

# **Atos Now Banking**

## next generation branch

your pathway to digital banking



**AtoS**

Trusted partner for your Digital Journey

# Agile Branch of the future

Many banks are struggling to design their future branch networks and make sense of how best to utilize their oldest channel to market.

After all, bank branches are costly, and seem to represent an outdated way of doing business that is unsuited for the Now Banking digital world of today and tomorrow. The problems they present are also diverse. Some branches are over utilized, so queue management is a major challenge. Others are hardly ever used, and make a strong argument for closure.

With an estimated 750,000 branches still operating worldwide, one question is critical to the cost base of many banking organizations:

Do our branches have a future?

We believe banks have a real need to incorporate the branch into their omni-channel strategy and digital transformation programmes. Atos can help you decide the right strategy for you, leveraging our extensive experience in designing and implementing innovative projects around next generation digital banking.

We have built the Agile Branch Concept to help you address the complex decisions to be made about your branch network, and fashion it to meet your distinctive requirements. Agile Branch Concept is a component-based engagement model that uses the power of digital to make the customer consider every minute spent at the branch to be time well invested.

Digital enables you to wow your customer in a face-to-face environment in ways that were never before possible. Your branches might include digital entrance walls and information wall displays, an interactive queue management system, and a digital advisory table to help customers to help themselves.

Atos clients use the Agile Branch Concept to improve service to the customer, anticipate and adapt to their ever changing needs, and implement new services as required without continually changing your branch strategy. It will help you retain customers and grow your business. It will enable you to find synergies from more streamlined operations, efficiency improvements, and cost reductions.

# First principles: integrated omni-channel strategy

Your customers today expect an engaging experience every time they bank, whether they use their smartphone, tablet, or visit the branch. In the digital age, the branch can certainly be redesigned to offer an amazing experience, but the branch network needs to fit the bank's overall omni-channel strategy and help to engage with customers more intimately and individually than ever before.

Before helping clients decide on which branch network strategy is right for them, we work with them to develop a clear vision for the omni-channel experience they want for their customers. Atos will design 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 - without losing any interactions along the way.

Through that integration, you can deliver for your customers, and your shareholders:

- ▶ Consistent customer experience and intelligence at every contact point
- ▶ Simplicity and ease of use
- ▶ Improved customer satisfaction and loyalty, with reduced average serving costs.

We partner with our banking clients as they create consistent channel strategies that deliver a superb customer experience. We helped Al Rajhi Bank to develop into an omni-channel bank, implementing a next generation banking platform (mobile, tablet, online) with our solution partner Backbase.



# The ABC of your Agile Branch Concept

With the right omni-channel strategy in place, we recommend a three part plan for developing the Agile Branch. The Agile Branch can play a vital role in optimizing the customer experience and business success, but the branch network must be redesigned to adapt to the changing needs of customers, with deployment of compelling, digitally based services. To achieve that transformation, we can help you:

- ▶ Carefully and continually analyze the performance of your existing branch network
- ▶ Use big data to investigate whether it still meets customer demands and corresponds to customer behavior in the digital age
- ▶ Assess competitive practice
- ▶ Listen to expert opinion to track changing trends.

You will then be equipped to design a branch network that reflects the needs of target customers, with innovative and personalized digital services that can easily be changed into another available branch format.



Redesign the Branch Network	Redesign the Branch	Digitalize the service
<p><b>Customer relevancy network analysis</b></p> <ul style="list-style-type: none"><li>■ Analysis of the existing branch network to investigate whether the network still meets the customer demands and corresponds to the customer behavior.</li><li>■ This is done with the use of Big Data and machine learning.</li><li>■ It is important to understand that this is a continuous process, so Atos offers this analysis also in a SaaS model.</li></ul>	<p><b>Branch site transformation</b></p> <ul style="list-style-type: none"><li>■ Decide on which branch format will fit where and transform the branch based upon on the expected customer behavior.</li><li>■ Decide on usage of type of devices, implement, redecorate.</li><li>■ Atos can assist you in this process and take care of the transformation end-to-end</li></ul>	<p><b>Business Process Service digitalization</b></p> <ul style="list-style-type: none"><li>■ By digitalizing the services they can easily be implemented in almost any type of branch format.</li><li>■ Atos can digitalize the processes for you and even offer them in a SaaS model and also support you on all technological aspects.</li></ul>

# Creating a customer journey - branch by branch

In the digital world of Now Banking the branch of the future has to deliver a very different customer journey to the traditional bank experience. Each branch must be tailored and designed to meet the needs of local visiting customers and it must enhance and complement their overall omni-channel experience.

For the connected consumer, flexibility is key - and that is a challenge that only digital solutions can meet. You need to be able to decide and change - if need be on a daily, or even near real-time, basis - which functions and services are offered at which branch, in direct response to customer demands. This will become the most important enabler for the productive and profitable performance of each branch.

## Optimizing the branch experience

We can help you digitize as many different services as you require, enabling easy deployment at any location, and at any time.

The type of digital services we design and implement include:

- ▶ Information and advice
- ▶ Collaboration and communication
- ▶ Transactions
- ▶ Cash management
- ▶ Support
- ▶ Queue management
- ▶ Hospitality
- ▶ Back office.

Your customers need a digital wow factor, but also a complete commitment to data privacy and security. They should feel that the time spent in your branch has added something that was not achievable through other channels, but is clearly part of the same excellent, individual customer experience associated with your bank's brand.

From the moment your customers step through the door, your branch should be able to provide personalized service based on data history, and rich and specialized advice presented in an interactive and compelling way. Enabling your customers to self-serve can provide opportunities for support and guidance, reinforcing the role and value of your advisors.

Deploying digital services in the branch, Atos' customers regularly improve cross and up-selling opportunities, prompted by bright and appealing information on digital walls. Innovative banking clients use video streams with links to mobile devices - showing news of campaigns, special offers, and special rates, optimizing efficient and contextual management of their marketing content.

By digitizing services, you can easily implement them in almost any type of branch format. Atos can also digitize the processes for delivering your digital services, and even offer them in a Software as a Service model, supporting all your technology requirements.



# Agile Branch Concept... what it delivers

The stakes are high for next generation branch networks. Getting it right can mean significant benefits for the innovative bank of the future. With our Agile Branch Concept, Atos' clients can:

**Transform the customer journey** with seamless channel integration and wow factor digitization

**Show and tell more** about the activities in the branch

**Provide better guidance** by optimizing marketing content with contextual and targeted information

**Help customers to help themselves** with relevant information

**Replace paper advertisements** with up-to date, targeted communications that give a fantastic brand experience in-branch

**Facilitate better advisory meetings.** reinforcing the role of advisors by improving the quality and specialization of their advice, and easily bringing in expertise from other locations in line with their strategy for a particular customer

**Improve brand** value.

## Delivering next generation banking branches for our client

For a leading European bank, Atos set up pilot branches in Belgium, mobilizing key technology partnerships to deliver improved customer experience. This enabled fast and intuitive customer access to multiple services, delivered with outstanding visual impact and ease of use. In the pilot projects different technology components were "mixed & matched" to offer flexible solutions. Using the building blocks approach, the bank could fine-tune branch configuration to fit precise local needs.

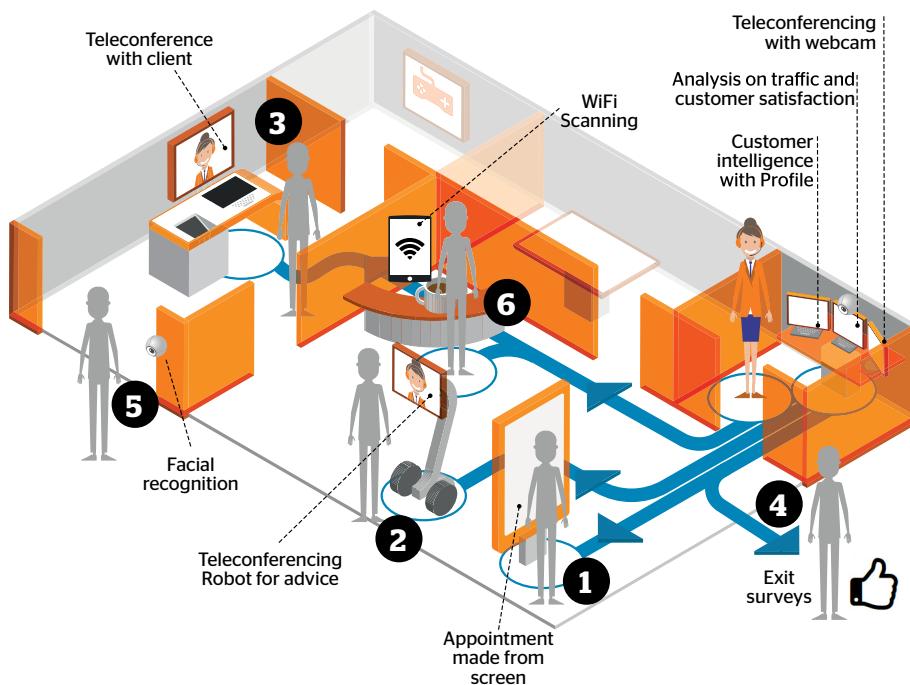
Atos introduced strategic thinking based on our Agile Branch Concept, to address the themes defined by the client, for business and IT transformation projects around digital customer experience in the branches:

- ▶ Development of Proof of Concept in line with the bank's overall strategy (e.g. digital information wall) Collaboration and communication
- ▶ A cross-industry and competitive analysis to learn from implementations elsewhere and avoid reinvention
- ▶ For each use case a testing plan determined what data was available and what research should be done
- ▶ Together with the bank, we determined baseline measurements for each use case.

## Jane's Employee journey

as specialist in Insurance

- ① Appointment management with customers
- ② Operating telepresence robot for external advise meetings
- ③ Operates omnichannel teleconference meetings
- ④ Manages customer feedback from exit surveys
- ⑤ Studies facial recognition traffic analysis. Optimizing advertising in the branch
- ⑥ Studies WiFi Scanning traffic analysis. Getting insight from customer data



## Start your journey now

Banks aim to deliver a better customer experience, maximizing value and building satisfaction by making every point of interaction extremely personal and extremely digital.

Atos' co-operation with innovation partners has established a fresh and ready to implement future branch concept consisting of Digital Building Blocks that together shape the Next Generation Branch. The first step in this journey is to demonstrate to you our 'Branch of the Future'. This is a real life demonstration environment in which Atos and its partner network can give you a taste of the optimal omni-channel customer experience so that you can experience what digital transformation could mean to your bank.

Different technology components are "mixed & matched" to offer flexible solutions. Aligned with the Agile Branch Concept, banks can fine-tune branch configuration based on digital building blocks to fit precise local needs.

Atos is not just another IT provider. In order to demonstrate this we invite you to embark on a journey with us in which we can guarantee that you to stay ahead in the current, fast-paced digital world. To reap the benefits of 'Digital Business Empowerment' to the fullest, we believe in an intimate partnership in which we can have a thorough dialogue about creating change together.

The Next Generation Branch concept includes building blocks which are part of the wider Digital Customer Experience strategy of a client for which Atos has structured its services as follows:



# 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.

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