



Financial Services: **Retail Banking**

Anirban Bose

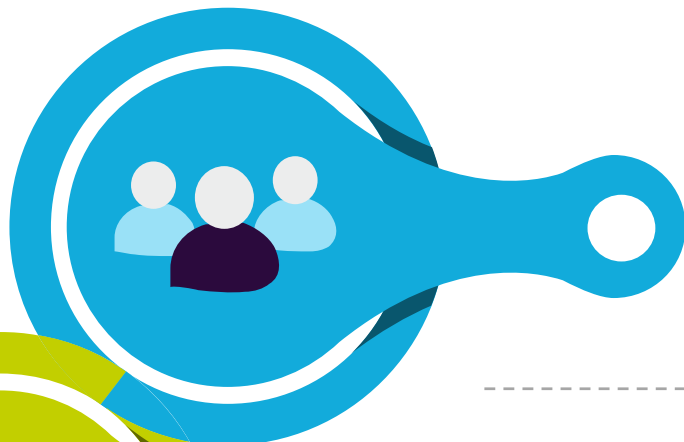
Group Executive Board Member
CEO Financial Services

2018 Capital Markets Day
October 30, 2018 | London

A group of four business professionals (three men and one woman) are shaking hands in a celebratory gesture. They are all smiling and dressed in professional business attire. The woman on the right is holding a green folder. The background is plain white.

A Leader for Leaders

Capgemini Financial Services



NEAT EVALUATION FOR CAPGEMINI: Leader

Digital Banking Services



€ 3.5B



120+ Nationalities | 40+ Countries

Capgemini Financial Services



**Reputation for
Collaboration &
Flexibility**

**Trusted
partner to critical
programs & new
business models**

**Track-record
of incumbency**



FS Solution themes address our clients' BHAGs..

Open Bank

Enabling open and modern platforms to innovate and bring products to market faster

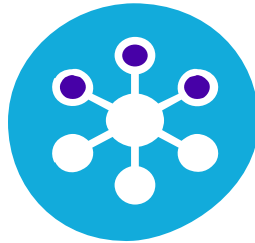
Deep Customer

Places the customer and/or employee at the center of everything



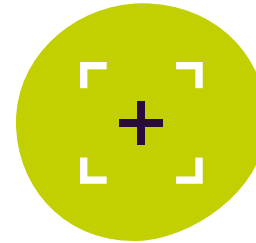
INVENT

Innovation
Consulting



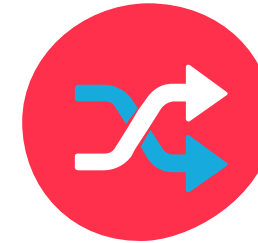
SHAPE

Experience
Design



BUILD

Accelerated
development Centers



RUN

IT &
Business Services

Data-Driven Compliance

Infuses AI into regulatory functions as services or on-premises solutions

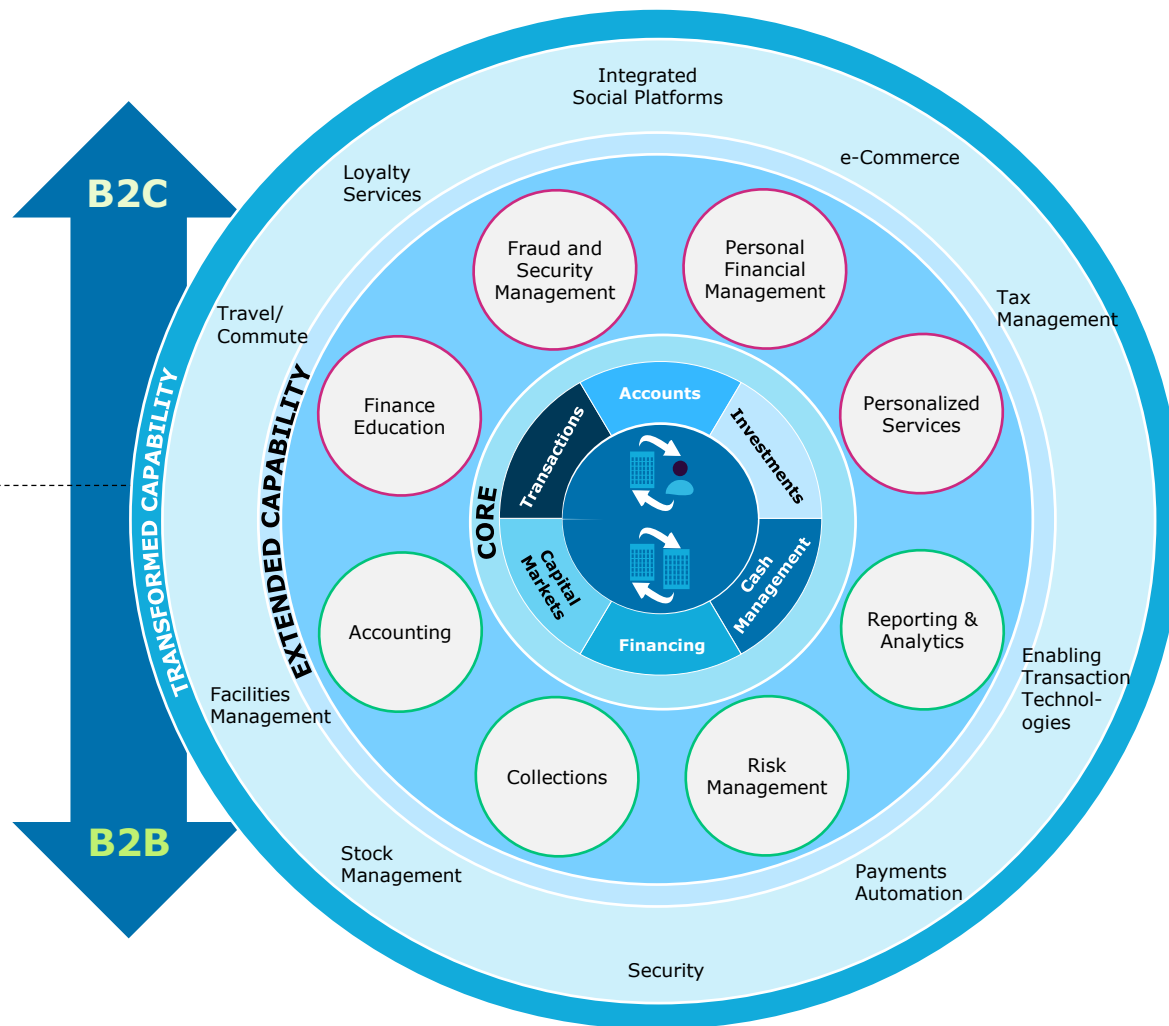
Intelligent Bank

Makes banking processes more intelligent, efficient and effective, across Retail Banking, Consumer Lending, Trade Finance, Payments, & Wealth Management

By bringing to life the best of our unified power..



Open Bank



Full Customer Engagement Platform

Apps Integration In The Cloud/API

AI Transform

Digital & Cloud Transformation

BAE systems Fraud-AML

HID Identity Mgmt

Lombard Risk Risk Mgmt

Experian Credit Decisioning

Vocalink Payment Hub



Revolutionize how Banks interact and partner with the evolving Open Banking ecosystem – architecture, partnerships, FinTechs etc. Addresses banks' need to be more open and to develop an ecosystem architecture into which they can fit



From Systems Integrators to Systems Orchestrators in the Ecosystem Era

Unified Power of the Group

INVENT

Innovation Services
Research & Strategy

SHAPE

Data Science
Technology Architecture
Design Services

BUILD

Digital Retail Banking
Digital IT & Cloud Transition
Risk & Reg Powered AI
Data-as-a-Service

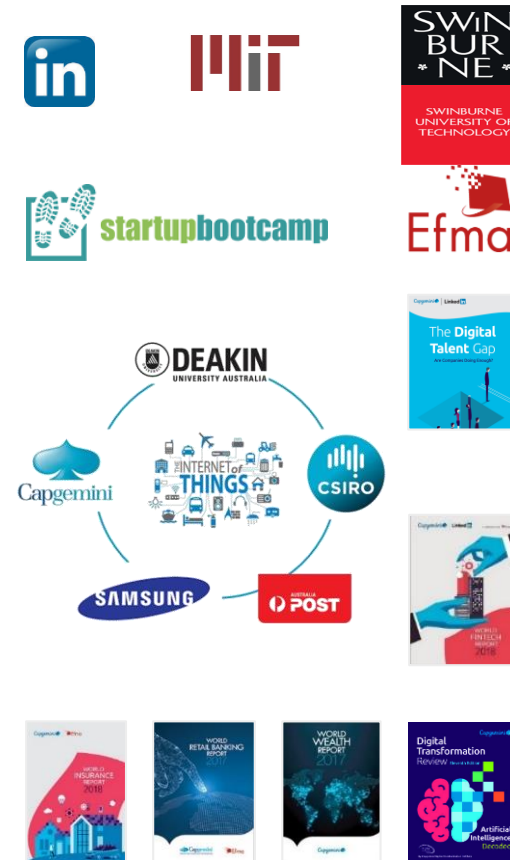
RUN

Cybersecurity Service Desk
Deskside & Workplace Services
ESOAR/IABOT

Enterprise Partners



Thought Leadership/ Academia Hubs



FinTechs & Emerging





From Insight to Execution, Serving Clients Across The Globe

Big 4
Irish Bank

Top 3 US
Bank by
Assets &
Market Cap

Reinvented
Online-Only
Australian
Bank

World's
Best Digital
Bank
2018

European
Digital
Bank by
Telco

Leading
Dutch Bank

"Updated models are now required to innovate new revenue streams and for developing delight-inducing customer experiences- all while maintaining banks' control of their customer relationships."



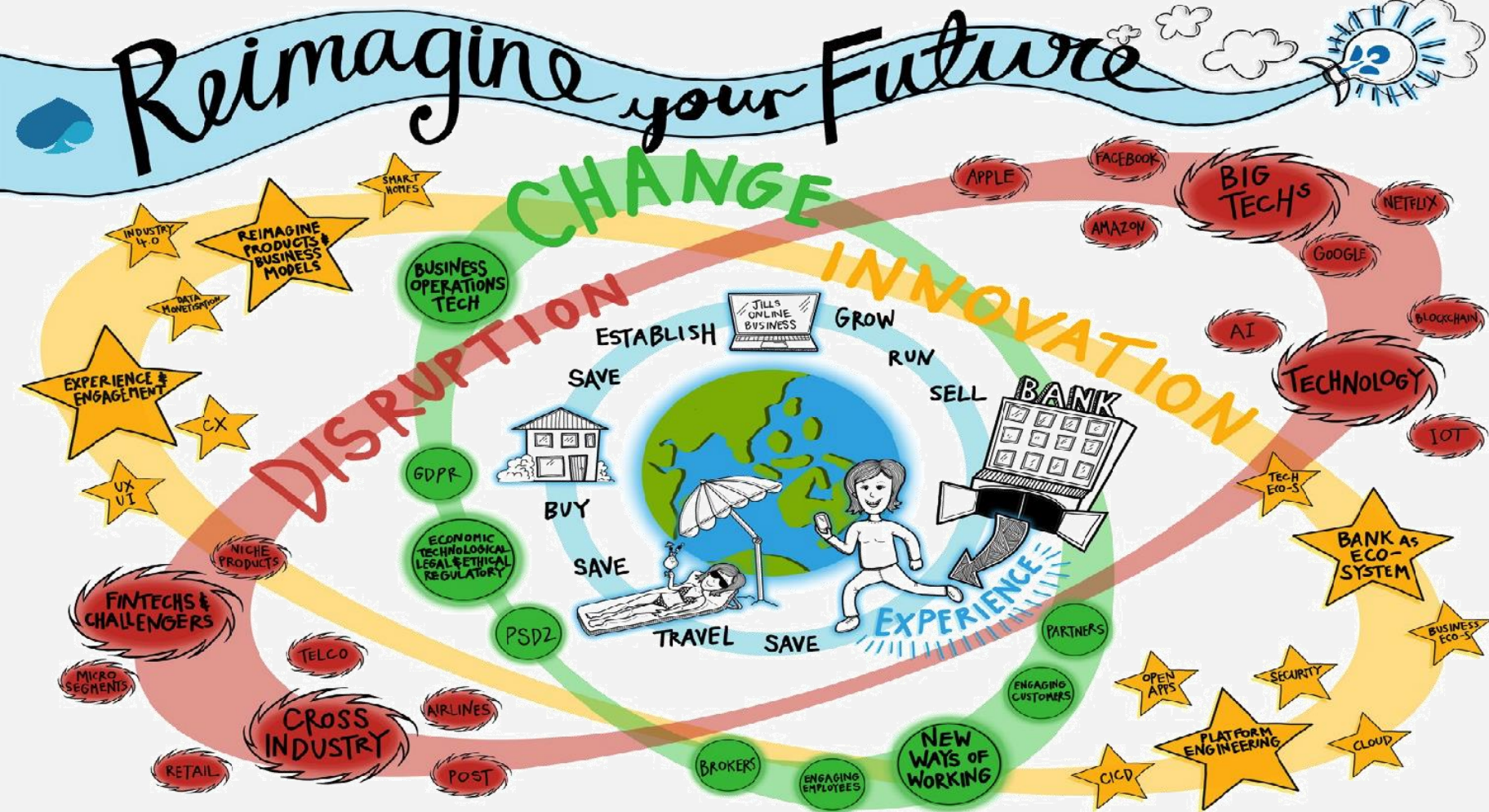
"New banking models will be born from principles around data, technology, and an agile, digitally-focused organizational culture."



"A successful future-ready model will be agile and flexible enough to help banks thrive in the open banking ecosystem."



One Example of Client Success



In Summary



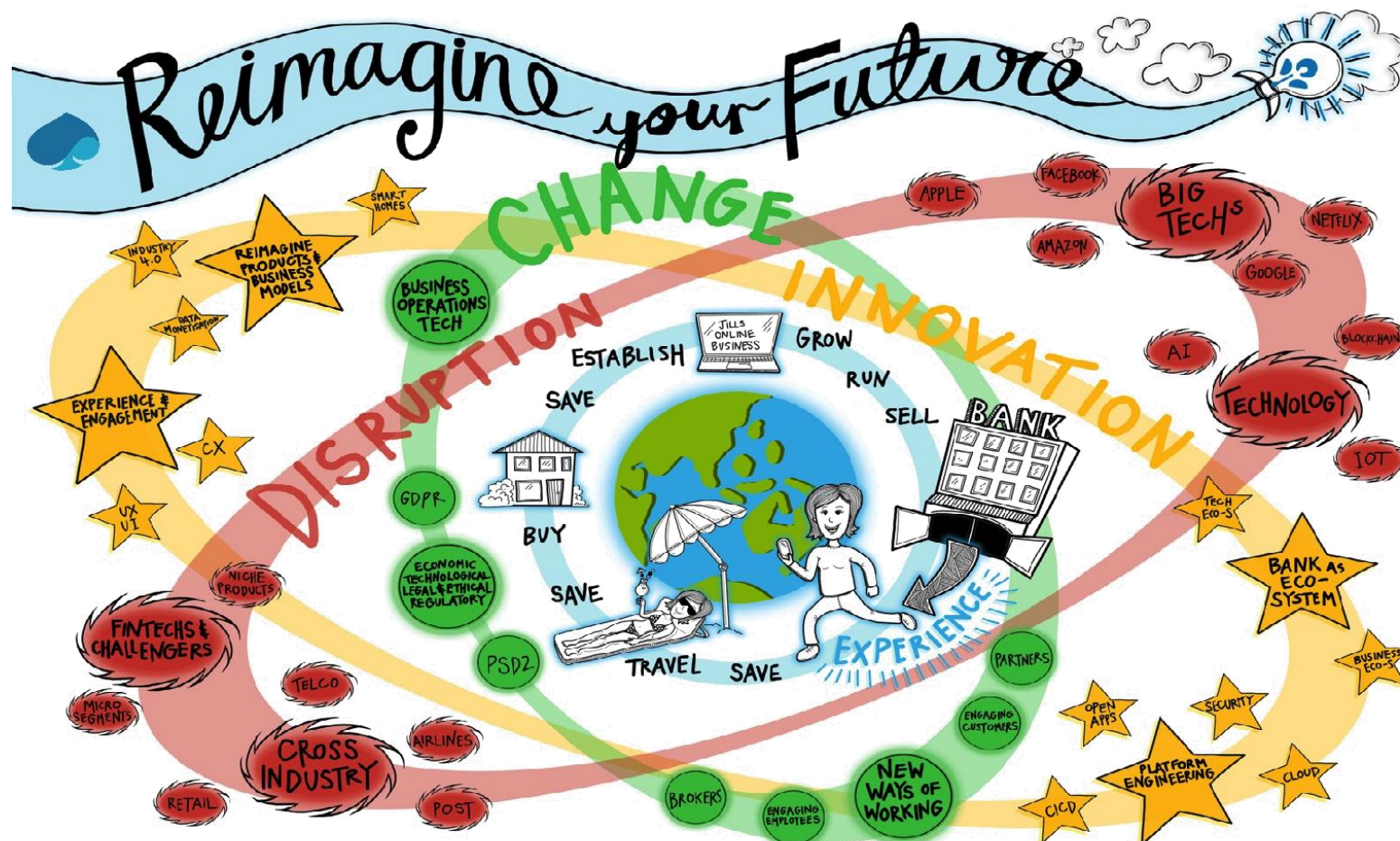
We're well on our Leader for Leaders journey

Partners of choice with established players and new entrants/disruptors

Bringing innovation organically, and through our partner ecosystem

Orchestrating business value across sectors and service lines

Creating successful journeys "with" our clients





People matter, results count.

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About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of 200,000 team members in over 40 countries. The Group reported 2017 global revenues of EUR 12.8 billion.

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www.capgemini.com