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



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%
	TOP10 CUSTOMERS	Banking 61% Insurance 27% Capital Markets 12%	90 % 2019 воок то BILL	13.2% 2019 OPERATING MARGIN RATE
Present in 44 COUNTRIES	representing c. 51% of revenue	€ 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



201

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 microsegmentation 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 vale chain

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.



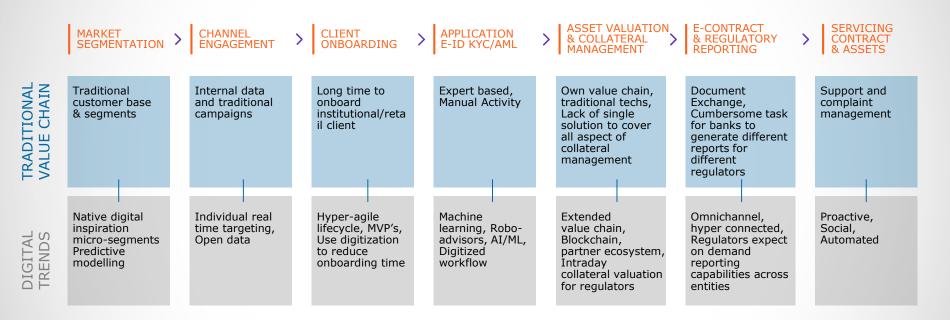
FLEXIBLE AND SECURE REMOTE WORKING MODEL

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



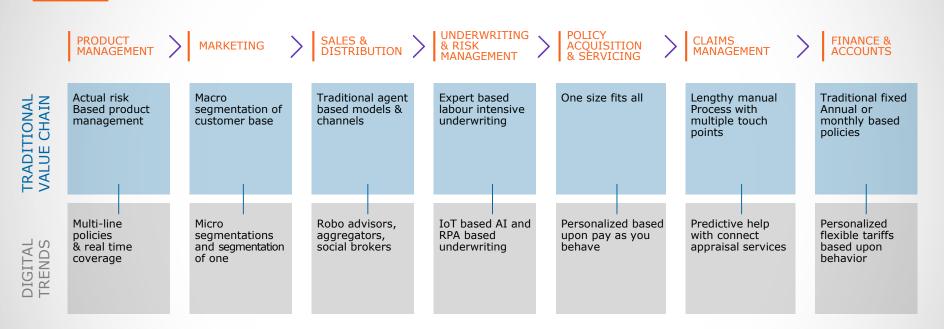
BANKING VALUE CHAIN TRANSFORMATION DEEP DIGITAL TRANSFORMATION OF THE CUSTOMER JOURNEY AND BUSINESS PROCESSES



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: I 2 000 in P&C

8 000 in Life, Annuities, Retirement

OUR SOLUTIONS & IP

Automation

กระเ

remium

"Ready-To-Go

Payment Platform"

MiFID II **S**yntBots Blockchain-based Atos Intelligent Solution for TISA

PSD2 Voice AI Enablers to automate banking operations

Exit Legacy ϶ΑΤͽϺ

Powered by Atos SvntBóts

Powered by HPC Bull Sequana S Atos Global

FinTech program Catalyst for digital innovation for FS&I

EXPERIENCE

OUR

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

OUR PARTNERS

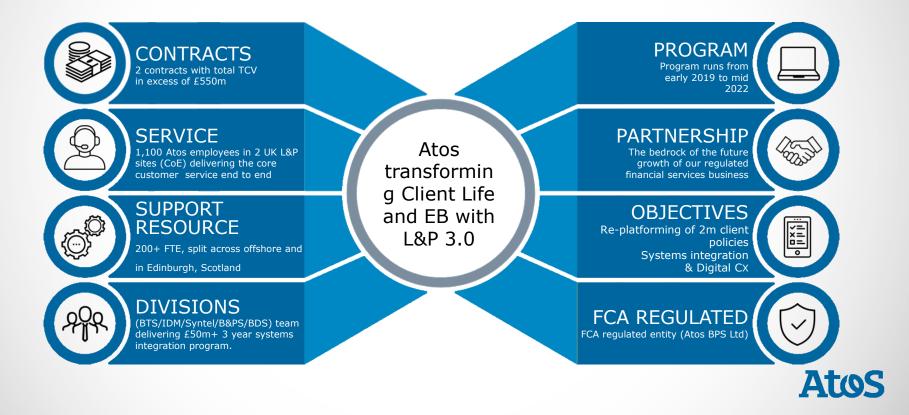




Client Stories



MULTINATIONAL LIFE INSURANCE, PENSIONS AND ASSET MANAGEMENT COMPANY.



MULTINATIONAL FINANCIAL SERVICES CORPORATION

Atos

Virtual Assistant powered by SyntBots – AI Workbench

Many industries have seen high contact volumes as a result of Covid-19, this client is no different. But it is acting as a catalyst for change, pushing organizations to try new solutions to old problems:

Synbots AI Worksbench

- AI enabled live chat bot for instant query assistance
- NLP based intent detect, read emotion and generate response
- Admin portal for Bot Ops, Configuration, Bot Stats, User & Log Management

Benefits

- This enhanced Customer Satisfaction, Increased Handling Capacity, created faster Onboarding & Anytime Access
- With a 75% Reduction in Tickets volume

ML Model for CECL Predication and "Explainability"

The need to manage credit risk exposure in a time of huge volatility as a result of Covid-19 has never been greater. Atos has been using Machine Learning in Current Expected Credit Losses (CECL) prediction with this client to help them understand numbers per market/portfolio and do the reserve modeling, including, adjustments & allowances with regulatory disclosures and Provisions.

CECL ML Model to:

- Explain the Credit Reserves Amount variation every month by identifying which variables contributed the most towards the final amount in terms of significance
- using machine learning algorithm

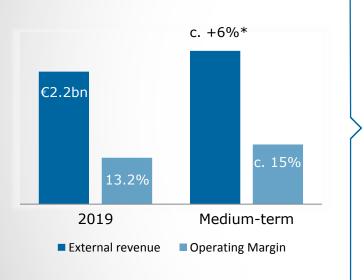
Expected Credit Losses (ECL)

Predictability ML Model to:

• Early Predict total monthly ECL based on monthly partially received inputs refreshed continually (every day) using machine learning algorithm



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
- 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







Thank YOU

