

**APPS  
FOR SMARTPHONES AND TABLETS  
AS A SAFE SOLUTION  
TO PROTECT YOUR COMPANY  
FROM HACKER ATTACKS,  
OFFSET NEGATIVE EFFECTS OF MIFID 2  
AND COMPLY WITH NEW PRIVACY  
REGULATION**

**SYMEX**GLOBAL



## Some history

The aim of Markets in Financial Instruments Directive “MiFID” was to remove barriers to cross-border financial services within the European Union in order to create a safer, more transparent and evenly balanced marketplace.

# Always more transparency

The European Union decided to extend these transparency requirements with the implementation of “MiFID 2”.

These new rules impact all the actors engaged in the dealing and processing of financial instruments.

# The goals of MiFID 2

- Increased transparency of markets,
- A shift in trading towards more structured market places,
- Lower cost market data,
- Improved best execution,
- Orderly trading behaviour within markets,
- More explicit costs of trading and investing.

# Consequences for consumers

MiFID 2 is beneficial for consumers.

By unbundling their costs between e.g. research, trading fees, etc., some asset managers use this opportunity to reduce services (*like low-cost airways companies did*) in order to appear less expensive than their competitors and attract more and more customers.

# Consequences for listed companies

The most negative consequences concern listed companies.

MiFID 2 impacts negatively research budgets :  
brokers and investment banks focus their  
resources on big caps listed on major markets  
at the expense of mid- and small caps.

It means less researches published on mid- and small cap companies.

# Risks for listed companies and markets

Less research means for mid- and small caps

- Less transactions because less investors follow these companies,
- Markets less liquid,
- More difficulties to keep their shareholders and to attract new investors,
- More difficulties to raise money on markets.

# Communication of companies today

Apart from analyses sponsored by third parties and whose companies don't control the content,

Companies disseminate, according to the Transparency Directive, among investors

- Their **Regulated News**,
- Their **Inside News** (= *price sensitive news*)

The aim of this obligation is to help companies to be more transparent and make investors more confident.



# How companies really communicate

Most of companies neglect the dissemination of their communications by doing the minimum required.

They claim

- *“My website is enough,”*
- *“My mailing list is enough,”*
- *“Communicating in my country and in my own language is enough,”*
- *“Press agencies, journalists and managers will do the rest.”*

# And now, in addition to previous obligations... GDPR !

- ⦿ The GDPR (*General Data Protection Regulations*) became enforceable on May 25<sup>th</sup> 2018,
- ⦿ **It doesn't require national governments to pass any enabling legislation and is directly binding and applicable,**

## ... And its consequences

- ◉ Listed companies must ask their contacts if they wish to keep receiving their communications by e-mail,
- ◉ They are allowed to send their communications by e-mail **only if they get a « yes »** from their contacts,
- ◉ Companies that don't comply with the GDPR **may be fined**, in some cases, **up to €20 million or up to 4% of their annual worldwide turnover** of the preceding financial year.

# What's the result (and the risk) ?

## ⦿ A website

- Is a passive tool of communication : you must go to the website to get the information,
- Is not always reliable because of fake mirror websites made by hackers,

## ⦿ Mails

- Must be **GDPR compliant**
- Are sometimes not received because classified as spam,
- Are often missed because too much messages received,

## ⦿ Press agencies

- Risk of lack of visibility of your communication in case of dense news flow.

# Risk N° 1: hoaxes...

Some hoaxes due to mirror websites, rumours, fake mails or fake news spread on social networks :

- **Vinci** (France) plunged by 18% after a fake news was disseminated by hackers. This fake news was copied & pasted on Bloomberg's news line. There was also a mirror website of Vinci displaying the fake news.
- **Twitter** (US) soared by 8% a mirror website of Bloomberg issued a false report announcing that Twitter received a \$31 billion takeover offer.
- **Lukoil** (Russia) warned on November 23<sup>rd</sup> 2017 about "*false information being distributed online on fake letterheads and through the websites [lukoil-center.com](http://lukoil-center.com), [stavrolen.lukoil.com](http://stavrolen.lukoil.com) or the e-mails [@lukoil-center.com](mailto:@lukoil-center.com) and [@stavrolen.lukoil.com](mailto:@stavrolen.lukoil.com) having nothing to do with LUKOIL Group's companies.*"

# Risk N°2: the low efficiency of e-mails

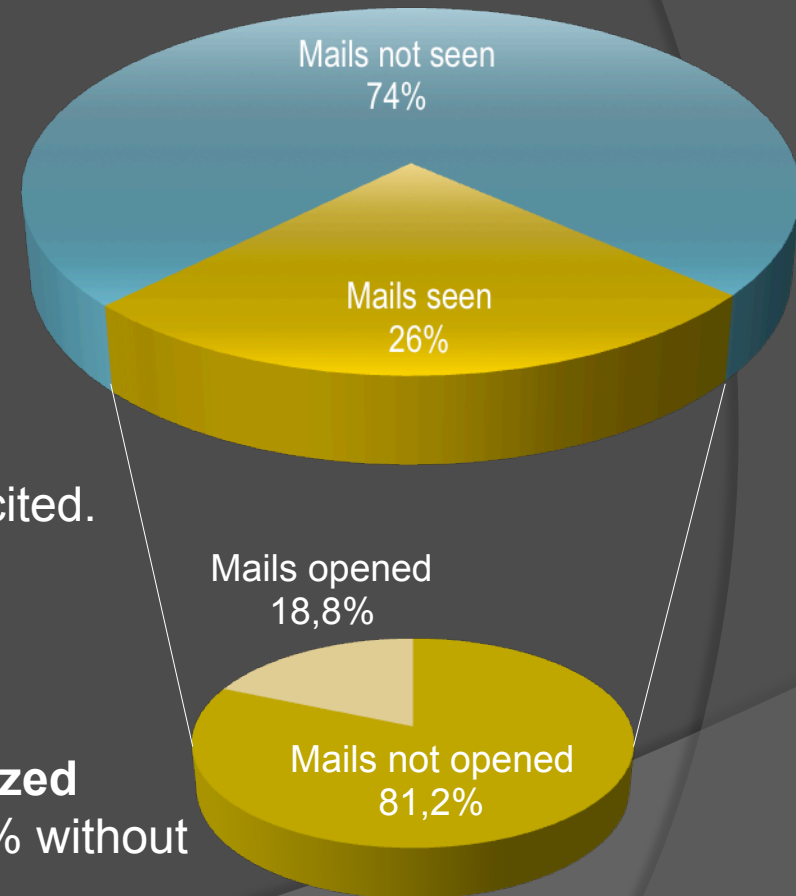
Source : Harvard Business Review

- 74% of e-mails are not seen by the user.  
=> These are messages that go directly into the spam boxes or are filtered by providers.

- Of the remaining 26%, 8% are truly unsolicited.

Source : Statista 2016

- The open rate for e-mails with a **personalized message** was 18.8%, as compared to 13.1% without any personalization in 2016.



# What investors do expect ?

They want to be IMMEDIATELY informed a SAFE WAY of

- Regulated news,
- Inside news,
- Financial calendar,
  - Publication of turnover, income statement, ...
  - Road shows,
  - Shareholders meeting,
- Reports (*e.g. the annual report*) available,
- Road shows,...

# How to meet these expectations ?

- ✓ Companies should communicate in a language understood by a majority of people,
- ✓ There should be no doubt about the origin of the information,
- ✓ Be informed in real time : investors shouldn't have to check at any moment the website of the company (*or any other official website*) in order to know if a news has been published
- ✓ The information sent to investors shouldn't depend on a mail that may be missed or (worse) may be a fake.



The App : the solution  
to offset consequences of MiFID 2  
and comply with GDPR  
by communicating directly  
with investors  
a FAST and SAFE way,  
for an affordable price,  
everywhere they are...

# An app for an efficient communication

- ✓ A large majority of private and professional investors dispose of a smartphone / tablet,
- ✓ Apps can be downloaded for free on their device,
- ✓ Publishers of apps are well identified by Apple and Google (*Android*) = no doubt about the origin of the information,
- ✓ Smartphone and tablet users are notified in real time and simultaneously every time companies publish a news.

# What is an app ?



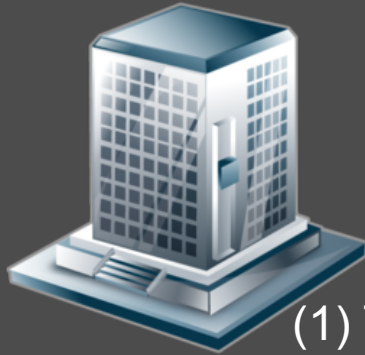
An app is a software program you install on your smartphone or your tablet running with iOS (*Apple*) or Android (*Samsung, ...*).

An app brings new functions to your device.

Most of apps are for free.

Most of banks offer an app to their customers as a safe way to make their transactions online.

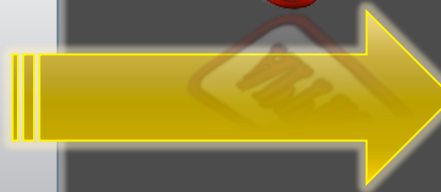
# How to publishing an app ?



(1) The company submits its app



(2) App Store and Google Play check the origin of the app to be published



Download on the  
**App Store**



Get it on  
**Google play**

(3) Once approved the app is available on Google Play and App Store, investors can download it for free

# Once your app is published

Your company is visible on App Store (*Apple*) and Google Play (*Android*) visited by millions of Smartphone and Tablet users...

The screenshot displays the Google Play Store interface for the 'UCB IR App'. The app is developed by SYMEX ECONOMICS and is categorized under Finance. It has a PEGI 3 rating. The app's icon features the UCB logo with the tagline 'Inspired by patients. Driven by science.' Below the app title, there are three preview images showing the app's interface on a smartphone, displaying sections like 'Share information', 'Press releases', and 'Half-year financial results'. To the right of the app title, there are buttons for 'Add to Wishlist' and 'Install'. On the left side of the screen, a navigation menu is visible with options: 'My apps', 'Shop', 'Games', 'Family', 'Editors' Choice', 'Account', 'Redeem', 'My wishlist', 'My Play activity', and 'Parent Guide'. On the right side, there is a 'Similar' section with a 'See more' button. Below this, several other apps are listed, including 'MO Investor App', 'Bank Audi IR', 'TAV IR', and 'ArcelorMittal IR'. Each app listing includes its icon, name, developer, a brief description, and a star rating.

**UCB IR App**  
SYMEX ECONOMICS Finance  
PEGI 3

Similar [See more](#)

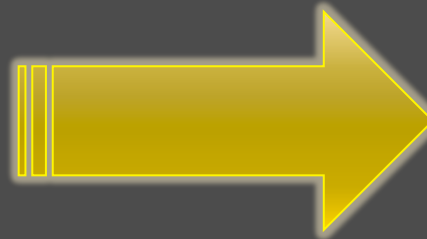
- MO Investor App**  
Motilal Oswal Financial  
Invest in Equity, F&O, Commodities, Currencies, Mutual Funds & IPO's  
★★★★☆
- Bank Audi IR**  
Bank Audi SAL  
Key Facts and Ratios, Annual Reports, Milestones and Awards.  
★★★★★
- TAV IR**  
TAV Bilisim Hizmetleri /  
TAV IR provides you with all financial & operational disclosure of TAV  
★★★★★
- ArcelorMittal IR**  
ArcelorMittal  
The app gives you all the

UCB IR App gives you easy access to the latest financial information on UCB when you are on the move, in a format optimized for smartphones and tablets and aimed for all shareholders and

# How to download an app ?



(1) The app is available on App Store and Google Play



(2) Download for free



(3) The app is available on the device of the user

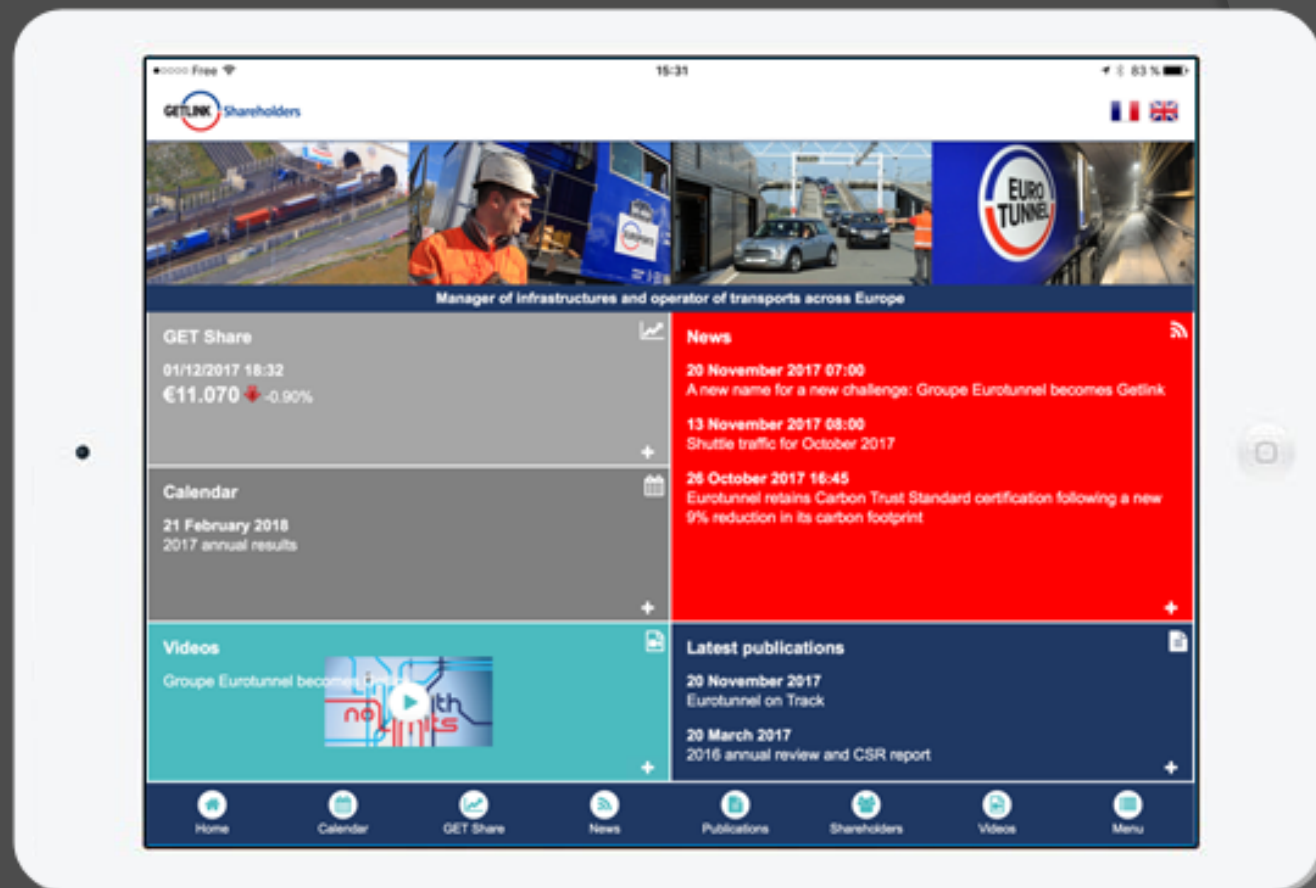
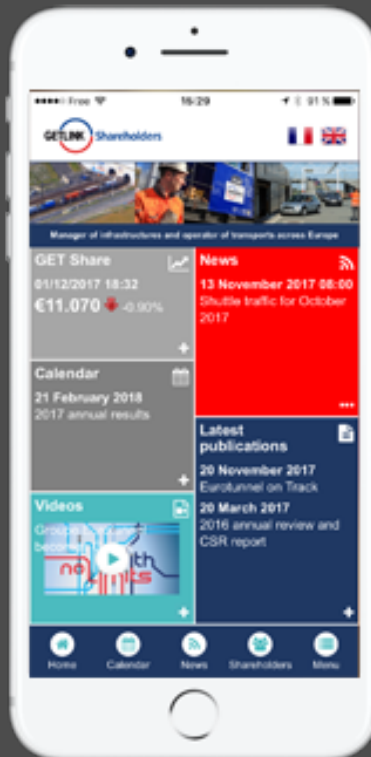


(4) The user consults on his device

# The App on your device (GETLINK)



Tap on the icon to launch the app



# The App on your device (SEB)

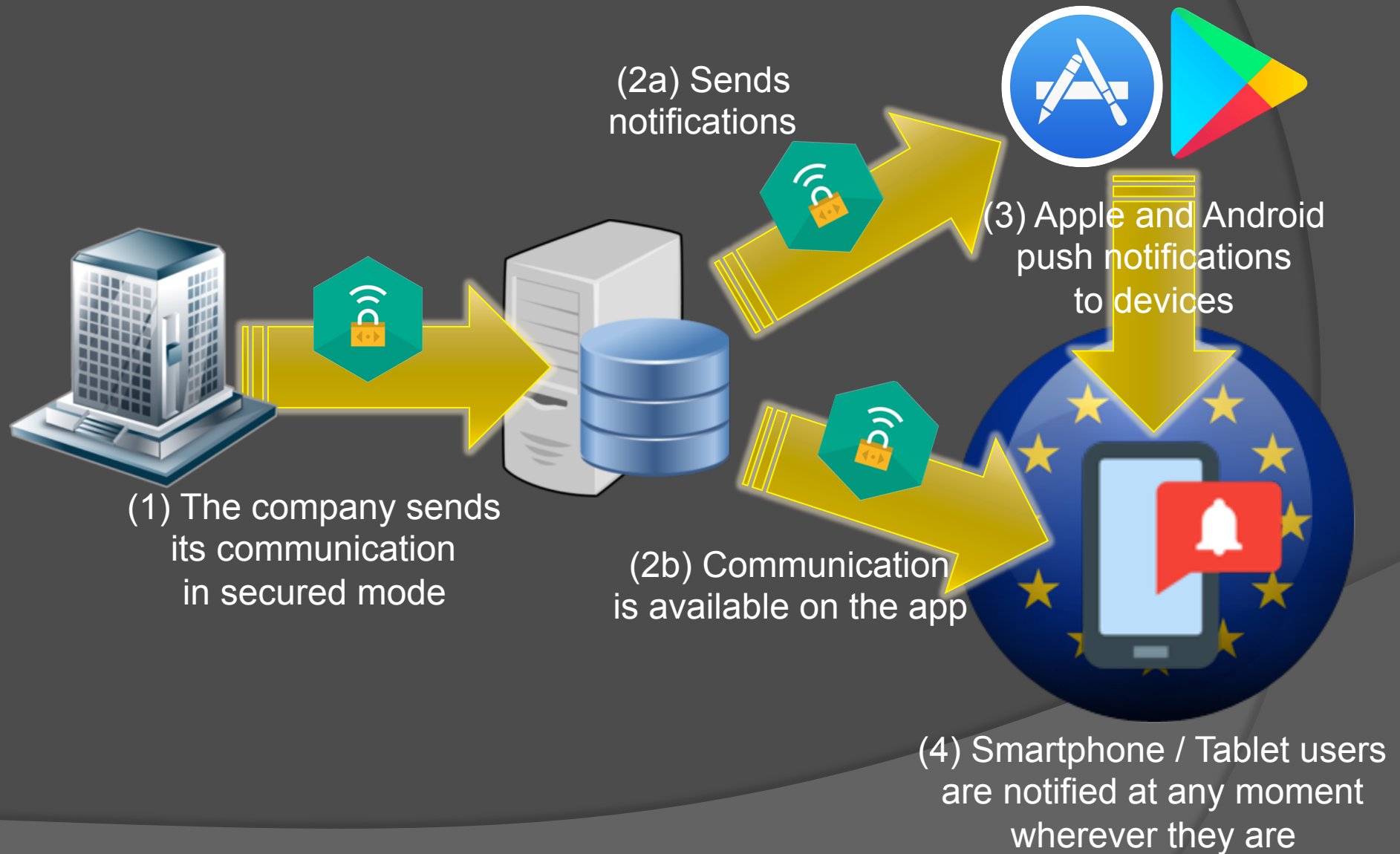


Tap on the icon to launch the app





# How does it work ?



# Notifications received on your device



Sample of notification received in real time on your smartphone or on your tablet.

You just need to have your device online and the app downloaded.

Put your finger on the message and your access directly the news on your device.

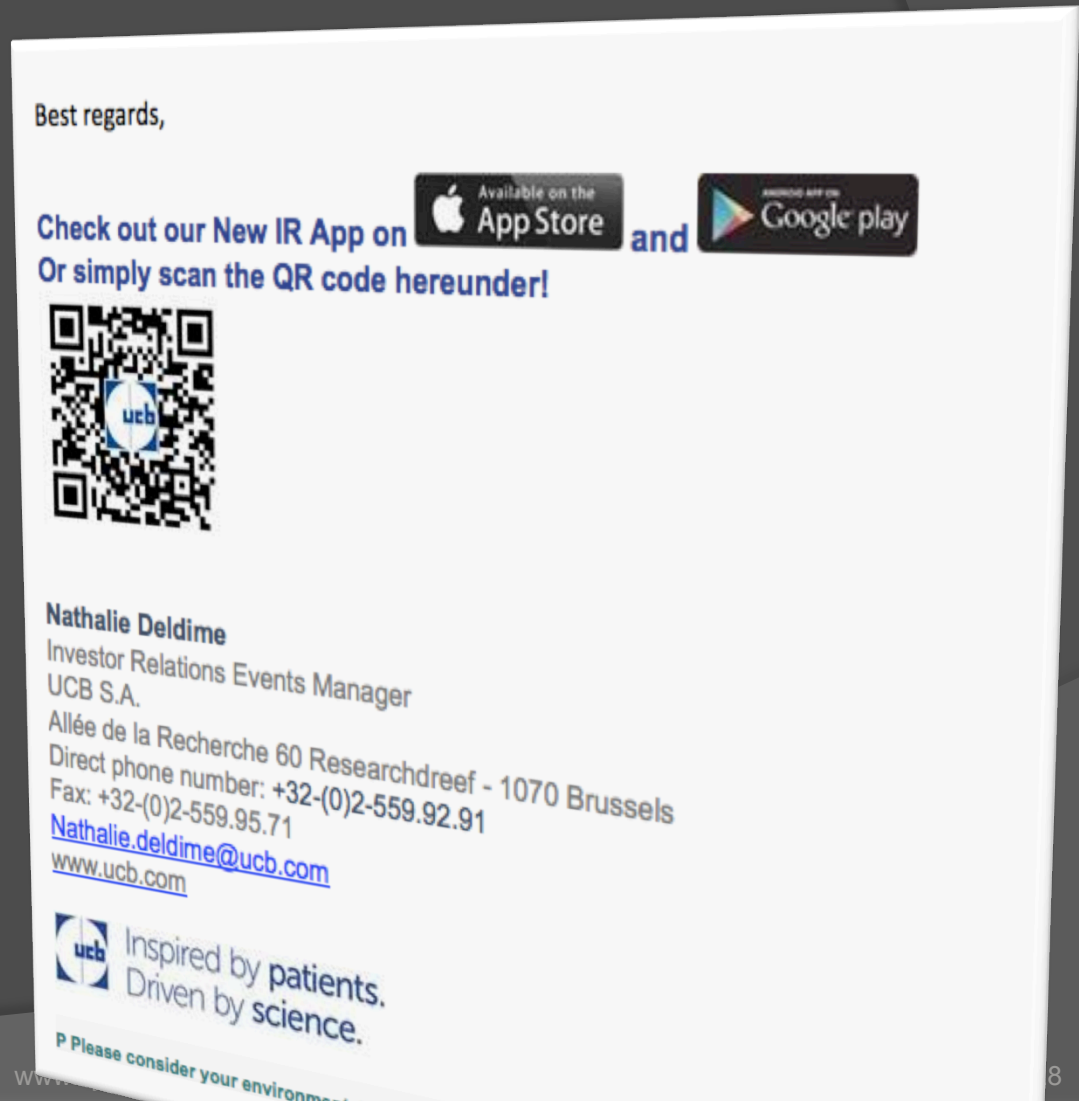
# How to make your app popular ?

Display on your website a button that indicates you have an app...



# How to make your app popular ?

Display with your signature the App Store and the Google Play buttons in mails you send...



# How to make your app popular ?

Insert your QR code in all your documents  
(*communications, reports...*)



# How to make your app popular ?

Communicate through social networks  
your app is available on Google Play  
(*Android*) and App Store (*Apple*).

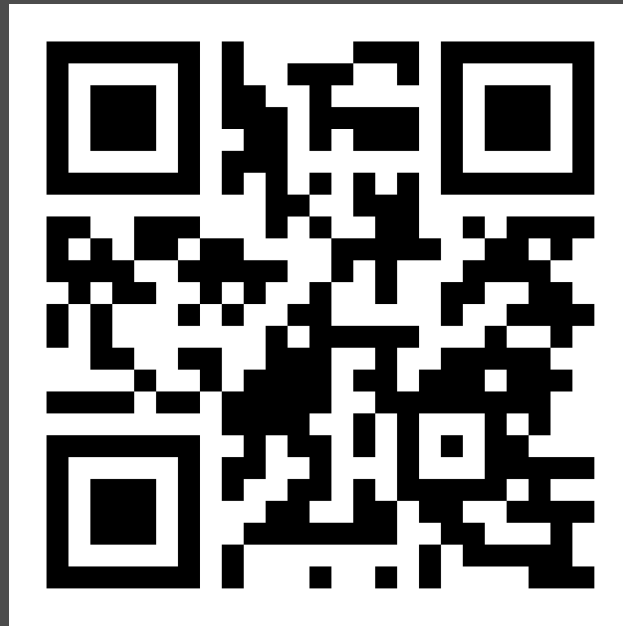


# Conclusion

Despite its consequences, MiFID 2 is an extraordinary opportunity for listed companies to better organise their communication towards investors by providing them, a safe way, with their news flow in Real Time for a reasonable price.

It's also the opportunity for them to control the message they wish to broadcast to the market.

<http://www.symexglobal.com>



Thank you !  
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