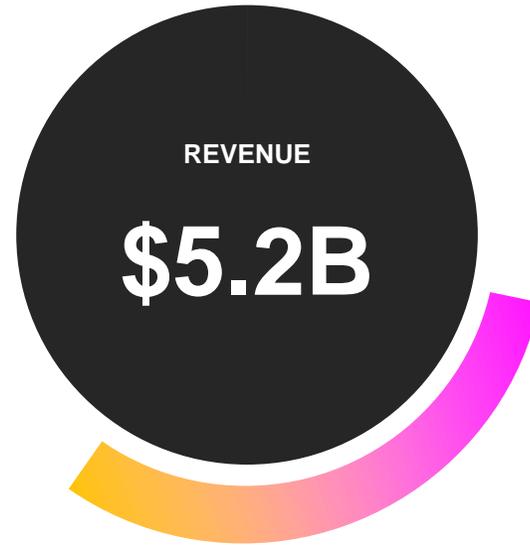


FINANCIAL SERVICES ANALYST DAY

MARCH 2022

# Sopra Steria Financial Services Vision and Value Proposition

# / The Financial Services sector spearheads Sopra Steria Group



## Clients

**95%**

Of the biggest banks in Europe

**87%**

Of the top global captives and asset finance lenders

**60%**

Of the biggest banks in Africa

*When banks  
started to enter  
the Digital  
Battlefield...*



## Everyone is now on the digital battlefield...



84%

Of customers use online  
banking at least once  
a month



1/50

For every time a customer  
visits a branch, they use their  
mobile banking app  
50 to 80 times



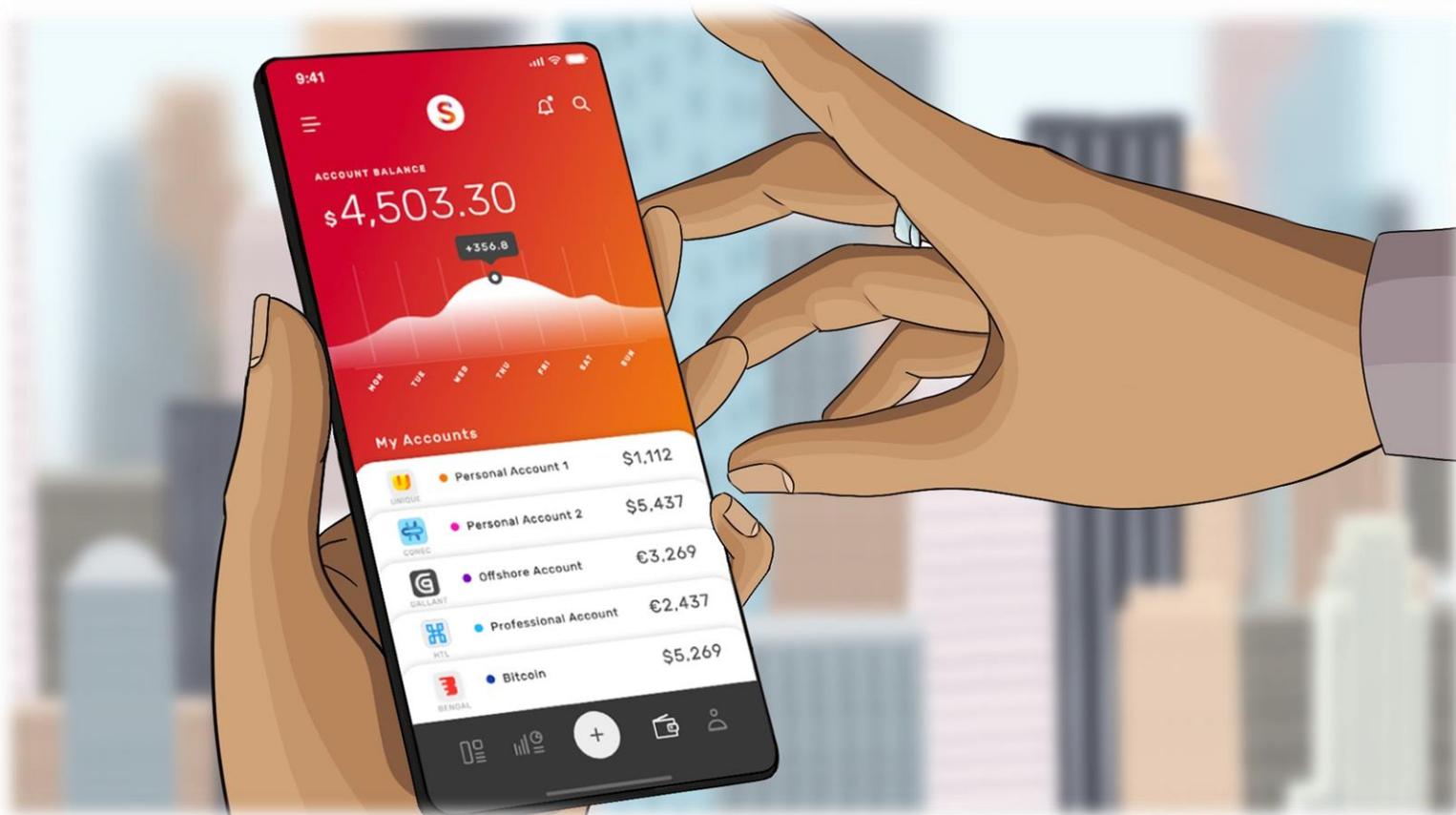
88%

88% of consumer-bank  
interactions will happen  
through smartphones  
by 2022

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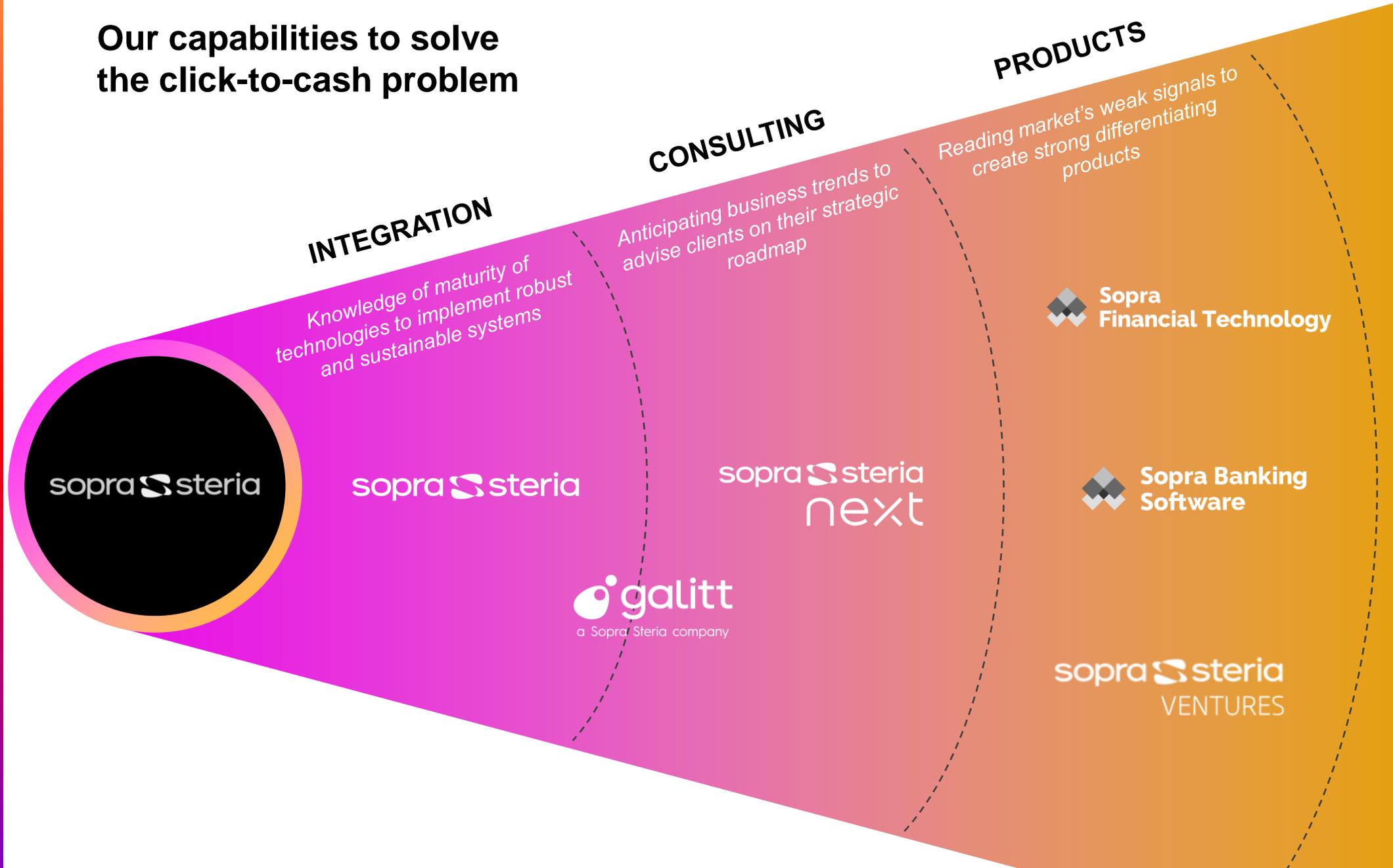
**Digital Banking** immensely intensified the **competitive landscape** and  
triggered an **efficiency plan across all processes**.

# Turning clicks into cash



**/ Sopra Steria**  
**for Financial**  
**Services**

**Our capabilities to solve**  
**the click-to-cash problem**



## How do we manage our innovation ecosystem?



## How to transform Clicks into Cash ?



### Open Ecosystems

Enabling financial institutions to **open their ecosystems and data** to third-party vendors by using modern platforms, Fintechs and APIs



### Customer Centricity

Understanding the end-customer deeply to drive **human-centric products and services**



### Intelligent Processes

Making the enterprise processes more intelligent, efficient and effective, primarily using **automation, ML, AI, and Data**



### Go-To-Market Agility

Enhancing the **speed and innovation of the enterprise processes and product time-to-market**



### Business Resilience

Ensuring that infrastructure, applications and business models are **secure, resilient, and sustainable**



# Open Ecosystems

Enabling financial institutions to **open their ecosystems and data** to third-party vendors by using modern platforms, FinTechs and APIs

	Levers	Capabilities	Consulting	Products	Tech. Services
1.1	Open Banking	<ul style="list-style-type: none"> <li>a. Open Banking Platform</li> <li>b. API Management &amp; Governance</li> <li>c. User-Permissioned Data (PSD2)</li> </ul>	●	●	●
1.2	Core Banking Transformation	<ul style="list-style-type: none"> <li>a. Core Banking Transformation</li> </ul>	●	●	●
1.3	Digital Payments	<ul style="list-style-type: none"> <li>a. Core Payment Hub &amp; Instant Payments</li> <li>b. Request to Pay</li> </ul>	●	●	●



# Intelligent Processes

Making the enterprise processes more intelligent, efficient and effective,  
primarily using **automation, ML, AI, and Data**

	Levers	Capabilities	Consulting	Products	Tech. Services
3.1	Process Mining	a. Process Mining	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3.2	Intelligent Automation	a. Intelligent Process Automation (IPA) b. AI Services c. Cognitive Document Processing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3.3	Intelligent Platform	a. Ethical Debt Management (EDM) b. Loans & Collections	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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# Sopra Steria Financial Services Platform in UK

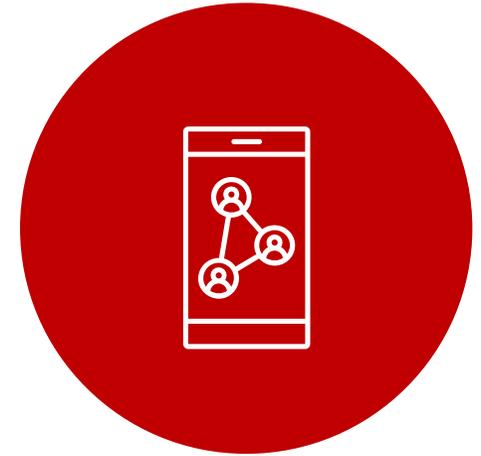
## / The Opportunity



**CITIZEN  
DEBT**



**CONSUMER  
DEBT**



**FINANCIAL  
SERVICES**

## A Unique Proposition

# FCA Regulated Financial Services

- Debt Management
- End 2 End Financial Services



## Our Vision

*Treating customers fairly to enable good customer outcomes*

Collaborative, client-focused partnership

Focus on Ethics  
- affordability, vulnerability and financial wellbeing

Anticipate payment default, avoiding later stage debt

Treating debtors as people, rather than as debts

Using AI and analytics to understand customer  
behaviour

Modular and scalable services, to handle the peaks and  
troughs of seasonality

## Supporting Client Growth



**Go-To-Market Agility:** Bringing new products to market quickly



**Customer Centricity:** Build customer loyalty and retention for sustainability and resilience



**Business Resilience:** Protect brand reputation and understand and embed regulatory compliance

## Debt Resolution Services Framework: First Milestone



We've been awarded a place  
on **Crown Commercial  
Service's Debt Resolution  
Services** framework.

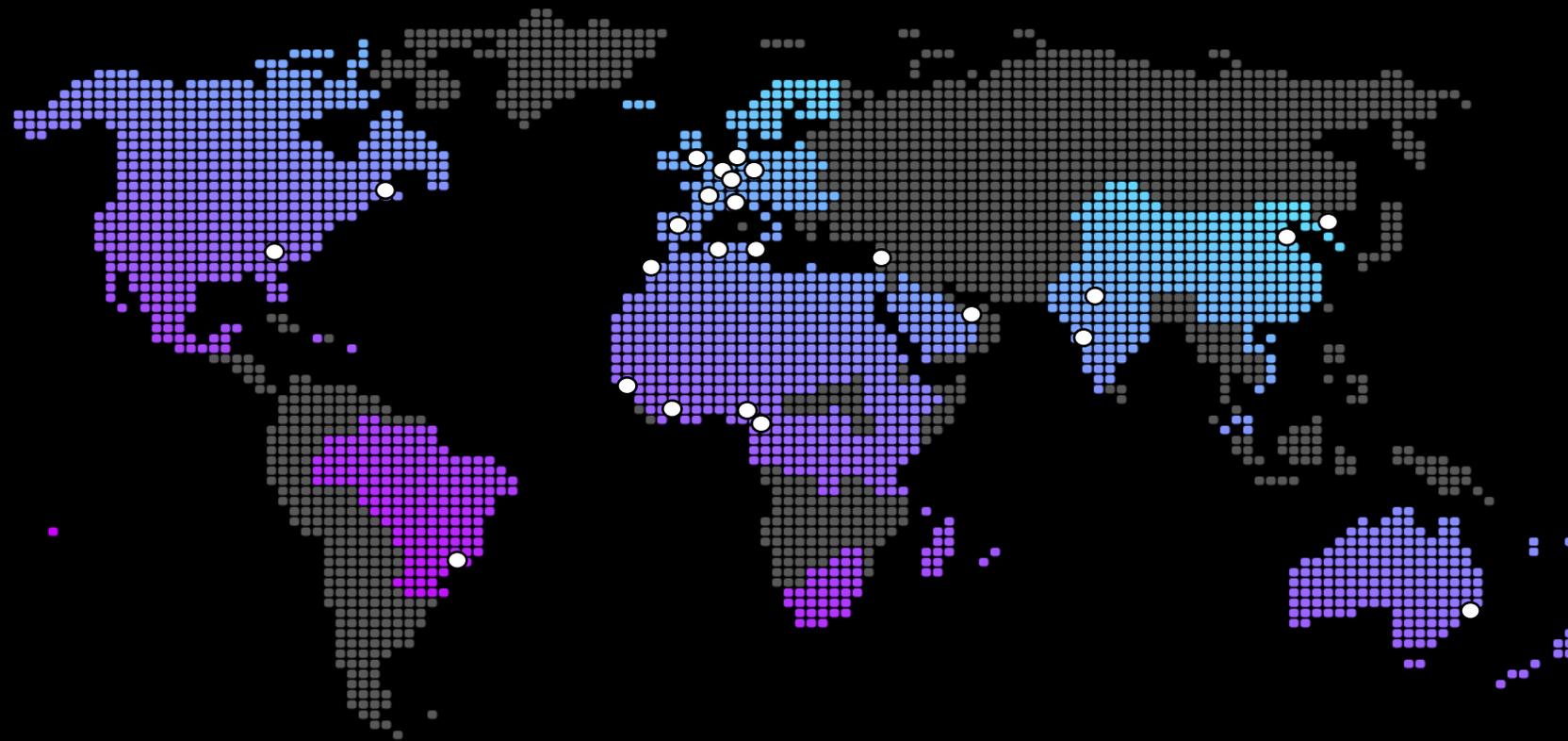
[Read more >](#)

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# Sopra Banking Software Market Positioning

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 Sopra Banking  
Software



**1,500+**

Financial institutions  
run our platforms

**80+**

Countries where  
we are Live

**5,000+**

Financial services  
experts

**€434,1M**

Annual revenue  
in 2021



# SBS Summit anchoring Open Ecosystem

Summit 2021

**5,000** participants

**60+** sessions

**30+** bank's speakers

**50+** partners

Summit 2022

Welcoming you!!!

SOPRA BANKING  
**SUMMIT**

SBSUMMIT 2021    AGENDA    SPEAKERS    PARTNERS

The Sopra Banking Summit is an event designed to tackle the biggest issues in the financial sector. Our weeklong festival of fintech touches on the hottest topics in financial services and highlights the new paths industry leaders are taking. 45+ sessions are available on demand.

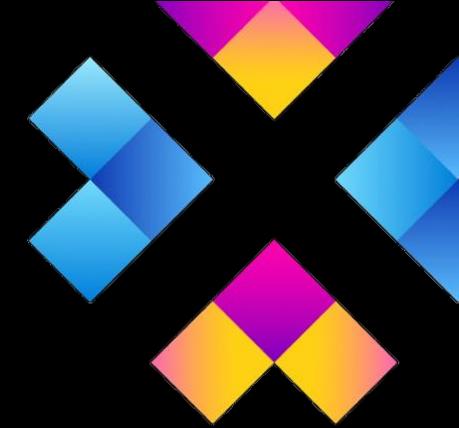
[WATCH NOW >](#)

Feedback

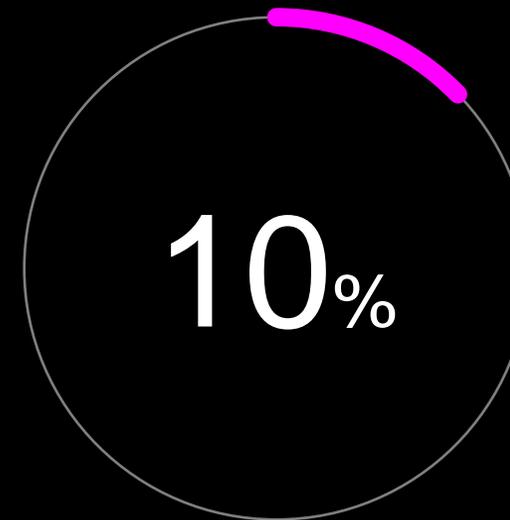
aws | axway | IBM

sopra steria | Sopra Banking Software

# Today's challenge of Financial Institutions



of Clients interaction  
generate less than...



of Financial  
Institution's revenues

SOURCE : SOPRA BANKING SOFTWARE RESEARCH, 2021

# A vision for Financial Institutions



## EMBEDDED

Banking everywhere  
and not only at Bank  
with adaptive business  
model

## INCLUSIVE

A bank for everyone  
with everybody in an  
open ecosystem

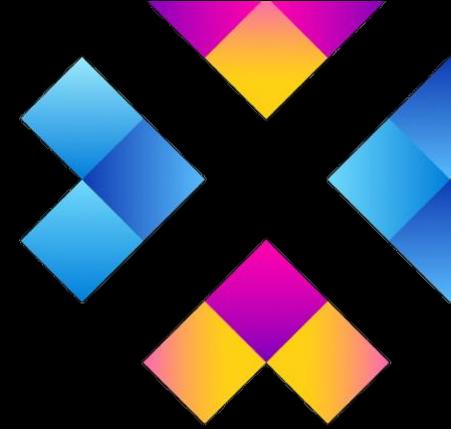
## EFFICIENT

Operational efficiency,  
resiliency and security  
by purpose

## HUMANIZED

Bring digital symmetry of  
attention from prospects  
to clients up to Bank's  
talents

# Sopra Banking Software positioning for growth



Banking  
Services



Composable  
Banking



Cloud  
Platform

# More than 150 banks and financial institution today rely on our SaaS platform offering

## RUN ONE SERVICE



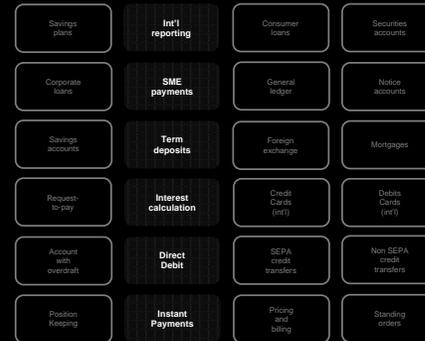
Launch with One Banking Service across full banking and financing value chain

## COMPOSE ON NEEDS



Compose based on bank's needs in tactical re-platforming mode

## INDUSTRIALIZE BUSINESS

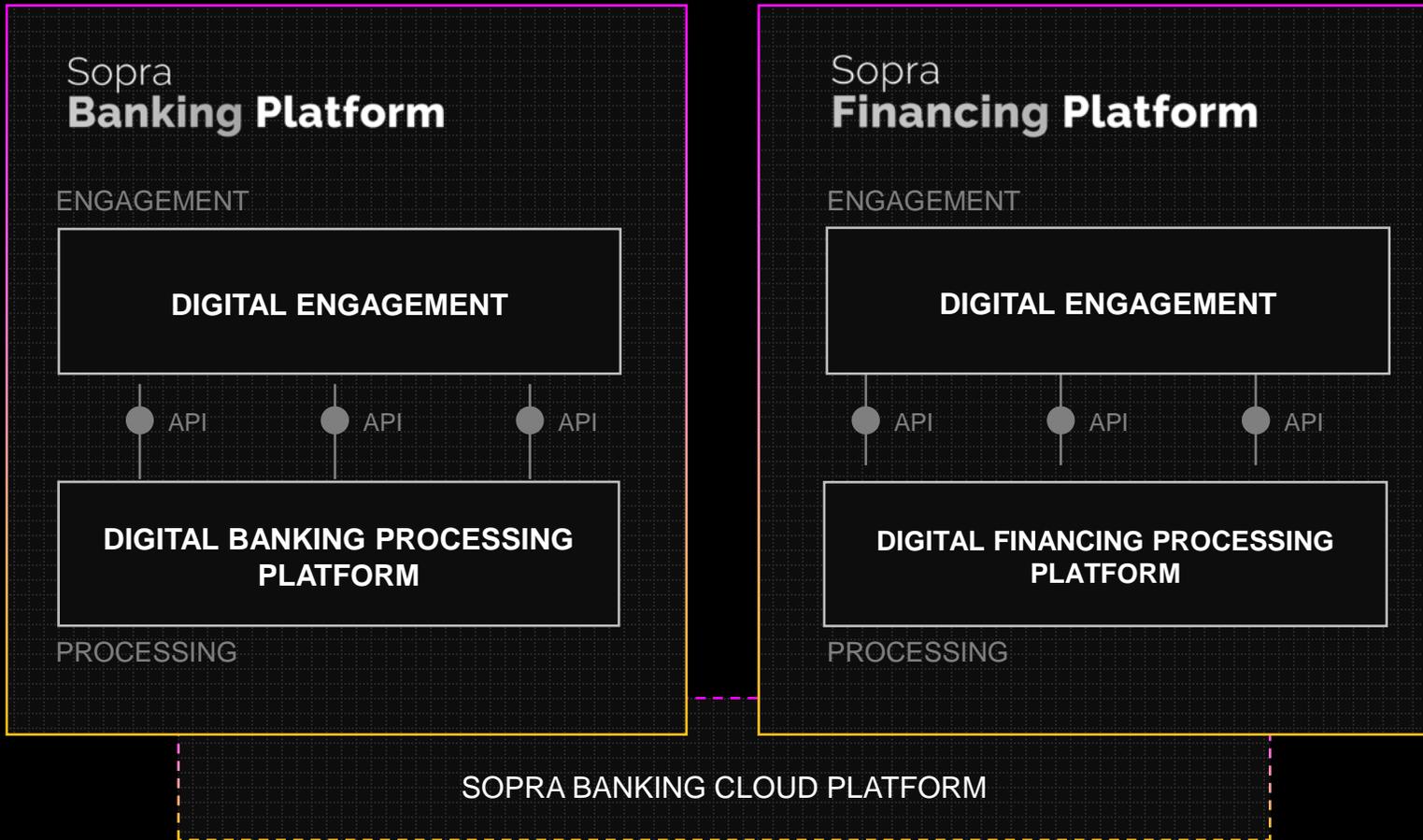


From digital to core or from accounts to payments, lending and compliance

## RUN THE BANK



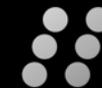
Run the full bank from geographies launch and run to new neobank branding mode



## 2 key platforms to address 2 key markets



COMMON ARCHITECTURE PRINCIPLES



NON-FUNCTIONAL PRINCIPLES



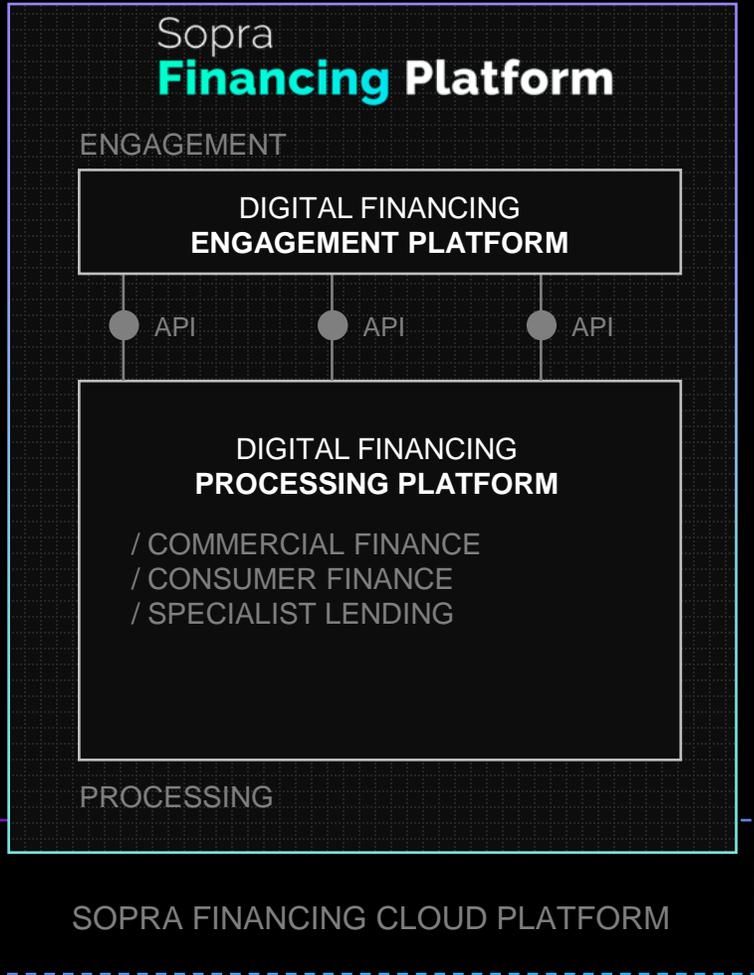
GO-TO-CLOUD STRATEGY

# The Financing Platform of Sopra Banking Software

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 Sopra Banking  
Software

# / Specialized Finance Market SBS Positioning



**500+**  
Implementations

**50+**  
Countries

**200+**  
Clients

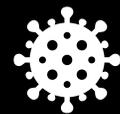
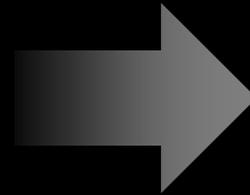
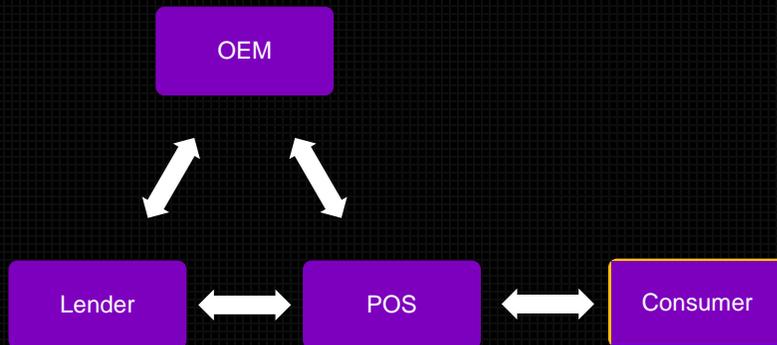
# / Automotive Industry Transformation

## Traditional Automotive Finance

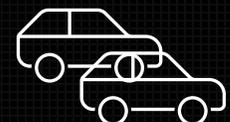
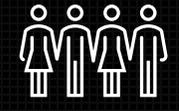


Leases | Loans | Hire agreements

*Indirect model (B2B2C)*

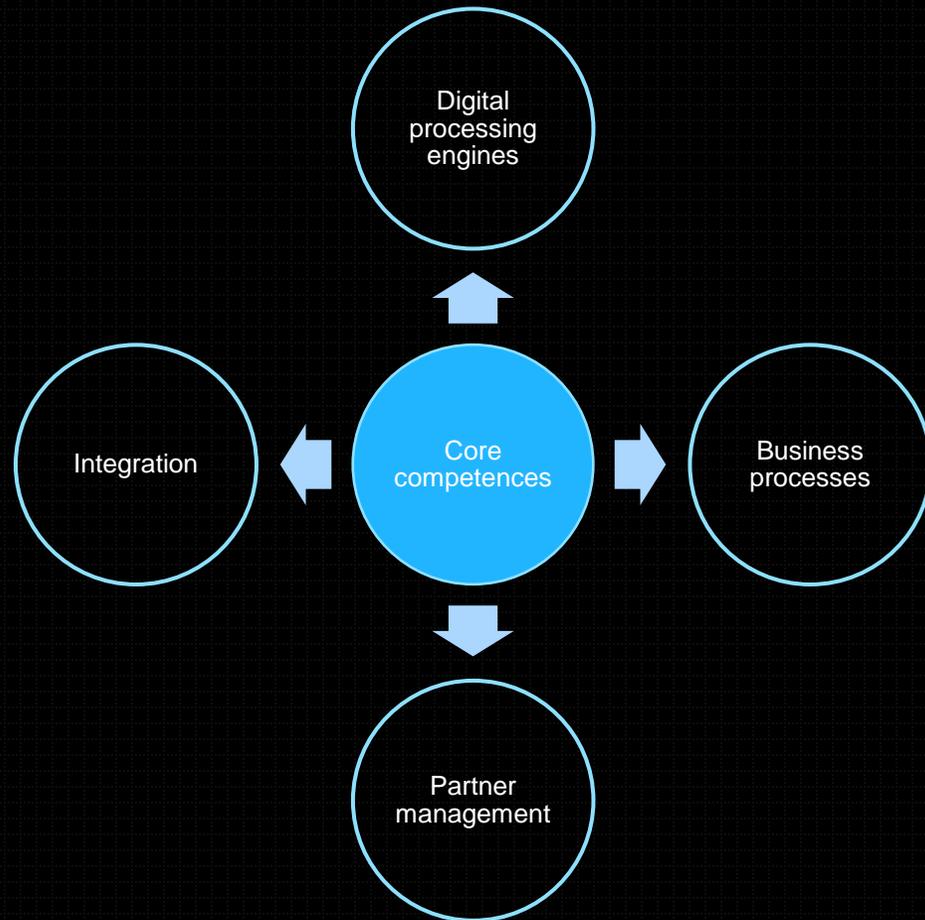


## Future Mobility

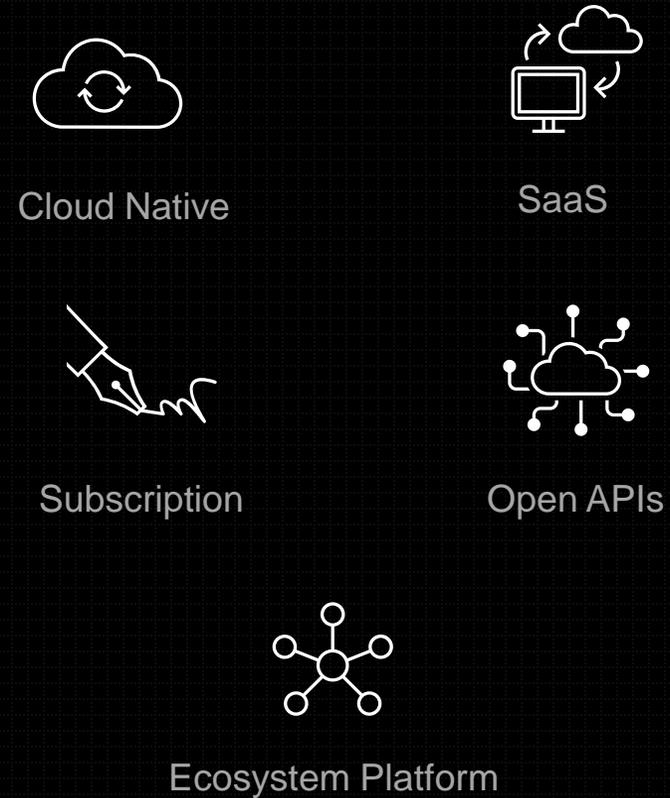


# / SBS Strategy Key Principles

## Focus on Core Competence

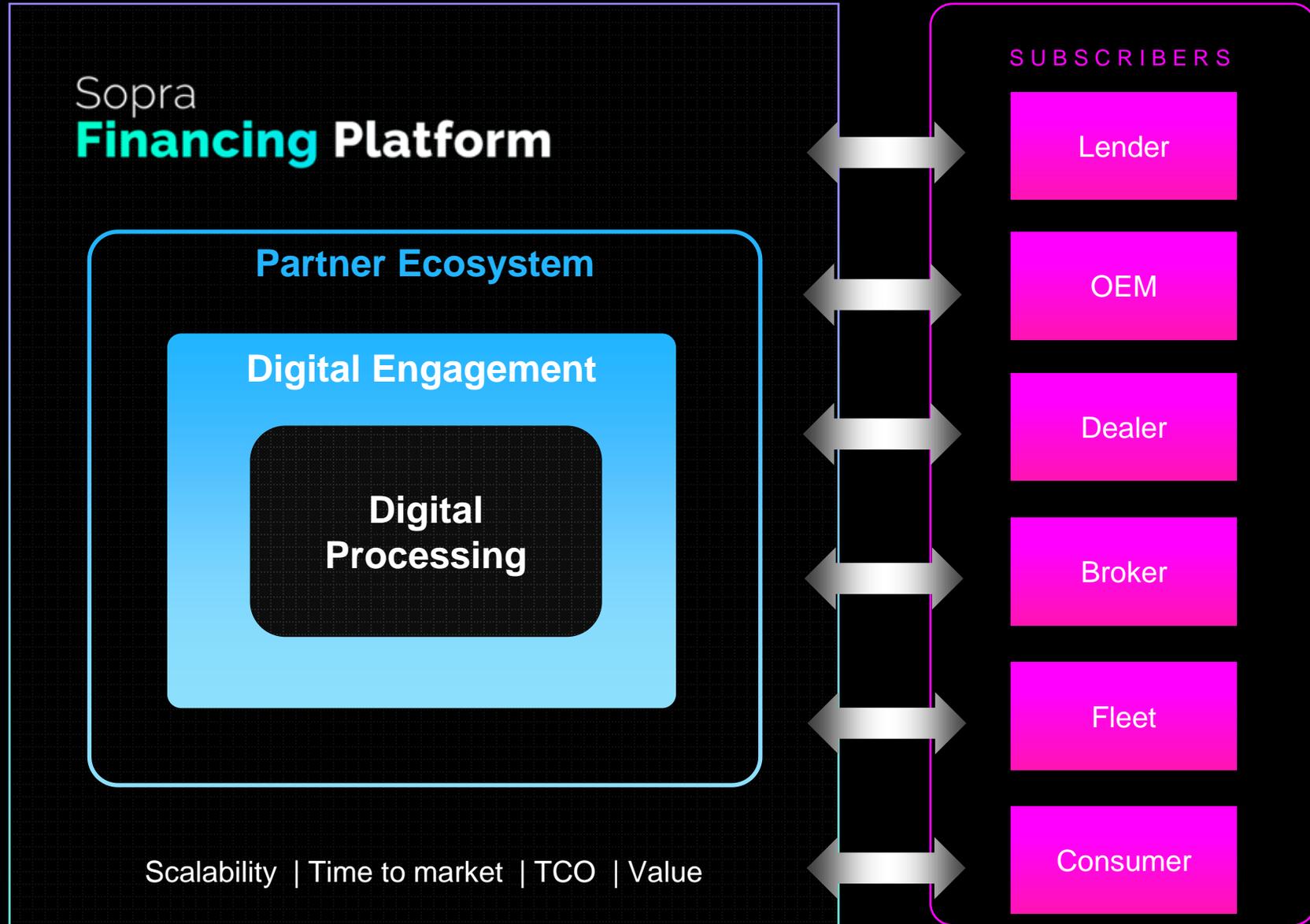


## Operating Model



# / SBS Strategy Ecosystem Platform

Ecosystem platform supports a new business model enabling ecosystem centrality & customer value creation



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# Thanks

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Software