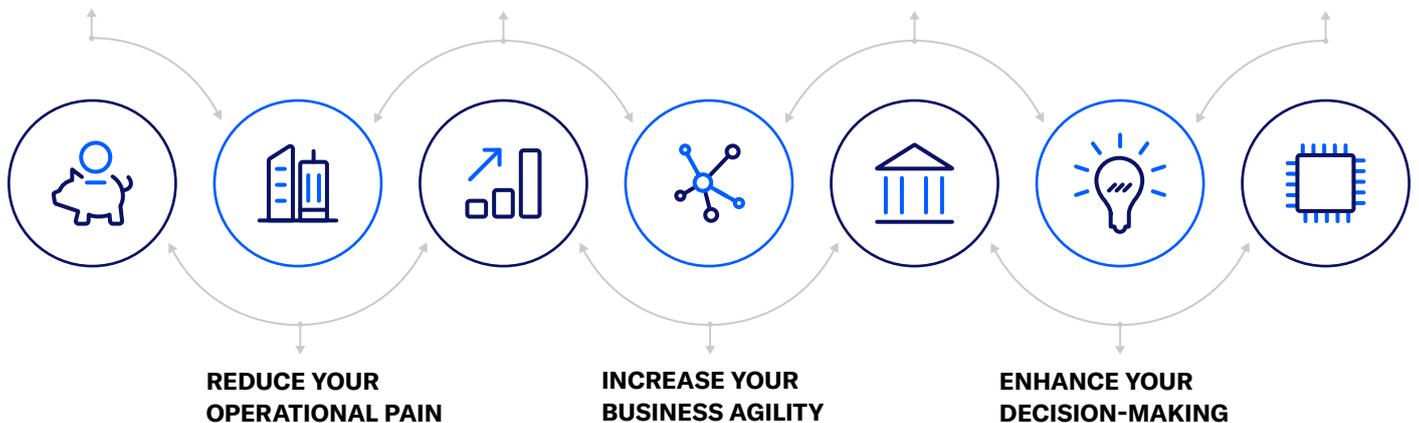
Through Moody's cloud-native, SaaS solutions, we can help you to:

**OPTIMIZE YOUR COSTS**

**IMPROVE YOUR PERFORMANCE**

**STRENGTHEN YOUR RESILIENCE**

**ACCESS THE LATEST TECHNOLOGY**



“The power of SaaS transforms businesses by **optimizing costs and reducing operational burden while boosting performance and increasing agility**. It sets a new standard for excellence in today's dynamic market.”

Eric Ebel, Managing Director,  
Banking Product and Technology



## Optimize your costs

Through our SaaS subscription model, you eliminate the need to purchase, install, maintain, and upgrade complex software and hardware systems.

We own and manage the infrastructure, allowing you to benefit from reduced total cost of ownership and greater cost predictability.



## Reduce your operational pain

Through SaaS, you delegate the responsibility of hosting, managing, and maintaining your software solutions to us.

This includes everything from upgrades to troubleshooting, all of which we seamlessly handle in the background. This means you benefit from improved functionality, security and usability, with uninterrupted access to the latest version of your solution.



## Improve your performance

SaaS brings significant performance improvements, reducing run times and downtimes, creating efficiencies throughout your workflows.

Further performance gains include ease of configuration and implementation, allowing you to benefit from our solution sooner. The seamless upgrades also mean you continuously access the latest and best version of our expertise.



## Increase your business agility

Our cloud-native SaaS solutions are both growth-ready and flexible. This means you can adapt to changing business demands, without revisiting your entire solution setup every time. Plus, you only ever pay for what you use.

This allows your business to respond to change faster and be more effective when managing it. SaaS brings Moody's innovations to our core product even faster.



## Strengthen your resilience

SaaS deployment comes with robust security protocols, including data encryption and multi-factor authentication.

As a SaaS provider, we manage any disaster recovery and facilitate automatic upgrades to eradicate security vulnerabilities.

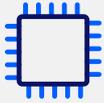
This significant enhancement of your data and systems security improves continuity of operation and boosts your business resilience.



## Enhance your decision-making for better business outcomes

Our SaaS solutions are interoperable, modular, and integrated into one user-friendly platform.

This means you can create a solution tailored to your specific needs, access insights from commonly shared data and seamlessly apply advanced analytics, all to make better, data-driven decisions for your business.



## Access the latest technology

Through SaaS, you can access the latest technology such as generative artificial intelligence (GenAI) and machine learning.

This brings you new ways to interact with our expertise, allowing for faster, more precise decision-making and improved efficiencies throughout your workflows.

# To discover the value SaaS can bring your business, contact us today at

[moodys.com/banking](https://moodys.com/banking)

