

Now Banking, Now Insurance

closer

customer relationships

by driving value in Now Banking and Now Insurance

Trusted partner for your Digital Journey

Atos

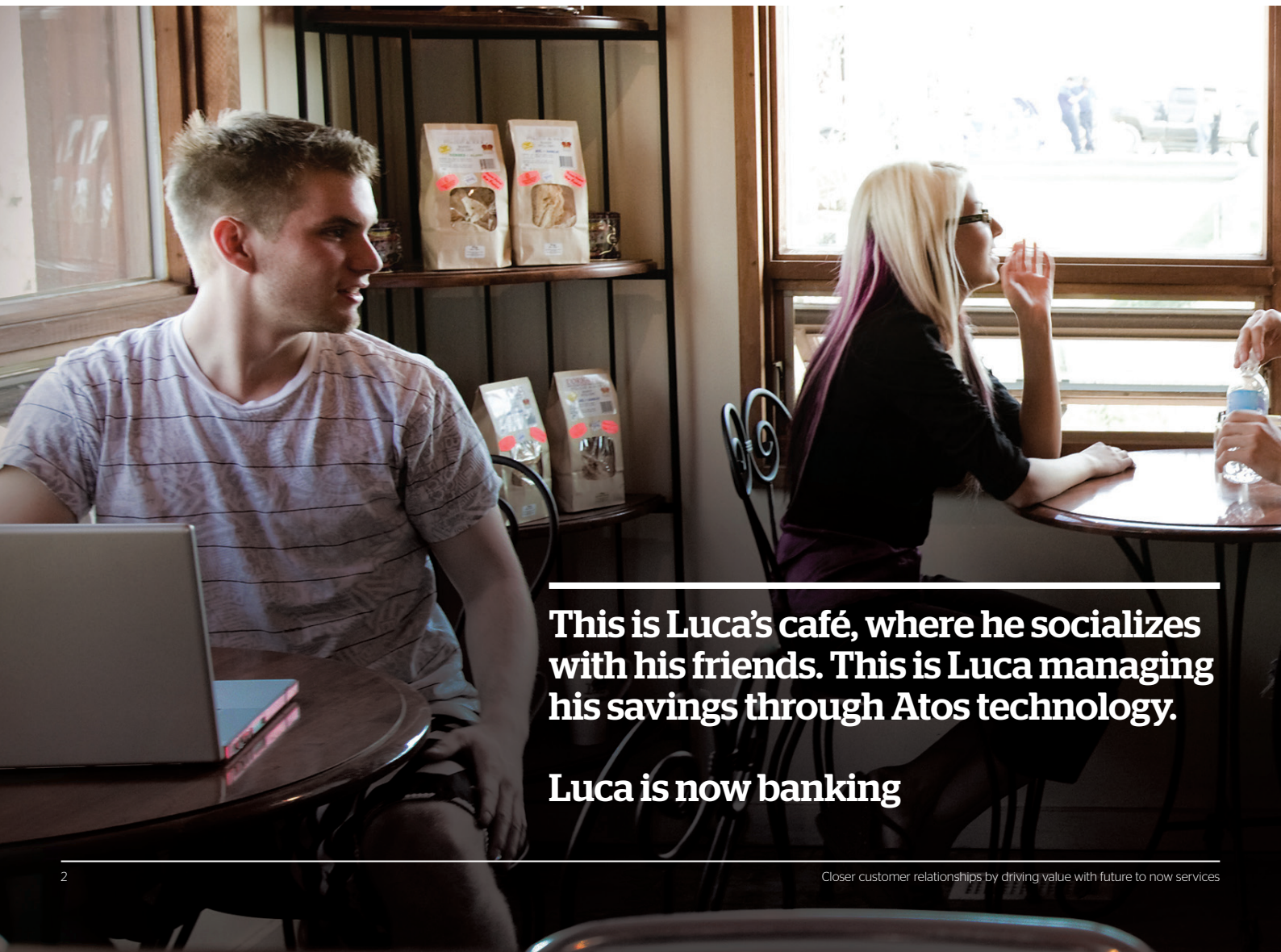
Ready for now

Customers today want a different relationship with their banks and insurers. They want control over their financial affairs. They want fast and consistent transactions, using any device and any channel at any time. They want choice of services, and a personalized, trust inspiring and simple customer experience.

A new and evolving financial service environment is changing the rules of the game. You can join the world of Now Banking and Now Insurance by engaging more intimately with your customers than ever before.

Now Banking and Now Insurance is about much more than adding a Facebook page or launching an app. It's about pursuing new business models and opportunities, and exploiting the power of digital solutions. To be a leader in the world of 'Now' requires Banks and Insurers to build profitable relationships through a fundamentally different approach to customer experience:

- **Understand your customers through deep insight and awareness**, to add value to each relationship, improve fulfilment, and drive satisfaction and loyalty.
- **Deliver flexible, integrated, and consistent interactions across all channels**, enabling any time, any place access.
- **Target offerings the way each customer wants them, when they want them**, using rich customer intelligence.



This is Luca's café, where he socializes with his friends. This is Luca managing his savings through Atos technology.

Luca is now banking

The challenge of change

The digital revolution has changed banking and insurance for ever. In the age of the connected consumer, personal and working lives are converging. People look for the same customer experience standards in managing their financial affairs as in all other aspects of life.

Customers won't settle for goods and services that others push at them anymore, they pull the things they want. And those informed choices are being made through online information and peer group opinions from across the world.

The relentless growth of digital is tangible:

- By 2016, 86% of server workloads will be virtualised
- By 2018, some 4.5 billion smartphones will be in use and more than 25 billion objects will be connected
- In the same year, 2.5 billion people will use social networks.

Atos helps banks and insurers design and deliver the services demanded by today's and tomorrow's customers. We can help you transform customer experience, making the most of every customer contact to drive long-term competitive advantage. We can help you align and optimize your core business operations to deliver both business-to-business AND business-to-consumer interactions.



Digital trends : ‘SMAC’

Four factors are shaping the marketplace and the business model for banks and insurers.

Social. Social media is transforming how people communicate, collaborate, and make decisions. Financial services companies must be ready to engage with customers on this powerful platform, using it for two-way, one-on-one communication, and to gather data to better understand customer preferences and target profitable services.

Mobility. Customers expect to manage their financial business anywhere, anytime, on any device. Banks and insurers must respond by providing always-on, fluid user experiences, backed by advanced payments and secure transaction capabilities. They must be ready to enhance those experiences, with mobile apps and new services that offer convenience and boost business profitability.

Analytics. Financial services companies are awash with data. In 2015, \$6.4bn was invested by the financial services industry for example to extract value from data captured at multiple touch-points. Banks and insurers analyse it to attune to individual customer behaviour and sentiment, so that consumers get services designed for their personal preference. Can you afford to ignore the potential customer insights from Big Data, and risk failing to unlock your profitability and business growth?

Cloud. Ability to get services on demand is transforming customer experience. It is also securing the cost base for financial services companies. Scalable, pay-as-you-go cloud delivery enables peaks and troughs in customer demands to be managed efficiently, cost-effectively and securely. It helps banks and insurers to capture and store growing volumes of Big Data.

Developing Now strategies

Our capability to respond to each of these digital trends enables Atos to create innovative and coordinated Now Banking and Now Insurance strategies. Atos Now Banking and Atos Now Insurance uses every interaction throughout customers' day-to-day lives to gain insights in real time, so that you can develop new and innovative services.

We help you make a transformational step-change in technology and processes, developing a richer and potentially more profitable way of engaging with customers. We help provide consistent, easy and high quality personal service, supported by secure and efficient systems and IT infrastructures that mitigate your business risk.

Our strategies are designed to make sure that at every moment of truth in customers' lives, their bank or insurer is there for them, delivering the right services at the right time to the right customer, and providing advice and guidance if they want it.

Passionate about aligning and optimizing core business operations to deliver both great customer experience and operational excellence, we embed the customer journey into process design. We integrate front and back office, and apply 'two-speed thinking' – balancing IT business priorities such as stability, reliability, security, and efficiency with digital speed agility to enable innovation and cutting edge services.

A photograph of a person sitting on the deck of a sailboat, looking out at the ocean during sunset. The person is wearing dark clothing and is barefoot. The deck is white with various ropes and pulleys visible. The ocean is a deep blue, and the sky is a mix of orange and blue.

**This is Simon's world,
his boat, his journey.
This is Simon managing
his policies through
Atos technology.**

**This is now insurance
for Simon**

Creating the customer journey

Waiting for the market to stabilize is not an option: permanent change is the norm. But Atos makes it simple to construct a path to the future – faster and with lower risk – using six building blocks:

Customer DNA and Analytics: Understand your customers by utilizing behavioural customer DNA at every single touch-point, so you become more proactive in customer engagement, and able to target customers with products and services that are exactly right for their preferences, priorities and needs.

Omni-channel Customer Management:

Create a flexible, integrated and consistent experience that flows from one platform to another and from one session to another, allowing customers to go online, offline, and online again – to a website, mobile phone or tablet – enabling a consistent, personalised customer experience across all channels, fostering a customer-centric approach.

Digital Marketing:

Improve targeting of your products and services and compete with countless others for the attention of your customer, using customer insights, intelligence and predictive modelling that enhances personalization and timely delivery to enable cross- and up-selling.



Next Generation Branch:

Apply a fresh vision of agile branches to attract customers with digital panache: a digital entrance wall and information wall displays to provide better guidance, for example, or a digital advisory table to help customers to help themselves with relevant information, and bring in relevant expertise from other locations, in line with your strategy for a particular customer, through teleconferencing.

Digital Customer Advisory:

Guide customers through the challenging day-to-day decisions of our complex financial world, by bringing personal finance management to next level by providing forward looking insight such as spending advice, savings opportunities and cash flow projections.

Mobile Payments & mWallet: Help customers to order and pay for goods and services when and where it suits them, ultra-fast, with the most advanced mobile security solution on the market, simplifying payments, reducing online fraud, and strengthening the customer relationship.

This is Maria's concert, with her friends. This is Maria transferring funds through Atos technology. Maria is now banking.

Why Atos

Atos is perfectly positioned to help banking and insurance businesses make the vital transition to the digital world of Now. We have the experience, expertise and vision to drive proactive, targeted services to millions of individual customers.

Innovators in banking and insurance:

We are innovators, and leaders in emerging technologies that transform the cost, quality and competitive position of banks and insurance companies in a changing marketplace. We are one of the world's strongest providers of IT services to the financial industry, with a proven ability to drive digital transformation. Our capabilities are delivered in an integrated and seamless way through our Now Banking and Now Insurance solutions. Our solutions maximize the value of faster, secure, guaranteed transactions. They enable you to deliver targeted customer engagement and richer experiences across every channel. They help you to realize measurable value from customer data and predict customer needs, so that you can deploy unique, value-added services to match context and desire.

We recognize the importance of collaboration:

We mobilize the expertise of our Scientific Community and Innovation Centers to help design exactly the right Now strategy and Now solutions for you. Our Business Technology & Innovation Centers (BTIC) showcase customer experience technology of the future.

Atos also brings you a partner ecosystem built to deliver superior business value, based on best in class technology. We work hand-in-hand with selected world-class organisations in software applications and infrastructure to strengthen our own unique portfolio in solutions and services. We partner with leading solution providers for proven customer experience software.

Insights from anywhere:

We understand the distinctive challenges of the financial services industry, because of our experience in supporting it. But in the digital age, our banking and insurance clients are looking for insights from the rich well of cross-sector innovation. Atos has enabled digital customer experience across industry verticals, connecting consumers, citizens and business through:

Connected living :

Leveraging the Internet of Things to connect everyday devices

Connected citizen :

Engaging with their cities in life and work

Connected health :

Enabling patient engagement and self-care

Connected retail :

Omni-channel retail strategies for the digital customer

Connected traveller :

Designing integrated journey management

Connected manufacturing :

Serving consumers earlier in the supply chain

Connected vehicles :

Leveraging multi-sided market partner opportunities

Connected services :

Single view of business and consumers

Where next?

We believe that banks and insurers need to enter the world of Now in order to drive future growth. We understand that every company is unique and has a different start point. We can help you develop your roadmap to the future, while delivering real, measurable benefits here and now.

Now Banking and Now Insurance are all about fast-tracking your business to the point where technology serves business goals and drives competitive advantage.

Talk to us today about how we can make the future happen for you: right Now!

About Atos

Atos SE (Societas Europaea) is a leader in digital services with pro forma annual revenue of circa € 12 billion and circa 100,000 employees in 72 countries. Serving a global client base, the Group provides Consulting & Systems Integration services, Managed Services & BPO, Cloud operations, Big Data & Cyber-security solutions, as well as transactional services through Worldline, the European leader in the payments and transactional services industry. With its deep technology expertise and industry knowledge, the Group works with clients across different business sectors: Defense, Financial Services, Health, Manufacturing, Media, Utilities, Public sector, Retail, Telecommunications, and Transportation.

Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. The Group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and is listed on the Euronext Paris market. Atos operates under the brands Atos, Atos Consulting, Atos Worldgrid, Bull, Canopy, Unify and Worldline.

For more information, visit:

atos.net/banking-customer-experience

atos.net/insurance-customer-experience

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