

collaboration and communication

simplified for financial services



Your business technologists. Powering progress

Atos

It's not enough to develop outstanding products. You need to be customer-centric: allowing customers to choose where, when, and how they interact with you and your services. But putting the customer in charge means empowering your employees first, front and back office. They need the communication and collaboration tools to help them make faster decisions on behalf of their clients.



Putting the customer first

Business is tough for those in financial services. A decline in consumer trust and loyalty is matched by an increase in regulatory complexity and pressure. Organizations have to work harder than ever to protect and grow revenue streams.

Making the most of choice

There's no shortage of tools ready to help, and businesses have more choice than ever before. Tablets, smartphones, and mobile apps free employees from their desks and increase business agility, while enterprise social networking cuts down on paperwork and admin. And media-rich conferencing makes sharing expertise and ideas easier than ever. The challenge stems not only from the choice itself, but how to manage it together with the particular requirements of operating in the financial services marketplace. It demands a special kind of skill.

Your communications, simplified

With our eye on the big picture, we join it all together with industry-leading tools. Atos ensures that technology helps, rather than hinders, collaboration and communication. Our approach makes it easier for all your employees to connect and collaborate efficiently, effectively and with confidence. With our support, your organization can act with the speed and agility needed to keep up with changing habits and expectations and the demand for information anytime, anywhere. We will help you to improve customer relationships, change customer perceptions and exceed customer expectations.

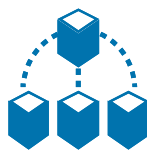
Case study

When one of the world's leading banking groups acquired a smaller rival, Atos helped the newly merged organization to strip out surplus costs and create a more agile workplace. Over 12-24 months we provided a single, centralized communications architecture supporting 58,000 employees, 72,000 devices and 1,100 servers. As a result, the banking group has seen a significant reduction in costs and TCO, and an improvement in the services it offers to its customers.

Banking: sign up customers more quickly



Advisers can use video calls to bring experts into complex customer meetings



All the required information is available to support applications, securely and on demand



Follow-up uses the customer's preferred channel

Insurance: increase case resolution



Customers use apps to provide information, eg incident photos, directly into case management systems



Integrated systems make customer claim history and fraud detection easy to check



Claim handlers securely exchange information with experts (and customers) in real time

Driving change across your business

Across the financial services sector, there are clear benefits to simplifying your communications.

Front office

- Supporting cross sell/up sell with access to more relevant and consistent advice
- Faster and increased product and service customization
- Compliance assurance
- Remote working and support for mobile working

Back office

- Increased service quality and efficiency
- Automated processes, including specific client customizations
- Faster response times
- Better access to 360-degree customer data
- Digital document/content management
- Automated risk management

A tailored approach that delivers results

We listen to the challenges you face, and deliver a bespoke solution that will increase collaboration and cut costs.

Technology made to measure

No one size fits all. By putting your employees at the center and building a solution around them, Atos will design a delivery model to fit the unique needs of your organization, working alongside the consumer and compliance challenges you face.

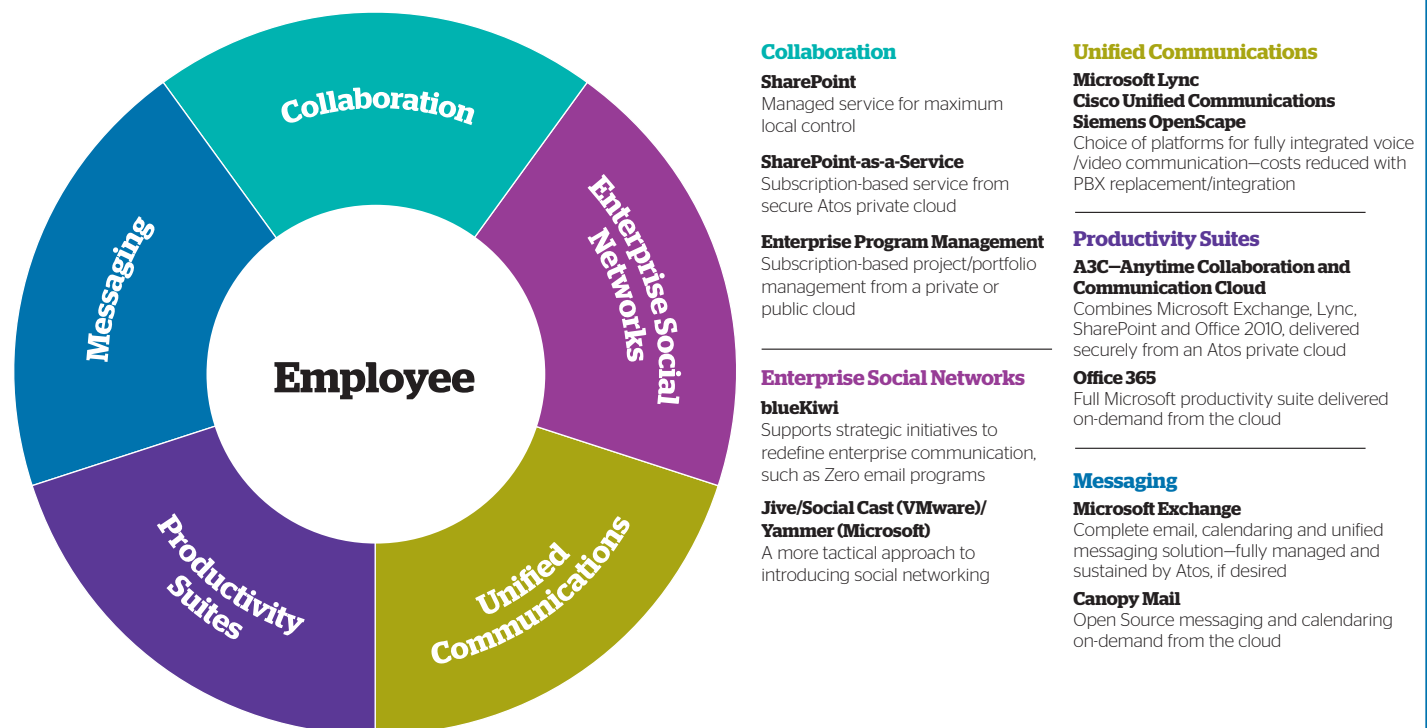
Through a mix of unified communications, messaging suites, social collaboration tools and productivity suites, we'll create a workplace that's right for you.

- Voice and data services, and access to knowledge and processes, work together harmoniously—from any device and from any location.
- The barriers that divide your workplace environment are bridged. Our solutions span multiple platforms and mask the underlying complexity.
- Your technology is helping your business to connect today and in the future: spotting trends and anticipating future demands.

And we'll deliver all this with transparent costs and usage models, so you can see what you are spending and what you are saving.

Any number of products, cross-vendor, can be used to create your environment. And, when legacy platforms are still providing a good service, our solution will enhance rather than replace them. We make it all work, and we do so with meticulous attention to compliance and security.

With this 360 degree view of even the most articulated communication and collaboration environments, Atos ensures that your people have the tools they need to perform. Delivering outstanding agility and rigorous cost-control.



Results that add up

Communication Simplified can help answer the need for clear and transparent communications in financial services. When connected by Atos, employees in banks and insurance companies will:

- **Communicate better with each other:** using tools such as enterprise social networking, video conferencing, and telepresence.
- **Communicate better with customers:** clear and transparent communications to customers using streamlined systems that enable messages to be delivered across multiple channels. We can integrate or upgrade your PBX, helping to keep costs low.
- **Be more innovative:** advanced collaboration technologies make it easy to share information. This boosts innovation, increases speed to market and supports optimal customization.
- **Be more productive:** fewer emails and bits of paper means less time spent on admin and more time freed up for collaboration and innovation.
- **Be fully compliant:** we never compromise on security and regulatory requirements. Indeed, Communication Simplified will reduce the time and admin involved in complying with regulations and monitoring regulation variations and changes across markets.
- **Save money:** streamlining technologies keeps infrastructure costs down and cuts systems maintenance and support costs. Travel and data storage costs are also reduced. The effective adoption of unified communications can reduce spend on mobile phones by a staggering 80%.
- **Improve CSR:** as the need for hard copies and travel reduces, so too does the amount of energy used.
- **Spend time on the things that really matter:** speeding up meetings and cutting down admin frees up your employees to focus on delighting customers and growing the business.

Tried, tested and trusted

With proven expertise in delivering results for retail banks and insurance companies, we have the experience you need to simplify communications and make them work for your business.

We use our own solutions

We know our approach to communication and collaboration improves employee motivation and performance. We've seen it work for our customers. And we practice it ourselves. Our own ZeroEmail™ initiative, underpinned by the blueKiwi enterprise social network, and our rich-media communication practices have transformed working practices for Atos employees worldwide.

Atos has a track record in continuous innovation. From cloud delivery and 'as-a-service' delivery models to solutions based around 'bring your own device' or BYOD, we understand that simplifying communications is much more than just IT, and requires a change in workplace culture. We're ready to help you make those changes.

The experience and reach that you need

- Top-three IT services provider to the European Financial Services Industry and top-ten globally.
- 15,000 business technologists dedicated to the financial services market. Banking and insurance are strategic markets for Atos, representing 20% of Group revenues.
- 30 years' continuous experience in financial services, and a long term investment roadmap.
- No. 1 provider in Europe of:
 - Processing clearing and settlements
 - Innovative payments and BPO services
 - Multichannel self-service
- A unique knowledge of specialized businesses (such as High Tech Transactional Services) coupled with deep expertise in payments.
- We currently work with eight of the top-ten European banks and six of the top-ten Global Insurers.
- We partner with leading technology and insurance solution providers, and enjoy a close relationship with Microsoft, the preferred platform choice for many financial organizations, Cisco and VMware.

Case study

After the merger of two leading global services companies specializing in risk and financial management, Atos simplified the communications systems used by its 16,000+ employees. We delivered support and service management for a wide range of devices, in 36 countries and nine languages. The result: a significantly improved end-user experience and reduced IT costs—a commitment from the company's merger announcement.

In 2013, Gartner has recognized Atos as a “Leader” in the Magic Quadrant for End-User Outsourcing Services, Europe, for the fourth consecutive year, based on our user-centric approach to the workplace.

Gartner also recognized Atos as a “Leader” in the Magic Quadrant for Data Center Outsourcing and Infrastructure Utility Services, Europe in 2013.*

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What next?

Atos is always keen to advise on specific communication and collaboration projects –whether you are seeking to fast-track video conferencing or slash mailbox requirements, we are ready to design, build and operate.

But communication and collaboration is integral to the success of every enterprise, and our consultants like to give it the attention it deserves, working with you to assess the bigger picture. We want to help make communication and collaboration a point of positive differentiation for your business. To find out more about Communication Simplified visit:

for Banking

atos.net/banking-communication-simplified

and for Insurance

atos.net/insurance-communication-simplified

About Atos

Atos is an international information technology services company with annual 2011 proforma revenue of EUR 8.5 billion and 74,000 employees in 48 countries. Serving a global client base, it delivers hi-tech transactional services, consulting and technology services, systems integration and managed services. With its deep technology expertise and industry knowledge, it works with clients across the following market sectors: Manufacturing, Retail, Services; Public, Health & Transports; Financial Services; Telecoms, Media & Technology; Energy & Utilities.

Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. It is the Worldwide Information Technology Partner for the Olympic and Paralympic Games and is quoted on the Paris Eurolist Market. Atos operates under the brands Atos, Atos Consulting & Technology Services, Atos Worldline and Atos Worldgrid.

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