

Financial Services & Insurance

"Helping global and local FSI organizations to transform customer experience and operations using digital technology, delivering better outcomes for end users and enabling FSI organizations to thrive."

Adrian Gregory

Head of Financial Services & Insurance,
Head of Business & Platform Solutions Atos|Syntel

Bryan Ireton

Head of North America

Trusted partner for your Digital Journey



FINANCIAL SERVICES & INSURANCE INDUSTRY ID CARD

Over
25,000
EXPERTS

GLOBAL CUSTOMERS
REPRESENTING
C. **63%** OF REVENUE

€**2.2**^{bn}
2019 REVENUE

€**1.3**^{bn}
BANKING
€**0.9**^{bn}
INSURANCE

North America **29%**
Europe **58%**
Growing Markets **13%**



Present in
44
COUNTRIES

TOP10
CUSTOMERS
representing
C. **51%** OF REVENUE

Banking **61%**
Insurance **27%**
Capital Markets **12%**

90%
2019 BOOK TO
BILL

13.2%
2019 OPERATING
MARGIN RATE

€**4.2**^{bn}
2019 BACKLOG
representing 1.9 year of revenue

Growth Strategy

Cross sell Atos Syntel in European Customer Base & expand Insurance
Cross sell Atos into North American Customer Base & expand Banking

FINANCIAL SERVICES & INSURANCE INDUSTRY GLOBAL CONTEXT & MARKET PRIORITIES

BANKING



ACCELERATION OF DIGITAL SERVICES BASED UPON CONSUMER ADOPTION

From product centric to consumer centric based CX, agile & unique products based upon digital first strategies with personalisation and micro-segmentation of services.



DIGITAL PLATFORMS AND OMNI-CHANNEL SINGLE CUSTOMER VIEW

Lean multimodal IT, digital platforms with strong cloud components, greater adoption of automation, ML and artificial intelligence to create hyperconnected experiences, based upon flexible workloads



REGULATION IS NOW DRIVING DIGITALIZATION ACCELERATING DECARBONIZATION

Regulation is now driving digitization, regulated exchanges will allow market participants to trade digital securities, funds will have to hold green stocks. The 40% Covid related pollution decreases will also create a new benchmark for decarbonisation of the value chain

INSURANCE



ACCELERATION OF AUTOMATION, STP, AI & CHAT/ROBO ADVICE

From claims centric to customer centric insurance, based upon micro segmentation, risk based Straight Through Processing, Chat/Robo advice to provide low cost digital origination and claims automation.



ACCELERATION OF IOT ECOSYSTEMS TO DRIVE PERSONALIZATION

Personalized policies based upon pay as you behave, leveraging IOT monitoring devices and RPA based underwriting based upon predicted outcomes and risk management appetites.



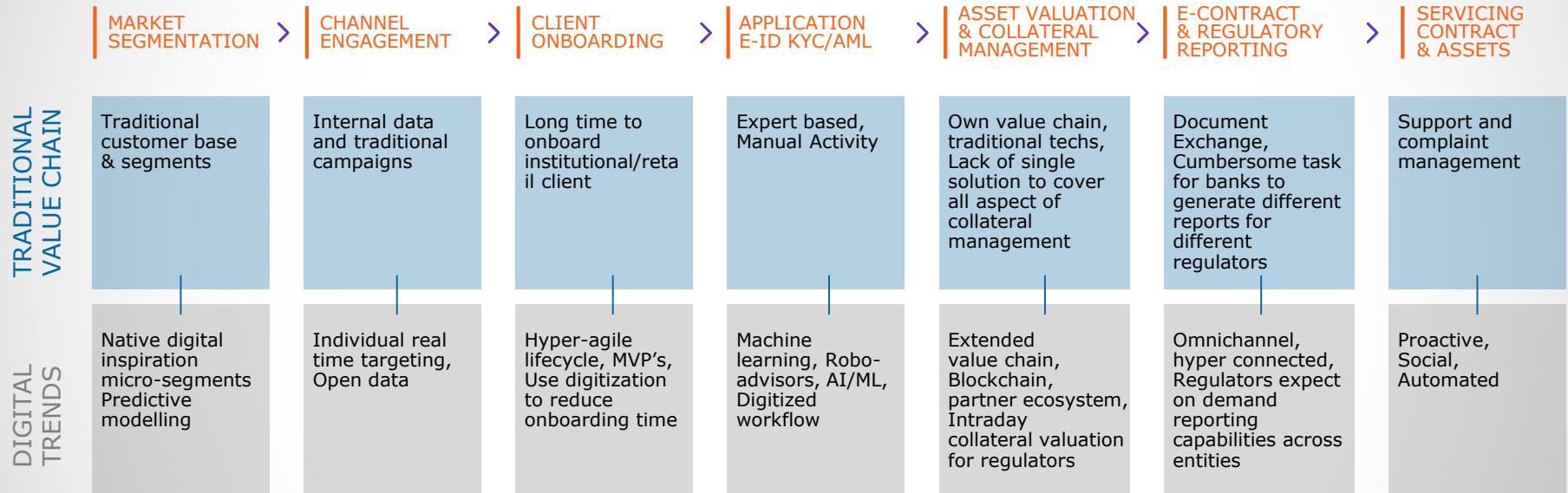
FLEXIBLE AND SECURE REMOTE WORKING MODEL

Hyper scaled remote-working models **have increased cyber-risk and external fraud** requiring a move towards prescriptive cyber capabilities based upon secure modern digital workplaces

Source: McKinsey, BCG, Deloitte

BANKING VALUE CHAIN TRANSFORMATION

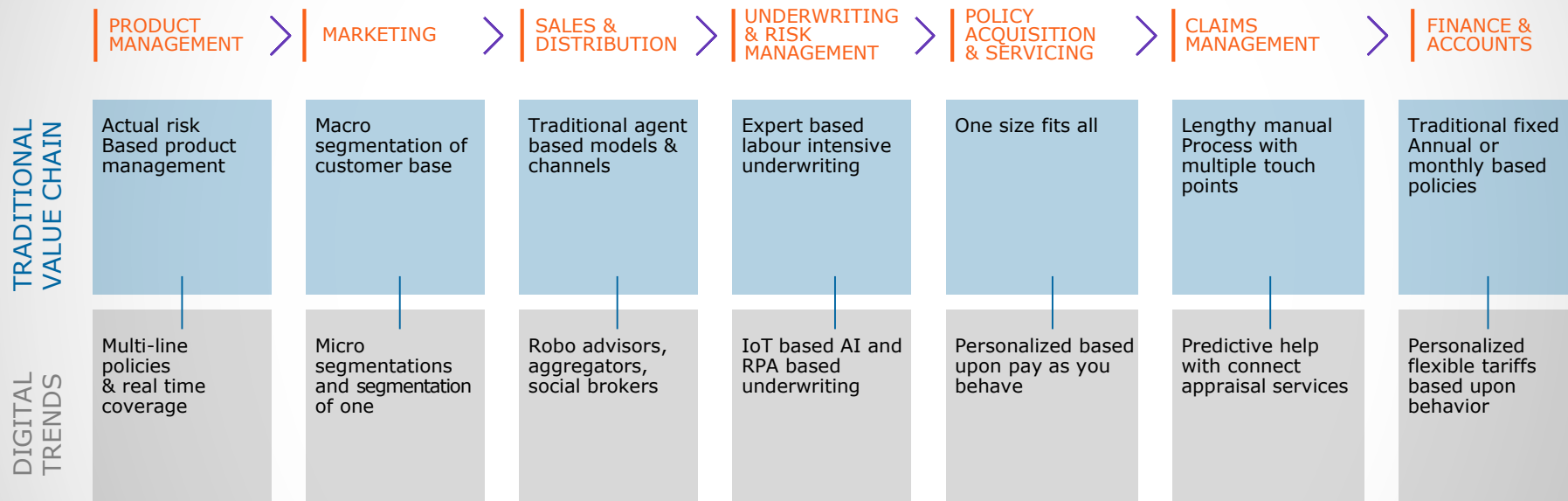
DEEP DIGITAL TRANSFORMATION OF THE CUSTOMER JOURNEY AND BUSINESS PROCESSES



15,000 Banking experts serving 15 of the top 20 Banks, digitizing customer experience and business processes, supported by a world class partnership/Fintech ecosystem

INSURANCE VALUE CHAIN TRANSFORMATION

DEEP DIGITAL TRANSFORMATION OF THE CUSTOMER JOURNEY AND BUSINESS PROCESSES



10,000 Insurance experts serving 11 of the top 15 Insurers, digitizing customer experience and operations, supported by a world class partnership/Insurtech ecosystem

ATOS FINANCIAL SERVICES & INSURANCE INDUSTRY EXPERTISE AND ASSETS

OUR EXPERTISE

15 000

FS EXPERTS

- | 10 000 in Retail Banking
- | 5 000 in Capital Markets

10 000

INSURANCE EXPERTS

- Including:
- | 2 000 in P&C
 - | 8 000 in Life, Annuities, Retirement

OUR SOLUTIONS & IP

 SyntBots

Atos Intelligent Automation



Voice AI to automate banking operations

"Ready-To-Go Payment Platform"

Powered by HPC Bull Sequana S



Solution for TISA



Enablers

Exit Legacy



Powered by Atos SyntBots

 Atos Global FinTech program

Catalyst for digital innovation for FS&I

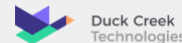
OUR EXPERIENCE

Serving 15
of the top 20
banks
and **11** of
the top 15
insurers

OUR PARTNERS

 Worldline

 SAPIENS



 Atos

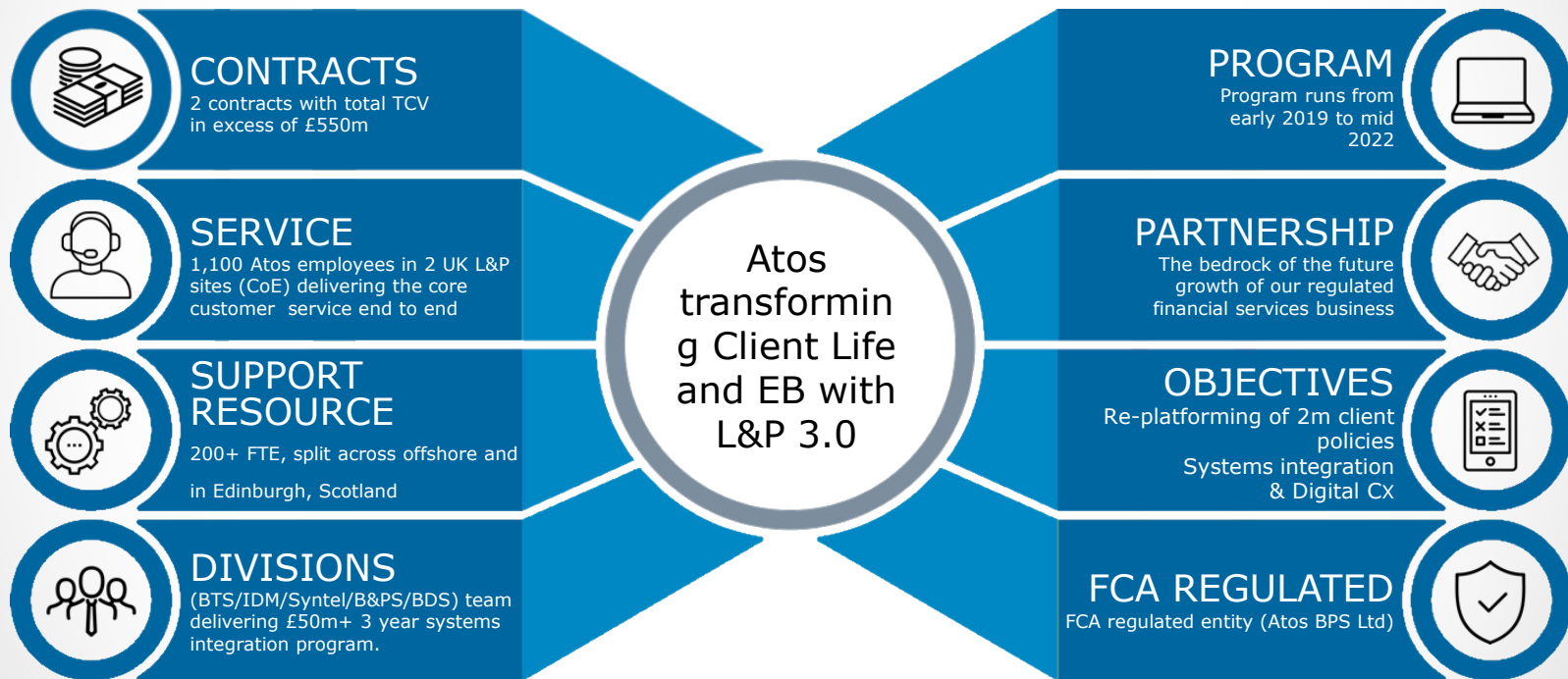
Client Stories

Trusted partner for your Digital Journey

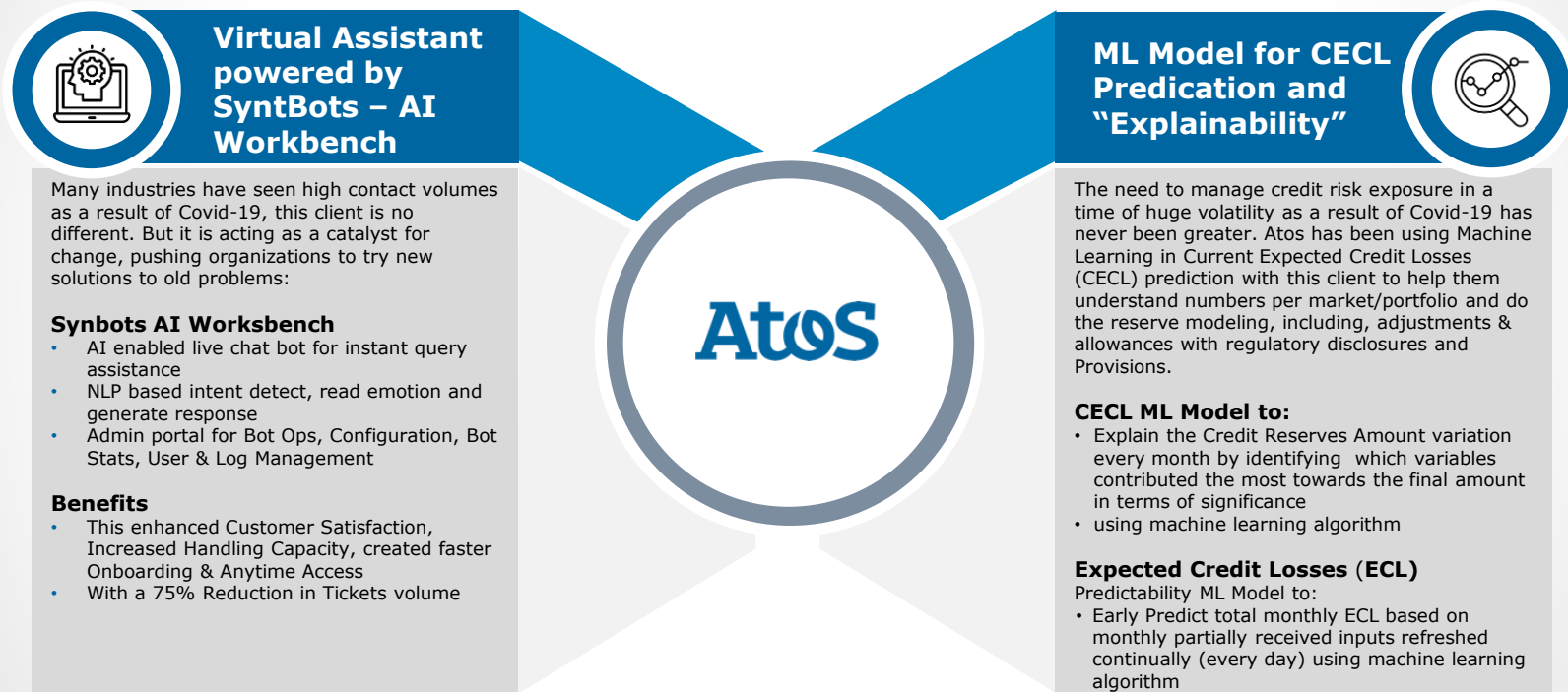


Atos

MULTINATIONAL LIFE INSURANCE, PENSIONS AND ASSET MANAGEMENT COMPANY.

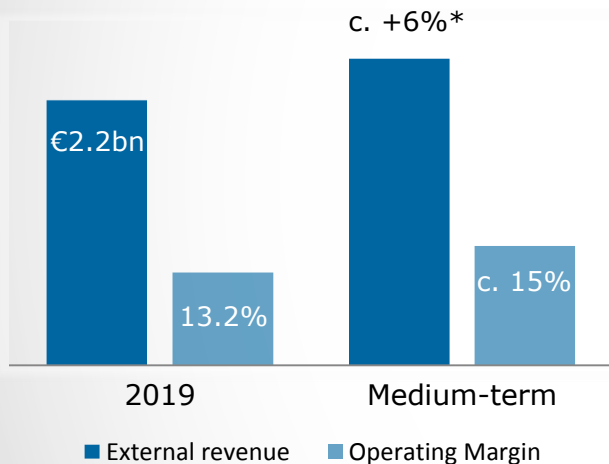


MULTINATIONAL FINANCIAL SERVICES CORPORATION



FINANCIAL SERVICES & INSURANCE

MEDIUM-TERM TARGETS: REVENUE GROWTH AND OPERATING MARGIN



MAIN ORGANIC GROWTH DRIVERS

1. Cross sell Atos Syntel into European Customer Base & expand Insurance
2. Cross sell Atos into North American Customer Base & expand Banking
3. Digital Operations expansion in North America and Europe

MAIN OPERATING MARGIN DRIVERS

1. CX through AI, ML and Automation
2. Industrialisation and repeatability of offerings
3. Greater offshoring

MAIN AREAS FOR ACQUISITIONS

1. Specialist FS&I consulting expertise
2. Digital Operations expansion
3. Digital and Cloud based accelerators

*medium-term annual growth rate at constant currency

Q&A

Trusted partner for your Digital Journey



Atos

Thank YOU

Trusted partner for your Digital Journey



Atos