



Inject agility back in your business

application management

Retail banks are rethinking their services and creating new ways of doing business to stay competitive at a time of rapid and disruptive change

Major forces are driving change across the world of retail banking, and all banks are having to deal with four major challenges at the same time.

Changing environment: Regulations are becoming tighter, and the need for higher capital adequacy threatens to restrict investment options. The need to improve reporting and controls is also a major issue.

Cost reduction: All retail banks are working to improve their cost base, freeing capital for much-needed service investment while also meeting tougher compliance criteria. New competitors often have lower cost bases so the drive for continual efficiency improvements is a key priority.

Revenue growth: Banks are urgently seeking to get back onto a growth track. That means developing and launching new services faster, while delivering proactive, targeted customer experiences anywhere, anytime.

Business continuity: Systems landscapes are often complex, fragmented and filled with legacy technology, while service continuity problems could increase without large scale technology refresh.

Agility, speed and security

Retail banks need higher levels of agility and speed in everything they do, but current application and process estates often slow things down. Built up by merger and acquisition, supplemented by point solutions, many reaching end of life, others developed for very specific purposes: banking applications estates impose a business burden that makes change harder just when it is most important.

Atos Right-Fit Application Management (AM) for Retail Banking enables transformational change while keeping risk and capital investment levels low.

- Atos works with clients to focus on the top priority areas: the processes and systems most critical to the business, and we start the work of optimization right there
- We take responsibility for driving business outcomes, ensuring that competitive advantage is the key metric for everything we do
- We look at processes, not as standalone items but as interconnected process chains to ensure clear visibility from end-to-end, avoiding interoperability gaps and awkward hand-over points
- Atos services are designed to be proactive, rather than reactive, using real-time intelligence through our Bridge operations centers to drive more effective, hands-on control of process chains.

We understand the special requirements of the retail banking sector: the need for service continuity, the growing demands for mobile services, understanding the impact of social media and delivering full regulatory compliance at all times. Our application management approach is precisely calibrated to meet these and other emerging needs.

Atos ties its own commercial outcomes to client business success, doing this through a key differentiator in our service: business outcome-based pricing, which makes us accountable for the client's own business results. By implementing a flexible gainshare approach, we ensure that both over- and under-achievement are reflected in the price, with Atos incentivized to drive additional client success and clients credited if targets are not met. Commercial innovation of this kind delivers proven financial benefit to clients, improving customer value and loyalty, reducing churn, cutting down on errors and driving both better continuity and enhanced compliance reporting.

Enabling effective change

Step by step towards competitive advantage and greater customer value.

Right-Fit Application Management for Retail Banking drives radical performance improvements into your IT landscape, opening the way to long-term business success. The change journey has three main stages.

Foundation AM: Focused on low-cost, high-quality application management to optimize business operations across your IT landscape, based on ITILv3 best practices. Services are aligned with your business strategy and we also deliver long-term operational landscape improvement. End-to-end monitoring across applications will proactively detect bottlenecks and resolve them before there is a business impact.

Business-enabling AM: Taking a business process chain approach as measured through agreed business KPIs. Atos Bridge strategic monitoring centers deliver a consolidated, 24/7 view of end-to-end business process chain performance. It provides business alerts and traffic light functionality when agreed business KPIs are at risk of reaching their threshold. With process chain analytics support from the Bridge, we work with you to identify areas for improvement, making and implementing recommendations to drive business optimization and transformation.

Retail banking-specific AM: Atos has a deep understanding of retail banking. Our application management services are focused on established and emerging areas of key importance to banks today, including core banking platforms, smart mobility applications, contact centers and the customer experience, Big Data and analytics: everything related to business success in a changing market. Our approach will:

- ▶ Focus on your most business-critical processes as the key priority
- ▶ Map these essential processes together with the applications and systems that serve them
- ▶ Agree on business-specific KPIs for these priority processes, again with a powerful focus on those that have the biggest impact on business outcomes
- ▶ Monitor these 24/7, delivering real-time insights while moving from a reactive to a proactive response model
- ▶ Pre-empt potential issues before they become problems, while identifying points where new KPI-related insights can drive improvements with positive business benefits
- ▶ Drive a virtuous circle of continual improvement.

By focusing on business process chains and prioritizing business-critical applications, Atos drives change for the better at once, with continual improvement as a way of life.

Powering your success

The Atos Right-Fit Application Management vision is based on a combination of deep industry knowledge, broadly based capabilities and end-to-end client commitment.

Atos has a proven implementation strategy, based on four logical steps:

1. Due diligence

Atos will analyze the business process and application landscape to identify the key process chains and develop a business case that defines customization of the business process framework.

3. Business-oriented service design

The Atos engagement team analyzes applications and technical components to understand how they contribute to core business process workflows. This enables us to develop a revised service design focused on business outcomes. We then continuously enhance Bridge monitoring services to respond proactively to issues as they are defined.

2. Set-up foundation services

We now begin to implement the foundation AM service, building a Service Management Center and deploying teams with appropriate technical and functional knowledge. Monitoring services are now set up and in operation.

4. Roadmap to improved business chain performance.

Atos business process chain management follows a phased approach to ensure that each change is driven by business needs, business case, proof of concept and pilot before changes take place. We work closely with your own teams to identify potential process and application gaps, agree on business process improvements, translate these into enabling technology changes and then carry out a release approach that delivers improvement with little risk of disruption.

Delivering the benefits

Retail banking depends on tightly interconnected processes, driven by agile, responsive IT environments, and the Atos Right-Fit strategy plays a key role in delivering exactly that. Atos maps the entire process chain landscape and identifies exactly what every application does, how it fits into the overall picture and how gaps can be managed. Then we create a virtuous circle as process improvements are fed back into the production environment, while opportunities for avoiding problems and improving performance lead to further changes for the better: all managed by business KPIs.

The Atos Right-Fit approach has transformational potential:

- ▶ Precisely customizing Right-Fit solutions to meet your exact business needs
- ▶ Invigorating and refreshing your core processes and applications landscape
- ▶ Clearing a path directly to the cloud
- ▶ Reducing costs and cutting risk down to size.

With 10,000 expert business technologists dedicated to Right-Fit around the world, Atos has the proven ability to take anything up to 20% out of your IT costs in year one and to drive continuous improvement across business processes after that.

Our ambition is directly linked to our clients' proven business success. We can help you move to a virtuous circle of improved efficiency, driving improved business outcomes feeding back into further continuous improvement across your core processes.

That's the Right-Fit difference.

Inject agility back in your business, call on your Business Technologist

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