

Atos Financial Services

For the Growing Markets



Atos

Foreword

Rapid societal and technological changes are spawning a new financial services industry.

The disruption of retail banking is ongoing. The shift is accelerating from traditional 'push' banking services towards a customer-centric 'pull' digital service model. Consumers' expectations are changing. A growing number of competitors offer a wider range of more convenient and targeted products, channels and payment methods.

Digital transformation is now critical to delivering outstanding customer experiences, operating efficiently and leveraging data for differentiation and growth.

In the growing markets of the **Middle East, Turkey and Africa**, banks are rising to the challenge. Traditional institutions want to optimize, innovate and become ever more agile. Smaller challenger banks need to scale successfully while accessing new markets.

As a trusted technology partner, Atos has a strong presence and has operated across these regions for more than 70 years. We're helping banks to transform their complex business and technology landscapes securely. Our team is here to collaborate, helping banks achieve their biggest ambitions as this exciting industry evolves.

A changing retail banking landscape

It's no longer enough for institutions simply to keep pace: banks must reinvent their business models and anticipate the future.

With increasing digitalization, the cashless society is changing. People are looking for broader and richer services and products that help them live and prosper today while saving for tomorrow.

New challenger banks are leading with innovative products and services for more digitally savvy customers. Digital giants, telcos and retailers are leveraging mindshare to move into financial services.

For incumbents worldwide, this brings significant risks to revenue and market share. A recent report by McKinsey found although interest rate rises had lifted ROI on average from 9% since 2010 to an expected 13% in 2023, performance varies widely between leaders and laggards, e.g., for Payments the top 30% generate an ROI of +14% whilst the lagging 35% had an ROI of less than 8%. Leaders typically tend to exploit balance sheets and technology more effectively and are more customer centric. FinTechs with tech-based and lean business models are winning market share for core services such as payments while implementing aggressive growth strategies in areas such as lending, insurance, and wealth. Hence, fintech global financial services revenue share is expected to grow significantly from 2% in 2023 to +20% (\$1.5T) by 2030 .

Despite this competition, regulatory barriers have enabled many incumbent institutions primarily to protect their profitability and market share. But this is changing as new private and government initiatives drive competition. Saudi Arabia's Vision 2030 digital transformation strategy, for example, opens up financial services through Open Banking initiatives and new digital bank licenses.

Today's challenge for banks in rapidly developing markets is to develop future-proof strategies that mitigate risk and optimize operations while maximizing new opportunities. Re-engineering business models to exploiting the customer experience and productivity gains of AI over the coming years will be critical e.g. Generative Ai is expected to lift productivity by 3% to 5% and reduce operating expense by \$200bn to \$300bn.



Atos Financial Services

As a long-standing banking services operator and digital partner, we're working with institutions and partners to build the next generation of digital banking.

Is your current business and technology landscape slowing you down?

While digital transformation must be accelerated to deliver value, you may face barriers.

Siloes between functions and systems can seriously hinder progress. Legacy applications and infrastructure are complex, slow and costly to change and not built to integrate with digital systems and tools. Some in-house IT teams may lack the technical and business experience to implement a large transformation.

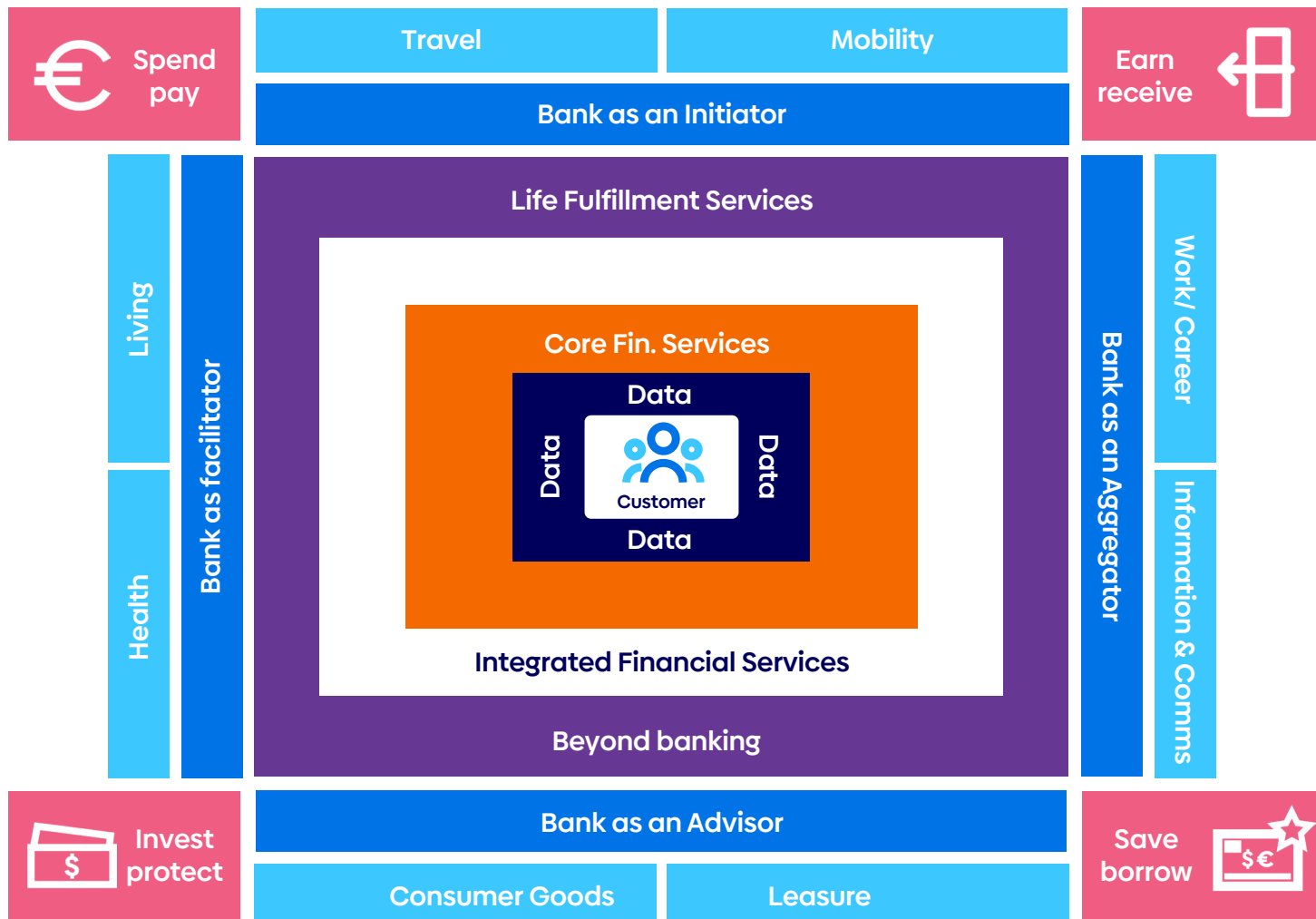
Here's where Atos can help.

Atos Financial Services is a 10,000-strong global team of finance and technology experts. We design, develop and support new hyper-agile intelligent digital banking platforms, solutions and services.

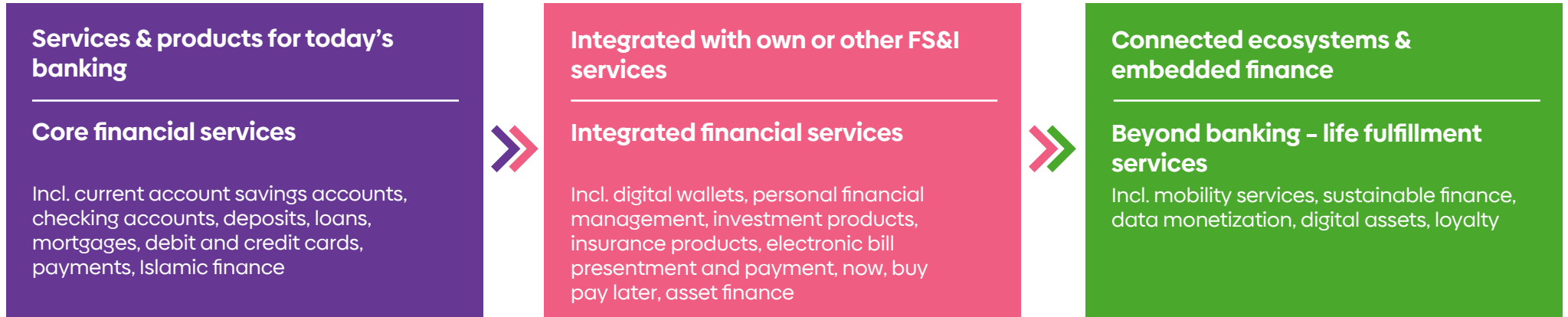


Our vision for intelligent banking

The shift to customer-centric 'pull' banking models enables banks to provide richer fulfillment services, all personalized according to the needs and lifestyle of each customer.



Accelerate your journey to next-generation intelligent banking



Intelligent digital banking capabilities:



Customer centricity

data-driven personalization with deep and seamless customer engagement



Hyper-agility

Monitors operational health at critical points in the process chain



Optimized digital, cloud-enabled

capabilities accelerating growth, efficiency and delivering ESG targets



Sustainable

to increase Environmental, Social and Governance (ESG) value



Intelligent automation

Provides a consolidated source of business process knowledge



Stickiness and engagement

embedding finance and open ecosystems new revenue streams



Security, trust and compliance

by design, with regulation as code for predictive risk management: fraud prevention, cybersecurity, anti-money laundering

“Enabled by an evolving ecosystem of partners, platforms, services and solutions.”

Our services: Bringing you new pathways to value

Whether you're an established institution looking to transform your environment or a digital native seeking to seize new opportunities, Atos can help. We will partner to orchestrate and secure your transformation strategy to deliver measurable business results while minimizing risk.

Build your hyper-agile business

We will help you modernize your core infrastructure and applications at a scale and pace aligned with your business strategy and technological maturity.

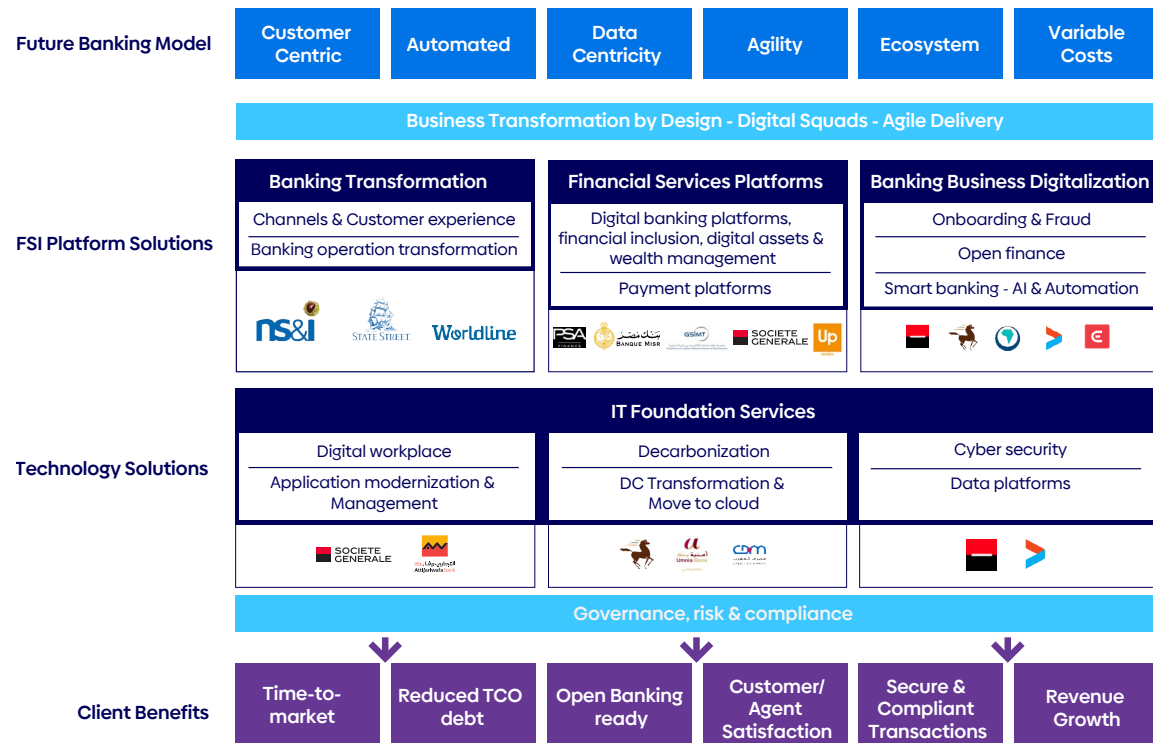
Our full-stack services address the complexity of legacy while shaping the intelligent banking ecosystem of the future.

We can design and deliver a tailored banking platform that leverages best-of-breed FinTech innovations and solutions to automate banking processes, enable innovation and deliver new business models.

Our end-to-end portfolio includes managed services along the infrastructure continuum. We provide foundational IT services as a vital underpinning to any modern banking operation, as required.

Atos Enables Secure Digital Banking Growth and Operational Excellence

Helping build intelligent banking capabilities:



Atos Banking Architecture

Atos Banking Architecture provides a digital, data-first, open ecosystem partner and platform approach. Designed to be modular, resilient and open, it uses building blocks that can easily evolve end to end, from core banking infrastructure to lifestyle fulfillment services.

A critical element of the architecture is an Open API integration framework that seamlessly brings new solution components together, enabling rapid evolution and innovation.

We leverage cloud-based digital technologies and intelligent automation for implementation and deployment.

We apply lean and agile principles and DevOps methodologies. This embeds scalability, security, resilience and flexibility, decoupling from infrastructure and ensuring short application lifecycles.

Excellence in omnichannel customer experiences

We can help you deliver frictionless, responsive, personalized experiences along the customer engagement lifecycle. The rise of AI and its ubiquitous integration into every aspect of customer interaction and bank operations offers the prospect of radically enhancing performance.

End-to-end intelligent automation will ensure rapid adaptation of your end-to-end operations, from the back-office to customer-facing services. This encompasses traditional banking, such as CASA, lending, leasing, saving, investment and e-payments. And you can embrace new digital assets and digital currency products demanded by customers and investors.

Our e-payment solutions enable seamless and secure electronic payments to optimize customer experience and increase your conversion rate. These support payments in the instant digital and crypto worlds across multiple channels and payment methods, whether account to account, card or digital wallet for key customer segments.

Smart AI-powered capabilities will enhance your customer targeting, acquisition, know your customer and fraud processes, and ongoing retention.

Intelligent digital assistance channels enable customers to engage through natural languages to access information, undertake transactions or get personalized advice on all aspects of their financial portfolio.



Foundation IT services

Our comprehensive portfolio of IT services is secure and adaptable, providing essential foundations to underpin any modern banking platform.



Application Modernization



Hybrid Cloud & Infrastructure



Big Data Platforms



Digital Workplace Services



Sustainability



Cybersecurity

Drive your performance, increase your agility and resilience

We will speed up the deployment and integration of this more open and flexible environment so that you can:



Accelerate, integrate and optimize processes in a secure and compliant way



Enhance the experiences of your customers and employees at every touchpoint



De-risk compliance and keep pace with regulatory changes



Rapidly adopt capabilities and launch innovative services, such as new products, payment services, or new partnerships with distributors and channels



Reduce cost to serve with highly efficient automated services to target customers



Lead in ESG, for example, through cost-effective financial inclusion services.

Delivering higher performance outcomes for the bank:



New and higher revenue streams



Higher customer satisfaction and loyalty



Trust, security and compliance



Faster time-to-market



Lower total cost of operating



Higher ESG performance



Higher employee satisfaction and productivity



Open Banking readiness.



Work with a trusted banking industry partner

Atos Financial Services is a long-standing banking industry partner, a Managed Services provider and banking application platforms modernization leader. We are an approved provider of regulated financial services, for example, regulated by the UK FCA, to deliver services for Aegon Pensions and NS&I.

Our team develops long-term flexible business partnerships with our customers and partners. We are ready to work in close collaboration based on shared business outcomes and KPIs.

Access our world-class partner ecosystem

Our ecosystem of pre-configured FinTech solutions and business applications is ready to help you accelerate innovation, delight your customers and grow your business.

The Atos Fintech ecosystem of trusted partners includes Scaler, a FinTech accelerator for co-innovation, plus over 20 banking software leaders and innovators, including **Finastra, Sprinkler, iSOFT and Software Group**.



Our customers

We are proud to have worked with...



Atos is a prime systems integrator for building a greenfield digital bank front-to-back platform

- Best-in-class customer experience, 8 products banking products, 5 digital channels
- Digital first, best of breed, data-centric engagement, front to back digital core platforms
- 40 application solutions, agile delivery model



Societe Generale Group engaged Atos in rationalizing and standardizing the infrastructures located in its Sub-Saharan Africa subsidiaries through a turnkey hyper-converged architecture solution developed and managed by Atos.



Atos as a trusted Digital Services partner to design and implement the banking platforms to launch a new electronic remittances business, including core banking, card payments and customer engagement platforms.

- From start to go-live within just 12 months via minimum viable product
- Ongoing multi-year partnership includes maintenance and support



Umnia Bank entrusted us with the migration of its whole IT systems to a private cloud fully managed by Atos



مجموعة لنظام المقاصة الإلكترونية بين البنوك المغربية
Groupement pour un Système Interbancaire Marocain de Télécompensation

GSIMT entrusted us with developing the new instant transfer compensation system based on the ISO20022 standard.



التجاري وفا بنك
Attijariwafa bank

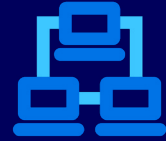
Attijari Bank entrusted Atos with outsourcing its Digital Workplace for 10,000 users as the first workplace outsourcing contract in Morocco.

About Atos

A global leader in secure and decarbonized digital



Global leader in **cloud** and **digital workplace**



Best-in-class **computing power**



Global leader in **private cloud**



Pioneer in **edge server** technology



#1 in **managed security services** worldwide



Leader in **accessibility solutions**



Global market leader in **identity governance** and **administration**



Pioneering **quantum technology** with the Atos Quantum Learning machine

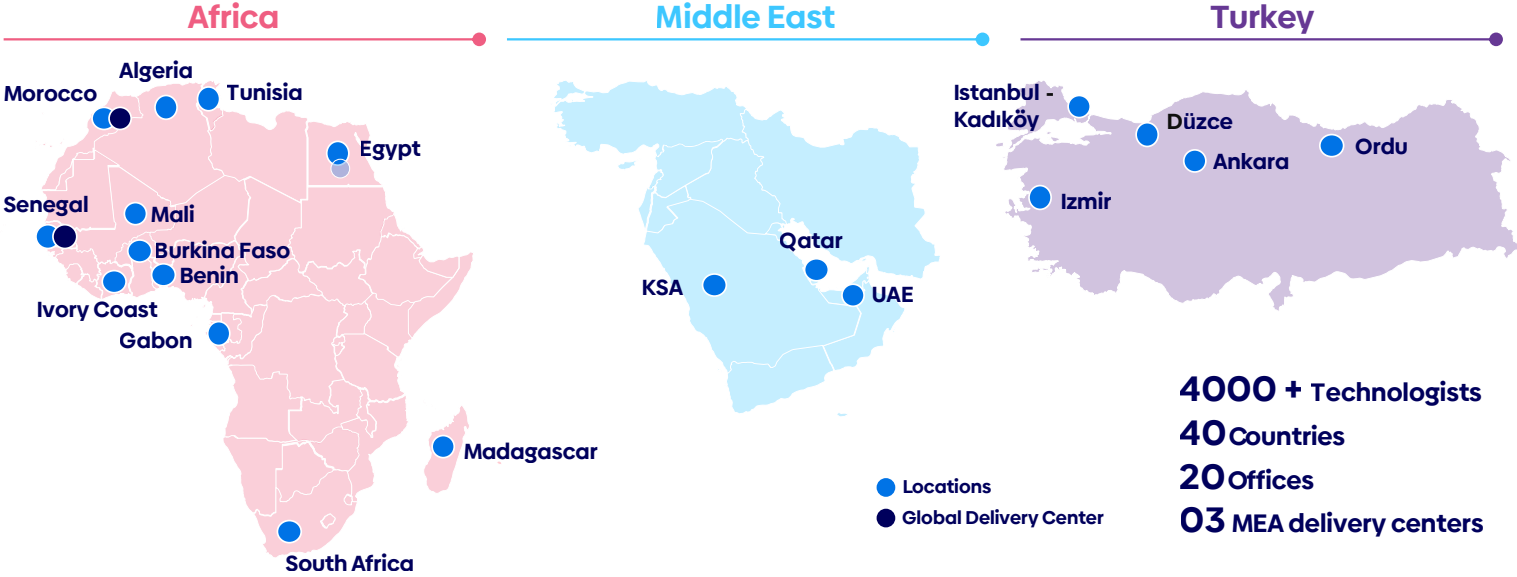
Atos helps design the **future information** technology **space**

Our footprint

We have an extensive footprint in the rapidly developing regions of the Middle East, Turkey, Africa, South America and Spain. For example in MEA region Atos has customer in 40 countries:

Atos Growing Markets in Middle East, Turkey & Africa

Operating in the region for c.70 years



What next?

Atos is ready to partner with you to accelerate your transformation and deliver your bank's ambitions.

Let's take the next step together.

For more information, visit us at <https://atos.net/en/solutions/atos-financial-services>

About Atos

Atos is a global leader in digital transformation with 107,000 employees and annual revenue of c. € 11 billion. European number one in cybersecurity, cloud and high-performance computing, the Group provides tailored end-to-end solutions for all industries in 69 countries. A pioneer in decarbonization services and products, Atos is committed to a secure and decarbonized digital for its clients. Atos is a SE (Societas Europaea), and listed on Euronext Paris.

The purpose of Atos is to help design the future of the information space. Its expertise and services support the development of knowledge, education and research in a multicultural approach and contribute to the development of scientific and technological excellence. Across the world, the Group enables its customers and employees, and members of societies at large to live, work and develop sustainably, in a safe and secure information space.

Find out more about us

atos.net

atos.net/career

Let's start a discussion together



About Tech Foundations

Tech Foundations is the Atos Group business line leading in managed services, focusing on hybrid cloud infrastructure, employee experience and technology services, through decarbonized, automated and AI-enabled solutions.

Its 52,000 employees advance what matters to the world's businesses, institutions and communities. It is present in 69 countries, with an annual revenue of € 6 billion.

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The Atos logo is displayed in a large, white, bold, sans-serif font against a dark blue background.