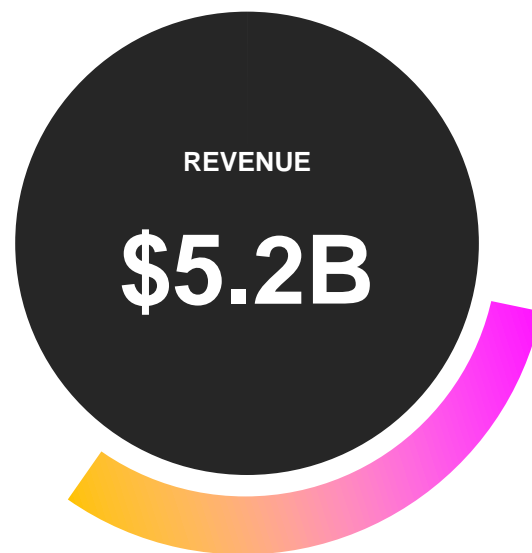


FINANCIAL SERVICES ANALYST DAY

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%

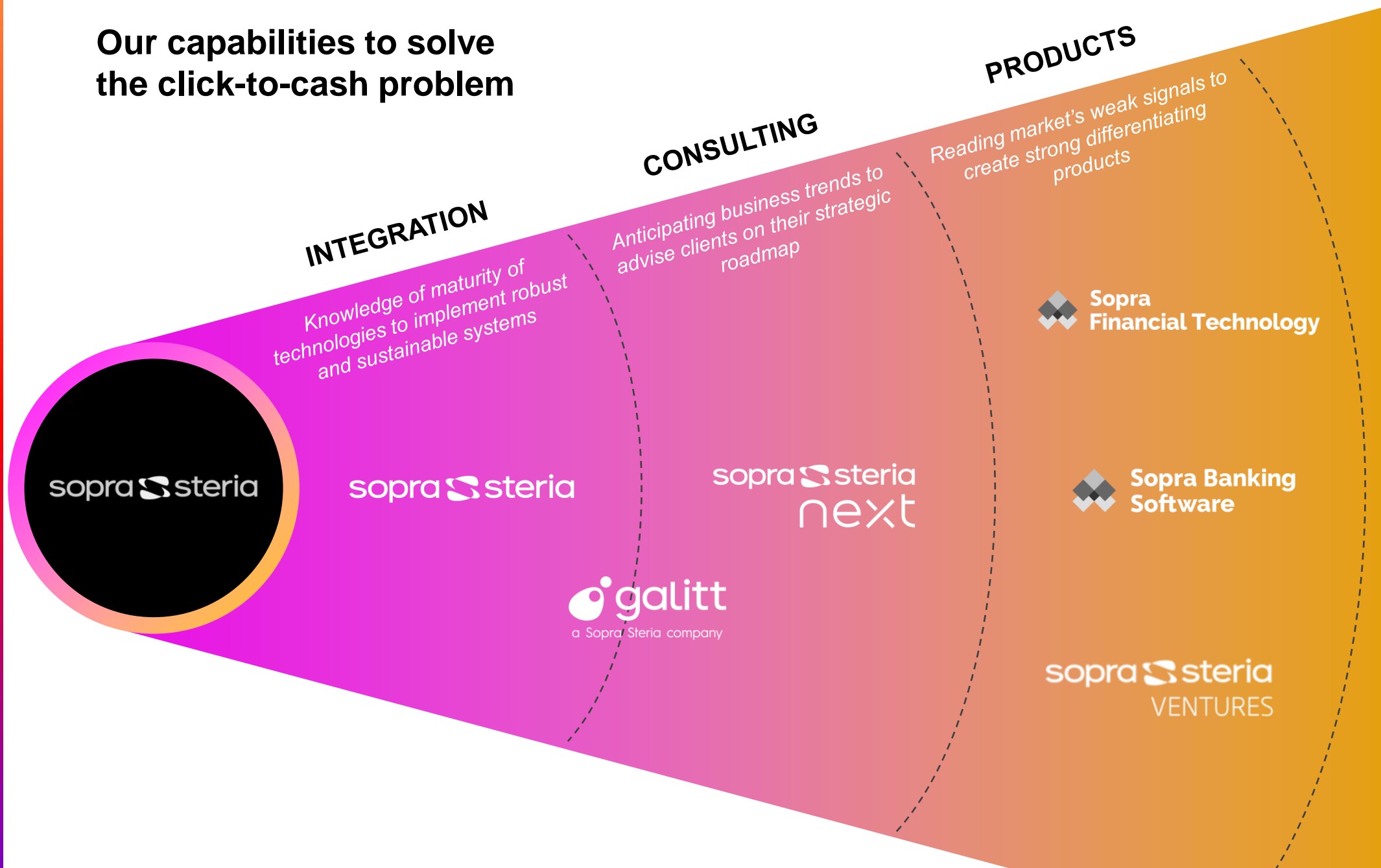
88% of consumer-bank
interactions will happen
through smartphones
by 2022

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

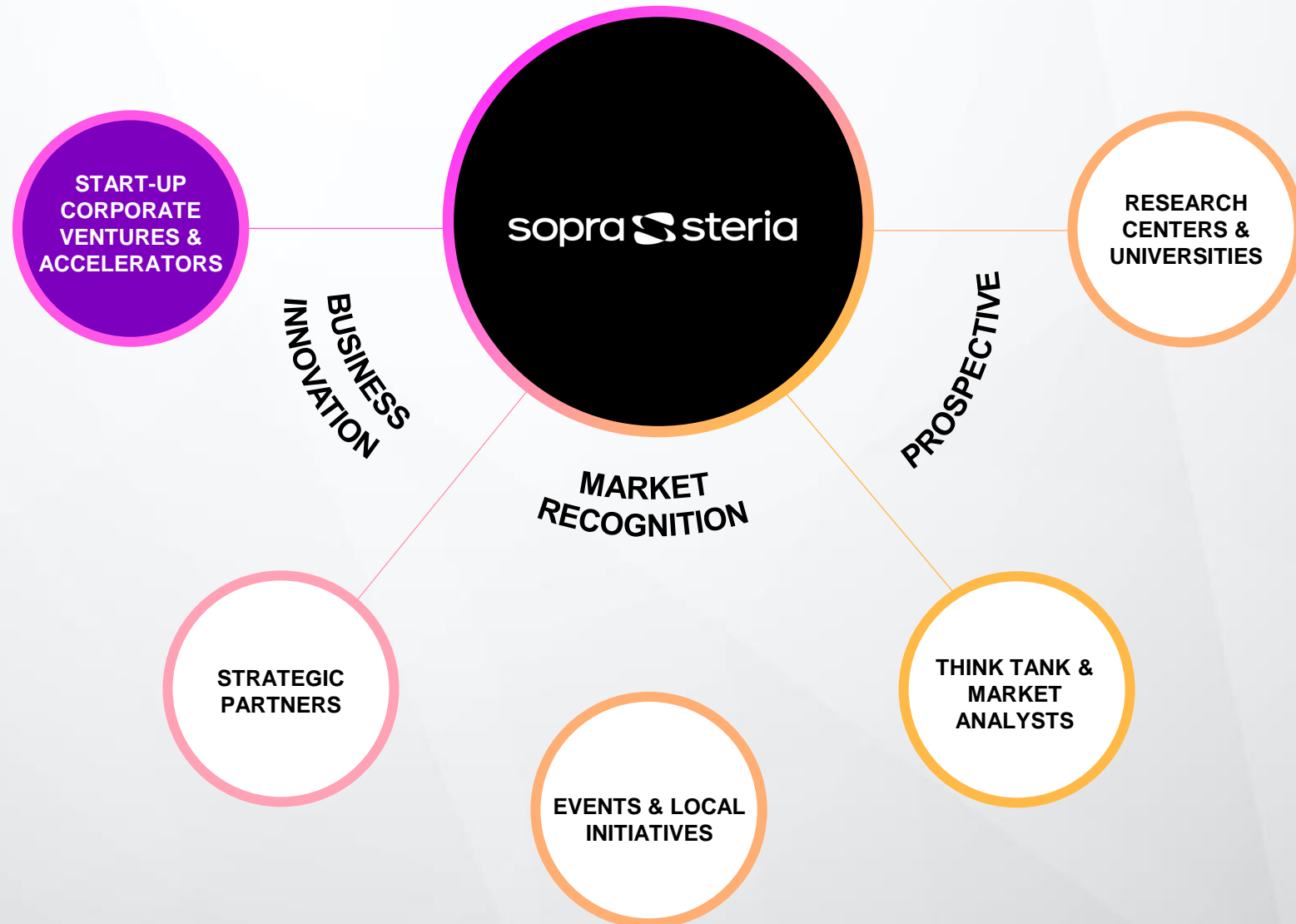
Turning clicks into cash



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	a. Open Banking Platform b. API Management & Governance c. User-Permissioned Data (PSD2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2	Core Banking Transformation	a. Core Banking Transformation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.3	Digital Payments	a. Core Payment Hub & Instant Payments b. Request to Pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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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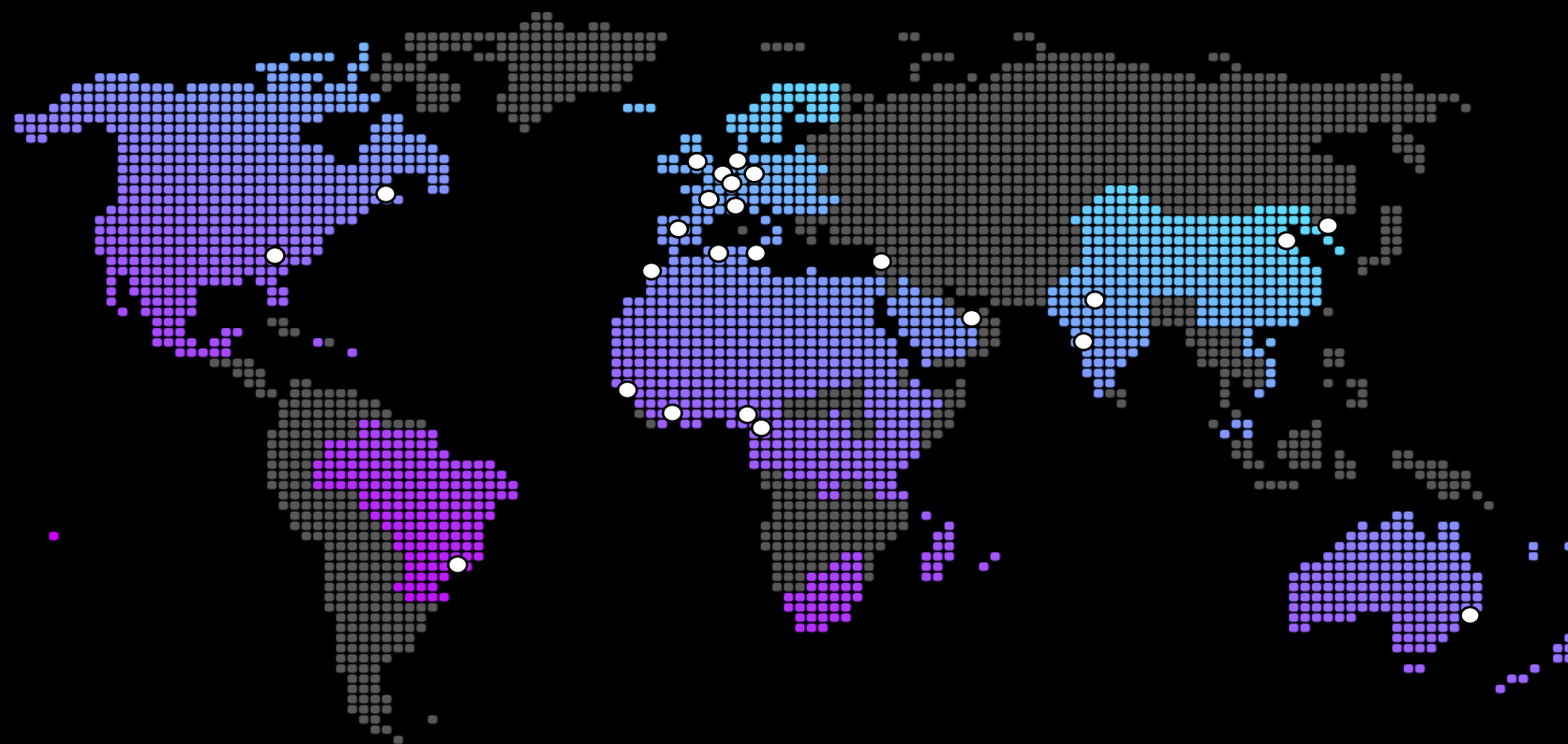
FINANCIAL SERVICES ANALYST DAY

MARCH 2022

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

€434,1_M

Annual revenue
in 2021

sopra  steria |  Sopra Banking
Software

sopra  steria

SBS Summit anchoring Open Ecosystem

Summit 2021

5,000 participants

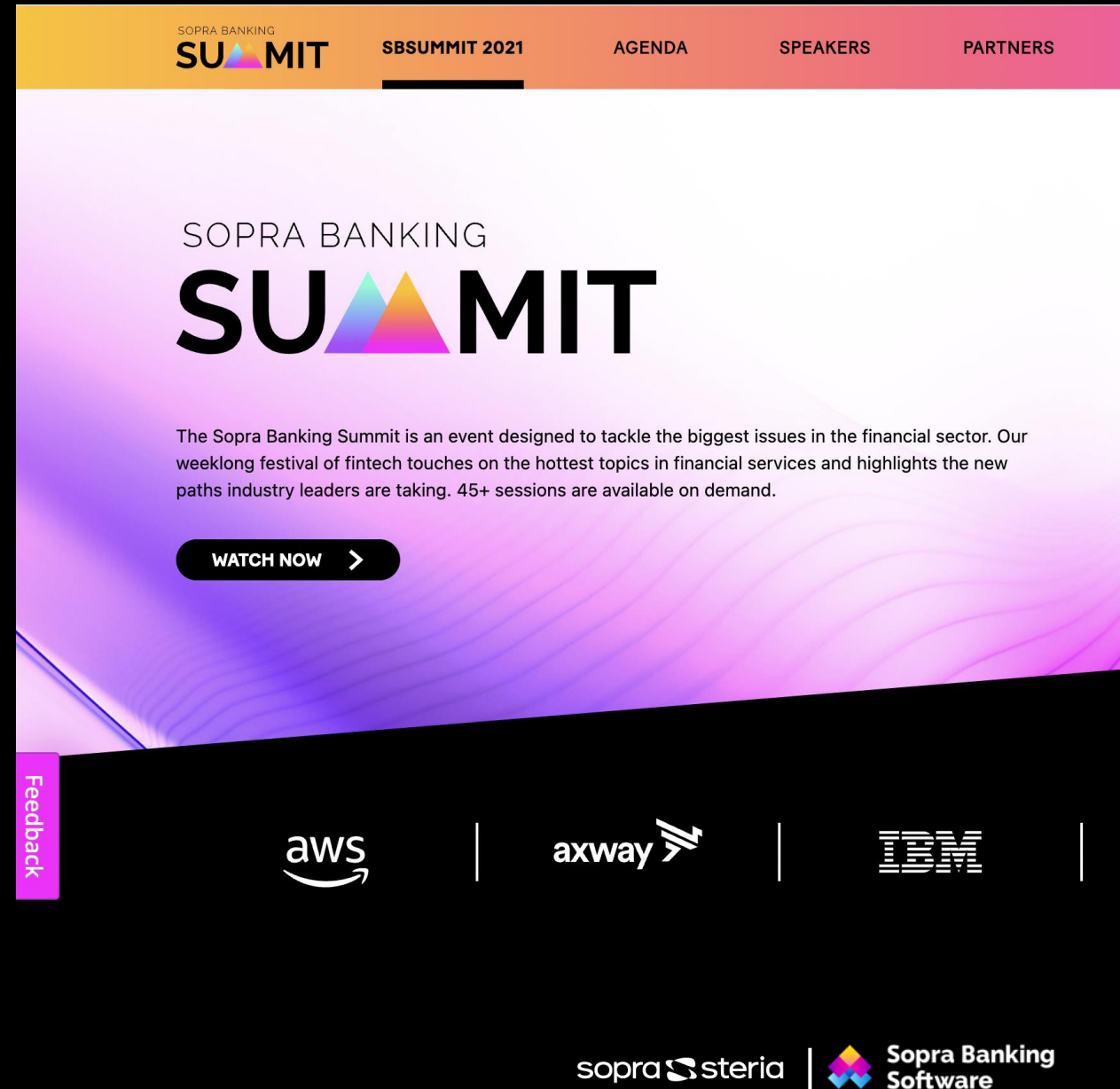
60+ sessions

30+ bank's speakers

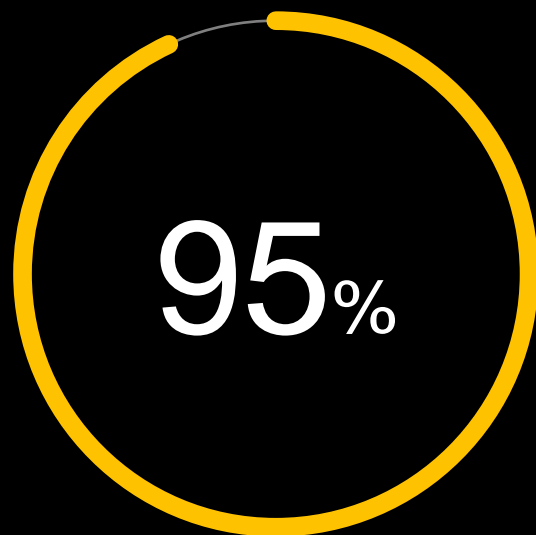
50+ partners

Summit 2022

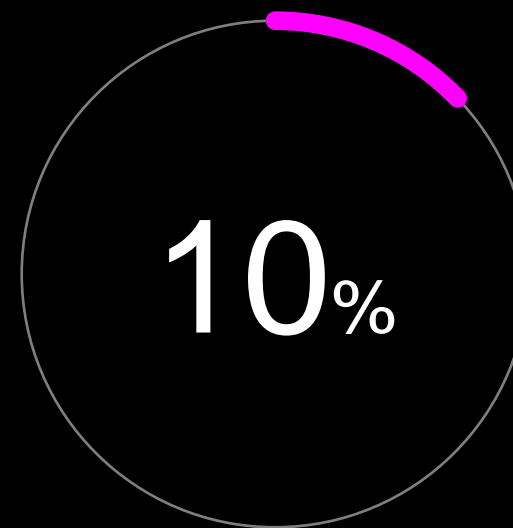
Welcoming you!!!



Today's challenge of Financial Institutions

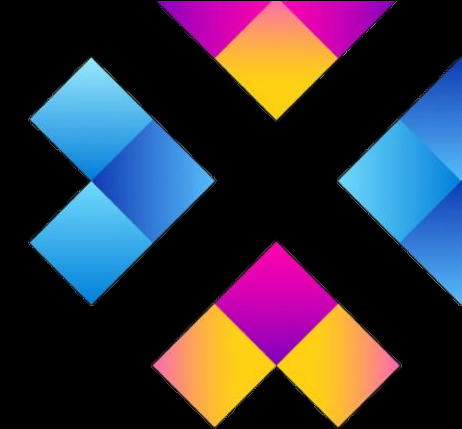


of Clients interaction
generate less than...



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

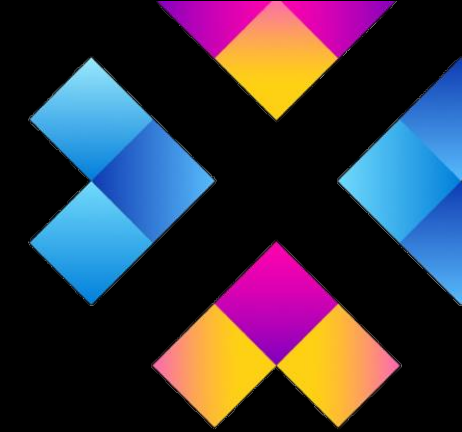
EFFICIENT

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

Savings plans	Int'l reporting	Consumer loans	Securities accounts
Corporate loans	SME payments	General ledger	Notice accounts
Savings accounts	Term deposits	Foreign exchange	Mortgages
Request-to-pay	Interest calculation	Credit Cards (int'l)	Debits Cards (int'l)
Account with overdraft	Direct Debit	SEPA credit transfers	Non SEPA credit transfers
Position Keeping	Instant Payments	Pricing and billing	Standing orders

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

COMPOSE ON NEEDS

Savings plans	Int'l reporting	Consumer loans	Securities accounts
Corporate loans	SME payments	General ledger	Notice accounts
Savings accounts	Term deposits	Foreign exchange	Mortgages
Request-to-pay	Interest calculation	Credit Cards (int'l)	Debits Cards (int'l)
Account with overdraft	Direct Debit	SEPA credit transfers	Non SEPA credit transfers
Position Keeping	Instant Payments	Pricing and billing	Standing orders

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

INDUSTRIALIZE BUSINESS

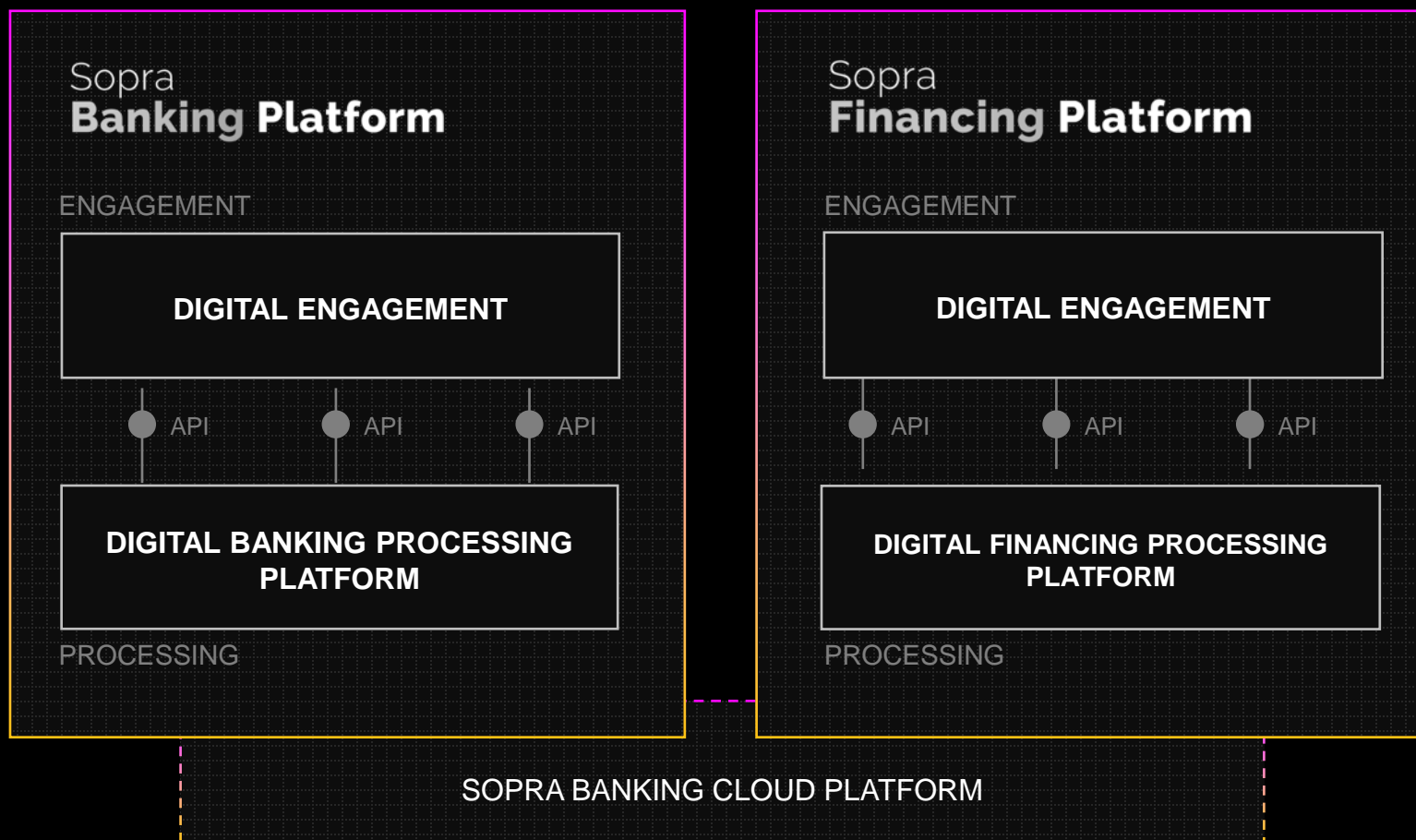
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Position Keeping	Instant Payments	Pricing and billing	Standing orders

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

RUN THE BANK

Savings plans	Int'l reporting	Consumer loans	Securities accounts
Corporate loans	SME payments	General ledger	Notice accounts
Savings accounts	Term deposits	Foreign exchange	Mortgages
Request-to-pay	Interest calculation	Credit Cards (int'l)	Debits Cards (int'l)
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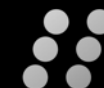
Run the full bank from geographies launch and run to new neobank branding mode



2 key platforms to address 2 key markets



COMMON
ARCHITECTURE
PRINCIPLES



NON-FUNCTIONAL
PRINCIPLES



GO-TO-CLOUD
STRATEGY

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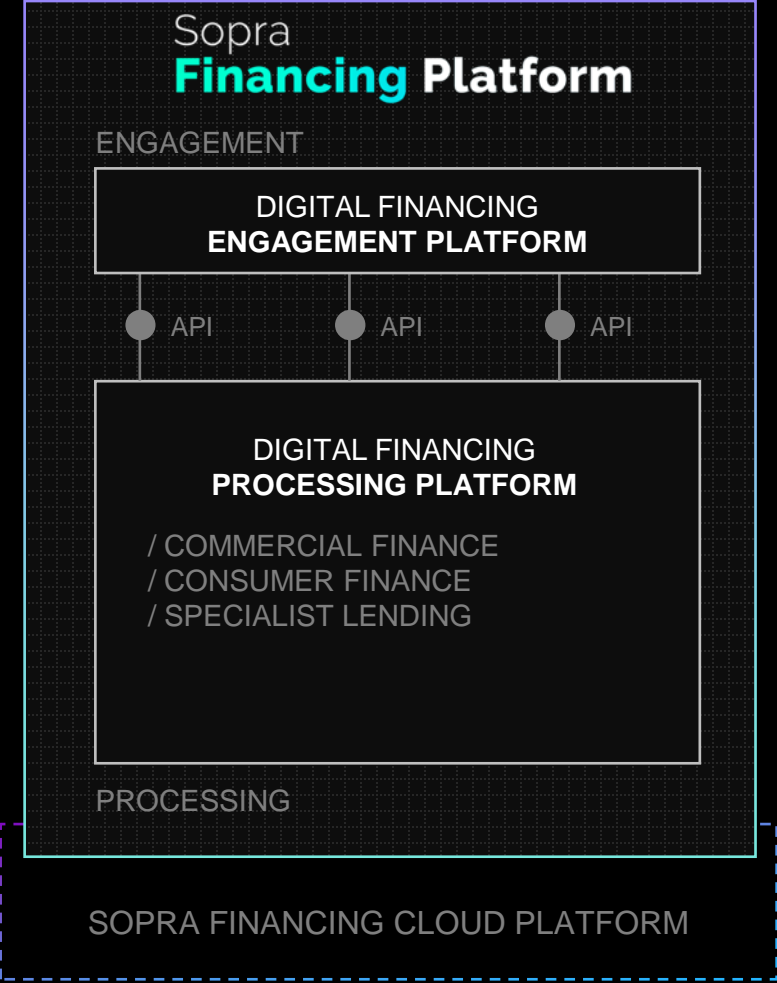
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The Financing Platform of Sopra Banking Software

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 Sopra Banking
Software

/ Specialized Finance Market SBS Positioning



500+
Implementations

50+
Countries

200+
Clients

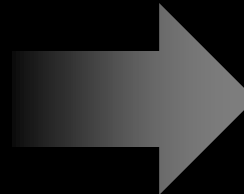
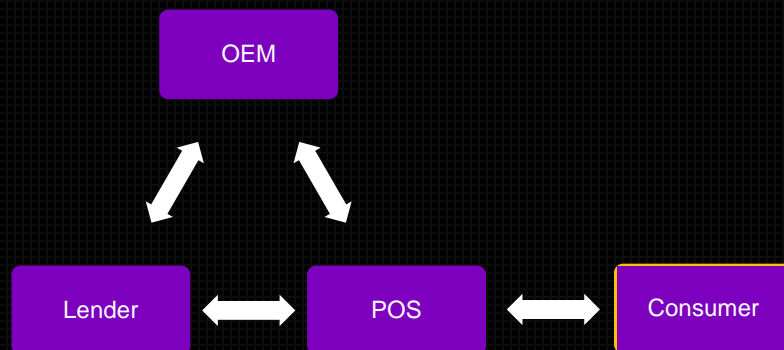
/ Automotive Industry Transformation

Traditional Automotive Finance

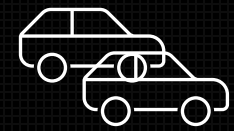
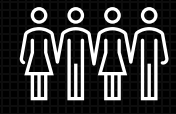
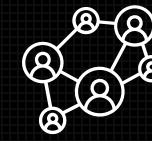


Leases | Loans | Hire agreements

Indirect model (B2B2C)



Future Mobility



Phase 1
Digitalization

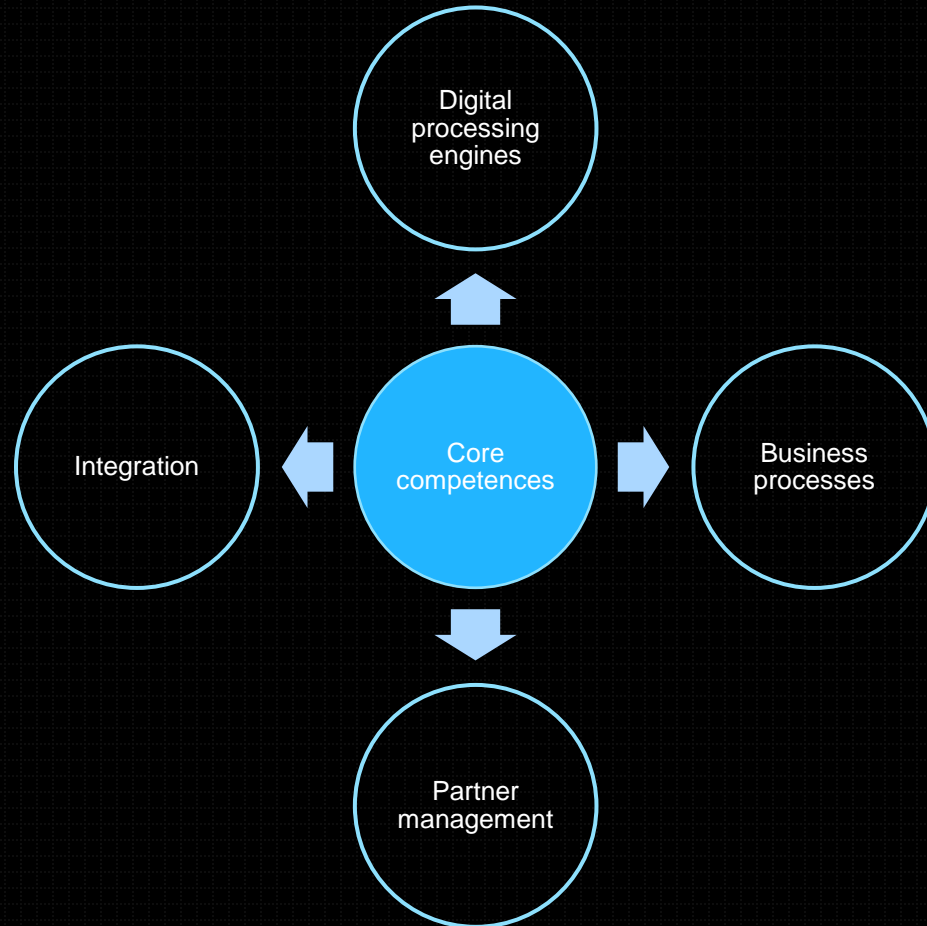
Phase 2
Mobility as a Service

New products / channels

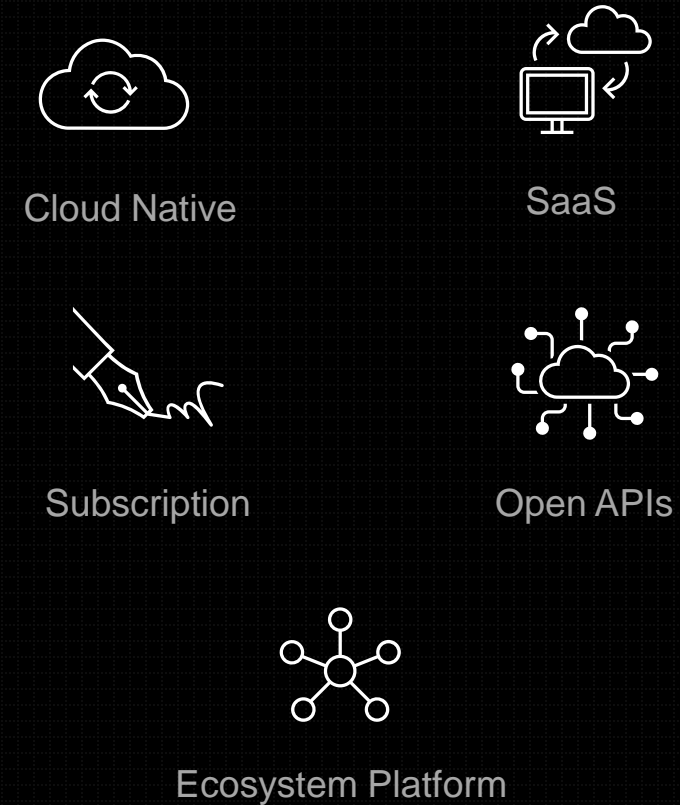
New business models

/ SBS Strategy Key Principles

Focus on Core Competence

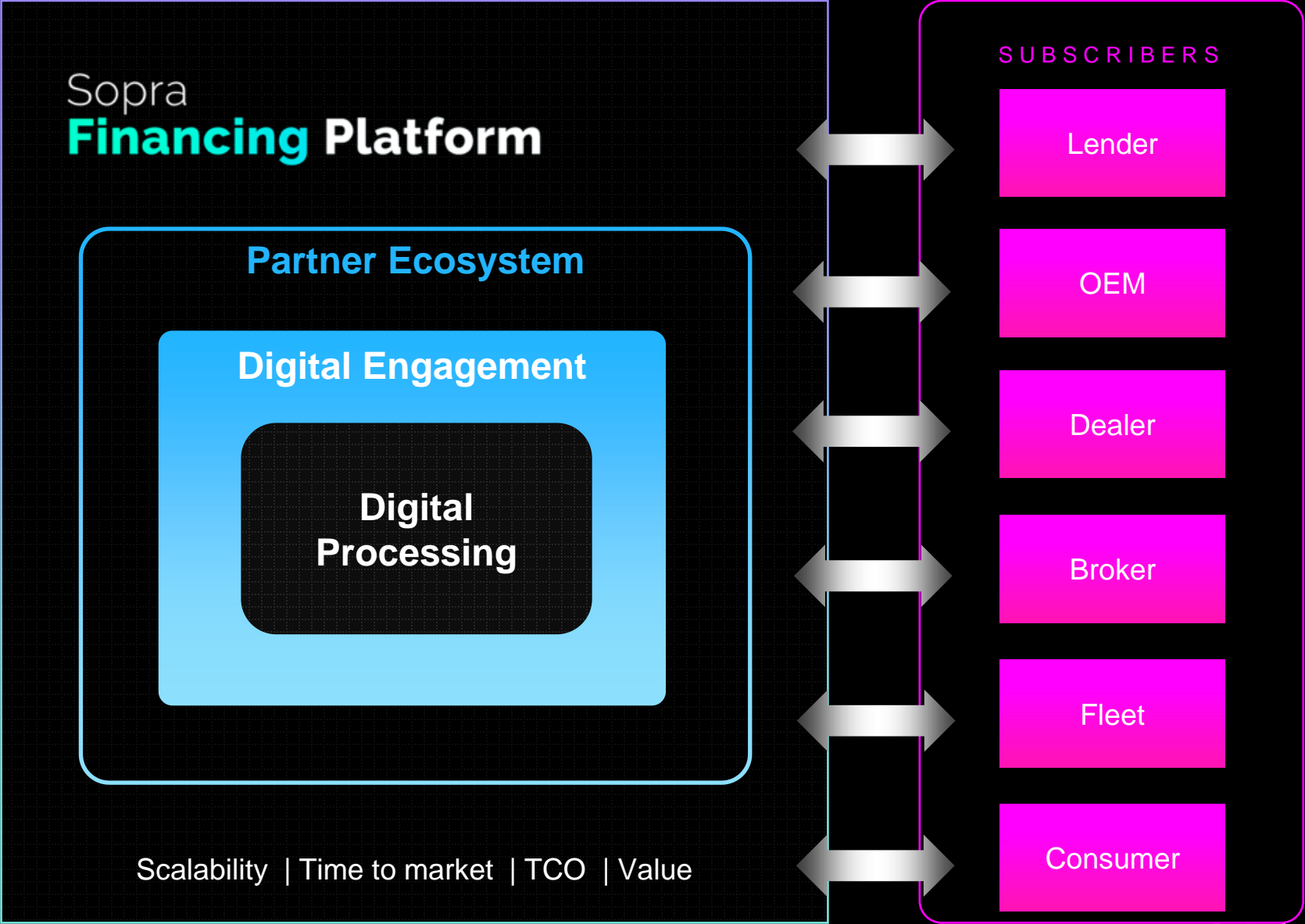


Operating Model



/ **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