Drive!

How SIX Is Driving the Transformation of Financial Markets
DRIVING THE TRANSFORMATION OF FINANCIAL MARKETS

Find out from our video how we are strengthening the international competitiveness of the Swiss financial center.

six-group.com/movie
WELCOME TO SIX

We are strengthening the international competitiveness of the Swiss financial center – through top-class services and innovations, and through stability, expertise, and responsibility.

WHAT WE DO
SIX operates the infrastructure for the Swiss financial center, thus ensuring access to the capital market and the flow of information and money between financial market players. The connection of the Swiss Stock Exchange to the interbank payment system results in the unique Swiss Value Chain. We are the Swiss competence center for payments and other banking services. Moreover, we provide the entire world with reference, pricing, and corporate action data, regulatory services, and indices.
WHAT WE STAND FOR

Our corporate culture is shaped by four central values. Customer Focus: We generate added value for our clients. Collaboration: We collaborate constructively with colleagues, clients and partners. Ownership: We take responsibility and drive innovation. Trust: We promote a culture of openness and mutual trust.

WHO WE WORK WITH

SIX connects financial market participants in Switzerland and throughout the world. We are owned by 122 banks that are active in the Swiss financial center. They are the main users of our infrastructure and our most important clients.
Our world-class services are the driving force behind our clients’ performance – in Switzerland and internationally.

**THE SWISS STOCK EXCHANGE**
As the operator of the Swiss Stock Exchange, SIX makes Switzerland one of the leading capital markets in Europe.

**BANKING SERVICES**
As a competence center for Swiss payment transactions, SIX supports banks with innovative services in an increasingly digitalized world.

**FINANCIAL INFORMATION**
As a global provider of financial information, SIX offers high-quality reference, pricing, and corporate action data, regulatory services, and indices.
SIX Digital Exchange (SDX) – Transformation of the Securities Value Chain

With SDX, SIX will bring security and reliability to the financial ecosystem of tomorrow. The SIX Digital Exchange will integrate issuance, trading, settlement, and custody of digital assets in a regulated environment.
THE SWISS STOCK EXCHANGE
We combine listing, trading, settlement, and custody of securities in one place. The connection between the Swiss Stock Exchange and Switzerland’s interbank payment system results in the unique Swiss Value Chain. And with the SIX Digital Exchange (SDX) we are defining the SIX Digital Securities Value Chain of the future.

→ six-group.com/swiss-stock-exchange

LISTING
The Swiss Stock Exchange – owned and managed by SIX – provides companies with access to highly capitalized Swiss and international investors.

The approximately 260 listed companies include Nestlé, Novartis and Roche that rank among the top five companies in Europe by market capitalization.

4 weeks
A listing on the Swiss Stock Exchange can get approval within 4 weeks.
**TRADING**

The Swiss Stock Exchange is the largest and most liquid trading venue for Swiss securities and the fourth-largest stock exchange in Europe by transaction volume.

Our high-performance trading platform for shares, bonds, ETFs, ETPs, and structured products offers proven reliability and security, even in times of highest volatility.

**POST-TRADE**

We cover the whole post-trade value chain: from clearing and settlement to custody, securities finance, tax reporting, and fund services to payments – through our link to the interbank payment system SIC.

We offer best-in-class custody services for more than 50 markets, and our collateral and repo-platform CO:RE serves over 160 financial institutions.

Our specifically developed core system SECOM ranks among the world’s most modern, secure, and – importantly – cost-efficient clearing and settlement systems.

**SIX DIGITAL EXCHANGE (SDX)**

The SIX Digital Exchange (SDX) is a fully integrated issuance, trading, settlement, and custody infrastructure for digital assets.

SDX will benefit from the same standard of oversight and regulation as SIX, and will bring security and reliability to the financial ecosystem of tomorrow.

Our specifically developed core system SECOM ranks among the world’s most modern, secure, and – importantly – cost-efficient clearing and settlement systems.
**BANKING SERVICES**

For over 30 years, we have been handling Swiss payment transactions. When digitizing processes, we take the lead and continue to develop the cycle of money, whether electronic, card-based, or cash. This allows banks to focus on their core business

[six-group.com/banking-services](http://six-group.com/banking-services)

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**BILLING AND PAYMENTS**

With eBill, the payment of invoices in e-banking, SIX drives the digitization of payments. At the same time, the QR-bill bridges the gap between the paper-based and digital worlds.

SIX also ensures efficient processing of direct debits and simplifies invoicing for SMEs by means of a standardized channel.

On behalf of and under the supervision of the Swiss National Bank, all interbank payments in Swiss francs are processed through SIC (Swiss Interbank Clearing) – a payment system operated by SIX.
CASH

SIX operates over 6,000 modern and efficient ATMs in Switzerland and Liechtenstein. The offering covers monitoring, coordination of maintenance, and handling of cash processes.

A uniform software implemented by SIX standardizes and optimizes transactions across all ATMs.

CARDS

In Switzerland and Liechtenstein, SIX is the preferred partner for processing debit cards. In cooperation with banks, SIX will launch a new generation of cards in 2020.

Moreover, SIX takes over the responsibility for card fraud prevention and chargebacks from card issuers and will offer services in e-commerce in relation to the new generation of cards.

CONNECTIVITY

By means of b.Link, SIX delivers a platform for standardized data exchange. It ensures easy and secure connection between financial institutions and third parties, such as accounting software providers.

With this, b.Link provides their users with the foundation for new products and services with great benefits for consumers.
FINANCIAL INFORMATION

For nine decades we have been providing verified, structured, interlinked, and enriched data that smoothly integrates with our clients’ workflows. Our added-value services allow them to focus their resources on the growth of their core business.

— six-group.com/financial-information

REFERENCE AND PRICING DATA

Aggregated directly and in real time from over 1,800 sources worldwide, SIX provides data for almost 30 million financial instruments.

With quality reference, pricing, and corporate action data, SIX provides the basis for confident business decisions. Our data-base covers a wide range of asset classes and legal entities.

10 times

SIX has been recognized as the Best Corporate Actions Provider for 10 times in a row (IMD/IRD Awards).
**REGULATORY SERVICES**

Regulatory requirements worldwide are becoming increasingly complex. SIX helps financial institutions to comply with legal and market requirements for more than 60 European and global regulations.

In collaboration with its clients, SIX develops services for investor protection, regulatory reporting, tax, and compliance.

**INDICES**

In addition to Switzerland’s flagship indices – SMI, SBI, SPI Multi Premia, and SARON – SIX offers a broad range of Nordic benchmarks, plus a variety of strategic, thematic, and customized indices.

More than 20,000 ETPs, funds, and derivatives are associated with the indices of SIX. Assets worth more than CHF 100 billion are associated with indices from SIX.

**DISPLAY AND DELIVERY CAPABILITIES**

SIX delivers its data in the right format, at the right time: via powerful data feeds, APIs or specific data packages, where clients only order and pay for the data they actually need.

SIX iD, the financial data display product, makes it easy to navigate a wealth of information from SIX and other third parties.
SIX is optimally positioned to take an active role in shaping the future of the Swiss financial center. We have a deep understanding of industry needs and expectations of consumers.

**INNOVATION FIELDS**

By applying its expertise and competence, SIX develops innovations and thought leadership in five relevant technological and methodical fields: SIX aims at developing fully integrated **Banking**

**Services & Platforms.** We standardize and digitize processes for **Regulatory & Compliance.** This way we improve the efficiency of financial institutions. By providing solutions for **Security & Privacy,** we protect them from costly breaches and reputational damage. As leading partner of the investment community, we also revolutionize **Investment & Asset Services.** Finally, **Data & Analytics** transform SIX from a provider of data to a provider of intelligence.

7 scenarios

The second White Paper from the series *Picture of the Future* presents **7 scenarios** for cash in its physical and digital form.

→ six-group.com/innovation
SIX FinTech Ventures – Transformation of the Swiss Financial Center

With its Corporate Venture Capital Fund, SIX supports national and international start-ups that have ideas and solutions related to new financial services. We focus on start-ups making processes more efficient or capturing new customer groups.
INNOVATION AS TRADITION

1961 – the first stock exchange broadcast in the world,
1996 – the first fully electronic trading, 2018 – the first security operations center,
from the Swiss financial center, for the Swiss financial center. Innovation is in the DNA of SIX, and it is constantly proved by new examples such as SIX Digital Exchange (SDX), which will integrate issuance, trading, settlement, and custody of digital assets in a secure and regulated environment. And SIX Rating: the independent credit assessment of fixed-income instruments leveraging big data and technologies based on artificial intelligence.

→ six-group.com/new-services

PROMOTING START-UPS

Since 2018 the Corporate Venture Capital Fund SIX FinTech Ventures has been investing in start-ups with the potential to become successfully established companies and generate lasting benefits for the financial market. As early as 2015, the F10 FinTech Incubator & Accelerator has been nurturing start-ups that can open up new perspectives for the entire Swiss financial center. SIX founded the F10 and is now one of 13 corporate members and the main sponsor.

→ six-group.com/fintech-ventures
→ six-group.com/start-ups

SIX set up a CHF 50 million corporate venture capital fund to promote innovation in the Swiss financial center.
Without our high-performance infrastructure, the Swiss economy would come to a standstill. SIX makes a key contribution to the stability and security of the Swiss financial center.

**SECURITY AND AVAILABILITY**

The systems of SIX are designed to withstand situations of extreme stress. In order to ensure continuous operations, the data centers are also equipped with independent and redundant power supplies as standard. In the event of a serious power cut, operations are switched to the backup data center. Business continuity plans for all relevant business processes guarantee that SIX will be able to provide or quickly restore its services also in a crisis.

The Security Operations Center (SOC) protects the IT network of SIX against cyberattacks 24 hours a day. Focused on security needs and regulatory requirements of the financial industry, the SOC is available to the entire Swiss financial center as a service. Even small or medium financial services providers can benefit from a cyber security solution that only large banks can afford otherwise.

→ six-group.com/cybersecurity
SUPERVISION AND REGULATION

All parts of SIX engaged in securities trading and settlement are subject to the direct supervision of the Swiss Financial Market Supervisory Authority (FINMA) and to the Swiss Financial Market Infrastructure Act (FMIA). The Swiss National Bank monitors the systemically important infrastructure of SIX. This includes the interbank payment system SIC, the securities settlement system SECOM and the central counterparty SIX x-clear.

Moreover, Swiss law requires stock exchanges to independently issue, monitor, and execute regulations for issuers and stock exchange participants. The Regulatory Board is responsible for setting the rules. The Sanctions Commission, the Appeals Board, and the Board of Arbitration pass judgments. SIX Exchange Regulation executes the rules as an independent subsidiary of SIX.

→ six-exchange-regulation.com

COMPLIANCE AND DATA PROTECTION

SIX and all its employees naturally comply with local, national, and international laws and regulations. In the course of its business activities, SIX also collects and processes a large volume of data. Protecting the data is its top priority. SIX safeguards the personal rights and privacy of employees, clients, business partners as well as interested parties and complies with national and international legal requirements. This is the foundation for our trusting business relationships.
The digitally readable QR-bill will be replacing all current payment slips in Switzerland. By means of eBill, Swiss consumers receive their invoices in their e-banking, in other words in the solution where they pay them – efficiently, simply, and securely.
SIX invests in ideas, knowledge, and the development of its approximately 2,700 employees. As experts with various backgrounds and competencies, they share their specialist know-how with the entire financial center.

**DIVERSE WORKFORCE**

From acknowledged experts to goal-oriented youngsters, our workforce includes people with a wide variety of professional backgrounds, training, and experience. Apart from our home market of Switzerland (78% of employees), we are represented in a further 19 countries. Almost a third of our workforce is female; the average age is 45. SIX will encourage even more diversity at the company. Many employee initiatives contribute to this goal, from the Gender Diversity Network, and the annual Graduate Program, to events such as Girls 4 IT, with an open day for girls between 12 and 15 years of age.

**25%**

SIX has committed to growing the percentage of women at each middle and top management level to a minimum of 25% by 2023.
SIX Spirit – Transformation of the Corporate Culture

SIX Spirit describes the attitude toward the company and to life at SIX. It constitutes the core of our actions. In 2019, 125 Culture Competence Workshops were held with almost 1,800 employees in Switzerland and various international locations.
SIX AS AN EMPLOYER

SIX invests in bright people who will jointly shape the future of financial markets. This includes not only individual development programs, but also modern forms of work, such as flexible annual working time, purchase of additional holidays, and home office. We also support employees beyond their working time with voluntary family allowances, two-week paternity leave, advice on medical, social, or legal issues, sport and leisure clubs, subsidies for public transit, and many other benefits.

→ six-group.com/careers

SHARING KNOWLEDGE

As a thought leader within the Swiss financial center, we not only deliberate on the future, but also share our insights with all our stakeholders, be it in White Papers or research, during events, and in personal discussions. We are members of many national and international industry associations, cooperate with universities such as the Swiss Federal Institute of Technology in Zurich and the University of St. Gallen, and collaborate with start-ups through the F10 FinTech Incubator & Accelerator. Whenever there is a suitable forum missing, we fill this gap by founding our own, such as the SIX Cyber Security Hub. Banks and insurance companies can constantly exchange there on current threats and dangerous developments in cyberspace.
As an essential player in the Swiss financial center, SIX supports the sustainable and responsible growth of the financial industry and drives it forward.

**SUSTAINABLE FINANCE**

Since 2014, the Swiss Stock Exchange has been a trading venue for **Green Bonds** and since March 2020 also for **Sustainability Bonds**. SIX identifies and specifies green and sustainable bonds under the criteria of the Climate Bonds Initiative. Various **indices** address the topic of sustainability and responsibility on the equity market: The SXI Switzerland Sustainability 25 includes companies from the SMI Expanded with the best performance in this regard. A range of our Nordic indices offer ESG, SRI, or Sustainability screenings that can be used for benchmarking and index funds.

SIX Exchange Regulation allows all issuers to opt in for the submission of **sustainability reports** that have been issued in accordance with an internationally recognized standard (e.g. GRI). Although SIX is not listed, it leads by example and draws up its sustainability report in line with GRI standards.

33 **Green Bonds** are admitted to trading on the Swiss Stock Exchange, with a nominal value translated to CHF 13.6 billion.
2%

As part of the Zurich Energy Model, SIX increases its energy efficiency by at least 2% every year. This corresponds to around 300 tons of CO₂.

ENVIRONMENT AND CLIMATE

SIX seeks to use natural resources responsibly. We evaluate measures on an ongoing basis to reduce our environmental footprint. Within the framework of the Zurich Energy Model, we are committed to increasing our energy efficiency by at least 2% every year. Waste separation and recycling, reducing plastic waste, and continuous improvements at our buildings are all part of our environmental management.

Every year, the corporate volunteering program SIX Social Days involves employees from various international locations. This way SIX supports non-profit environmental and social projects.

→ six-group.com/responsibility

FINANCIAL LITERACY

Self-determined participation in social life is today no longer possible without the knowledge of the financial system and money economy. Therefore, financial literacy now belongs to the most important elements of basic education. In its publications and especially with the Schweizer Finanzmuseum at its headquarters in Zurich, SIX shows how important the financial center is for the daily life of each of us. The first and only finance museum of Switzerland – a country known for its banks – explains the functioning of the economic system and the stock exchange by means of its multi-media and interactive exhibition. SIX also holds lectures here and organizes workshops for children and youths, for example as part of the OECD Global Money Week.

→ finanzmuseum.ch
Data – Transformation of Financial Information

In ten years’ time, everyone will be able to make their assets available for others to invest: from the rights of use of a parking spot, to shares in future income. Thus, alternative, decentrally collected data (social media, sensors, Internet of Things, etc.) will be a deciding factor in investments – for example in terms of sustainability.*

SIX: A SWISS COMPANY WITH AN INTERNATIONAL APPEAL

With its globally networked infrastructure, worldwide presence and its international partners, SIX ensures the connectivity and attractiveness of the Swiss financial center.

THE SWISS STOCK EXCHANGE

Origin of Revenue for Swiss Blue Chip Trading

FINANCIAL INFORMATION

Top Markets Based on Revenues

PARTNER IN EUROPEAN PAYMENT TRANSACTIONS

Worldline
The French company Worldline is the leading – and biggest – provider in the European payments segment. Worldline is listed on Euronext. SIX is its largest shareholder.

Paris, France

SWITZERLAND

France

Netherlands

Ireland

Germany

Liechtenstein

United Kingdom

22.0%

6.5%

3.4%

4.5%

0.5%

0.2%

63.0%

2

1

3

France

with Monaco

Switzerland

with Liechtenstein

Benelux

with Belgium, Netherlands, Luxembourg

SWITZERLAND

FRANCE

NEDERLANDS

IRELAND

GERMANY

LIECHTENSTEIN

United Kingdom

22.0%

6.5%

3.4%

4.5%

0.5%

0.2%

63.0%

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Paris, France

TWINT

With over 2 million registered users, TWINT is the most widely used payment app in Switzerland. SIX has contributed to developing TWINT and holds a stake in the company. In 2019, TWINT came together with six other payment systems to form the European Mobile Payment Systems Association.

Zurich, Switzerland

Swiss Euro Clearing Bank

The Swiss Euro Clearing Bank (SECB) is a correspondent bank for financial institutions, mainly from Switzerland and Liechtenstein. It ensures their liquidity for payment transactions in euro. In 2019, SIX took over the SECB completely.

Frankfurt, Germany
SIX Is Present in 20 Countries Worldwide

- Switzerland
  - Zurich
  - Olten
  - Biel
  - Geneva
- France
  - Paris
- Spain
  - Madrid
- Monaco
- Singapore
- Japan
  - Tokyo
- USA
  - San Francisco
  - New York
  - Stamford CT
  - Boston
- Morocco
  - Casablanca
- Italy
  - Milan
- Sweden
  - Stockholm
- Denmark
  - Copenhagen
- Norway
  - Oslo
- Netherlands
  - Amsterdam
- Belgium
  - Brussels
- UK
  - London
  - Edinburgh
- Ireland
  - Dublin
- Austria
  - Vienna
- Germany
  - Frankfurt
- Luxembourg
- Sweden
  - Stockholm
- Denmark
  - Copenhagen
- Norway
  - Oslo