Sopra Steria Financial Services
Vision and Value Proposition
The Financial Services sector spearheads Sopra Steria Group

**REVENUE**

- **$5.2B**
  - Revenue in Financial Services

**EMPLOYEES**

- **47,000**
  - Experts in Financial Services

**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.

Sources: Forbes, BCG, The Financial Brand
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

<table>
<thead>
<tr>
<th>Levers</th>
<th>Capabilities</th>
<th>Consulting</th>
<th>Products</th>
<th>Tech. Services</th>
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<tbody>
<tr>
<td><strong>1.1 Open Banking</strong></td>
<td>a. Open Banking Platform</td>
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<td></td>
<td>b. API Management &amp; Governance</td>
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<td>c. User-Permissioned Data (PSD2)</td>
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<td><strong>1.2 Core Banking</strong></td>
<td>a. Core Banking Transformation</td>
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<td><strong>Transformation</strong></td>
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<td><strong>1.3 Digital Payments</strong></td>
<td>a. Core Payment Hub &amp; Instant Payments</td>
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<td></td>
<td>b. Request to Pay</td>
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Intelligent Processes

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

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<td>3.1 Process Mining</td>
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</table>
| 3.2 Intelligent Automation | a. Intelligent Process Automation (IPA)  
                          | b. AI Services  
                          | c. Cognitive Document Processing |            |                |
| 3.3 Intelligent Platform | a. Ethical Debt Management (EDM)  
                          | b. Loans & Collections                           |            |          |                |
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*

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<th>Collaborative, client-focused partnership</th>
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<td>Focus on Ethics - affordability, vulnerability and financial wellbeing</td>
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<tr>
<td>Anticipate payment default, avoiding later stage debt</td>
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<td>Treating debtors as people, rather than as debts</td>
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<td>Using AI and analytics to understand customer behaviour</td>
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<tr>
<td>Modular and scalable services, to handle the peaks and troughs of seasonality</td>
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### 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 Commerical Service’s Debt Resolution Services framework.

Read more >
Sopra Banking Software
Market Positioning
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!!!
Today’s challenge
of Financial Institutions

- 95% of Clients interaction generate less than...
- 10% 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.
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
Automotive Industry Transformation

Traditional Automotive Finance

- Manufacture
- Purchase
- Finance
- Service

Leases | Loans | Hire agreements

Indirect model (B2B2C)

OEM

Lender ↔ POS ↔ Consumer

Future Mobility

- Consumer behaviour
- Sustainability
- Choice & flexibility
- Multi-channel
- Sharing & usage
- Direct to consumer
- Subscription
- Fleets

Phase 1
Digitalization

Phase 2
Mobility as a Service

New products / channels
New business models
SBS Strategy Key Principles

Focus on Core Competence

- Digital processing engines
- Business processes
- Integration
- Partner management

Core competences

Operating Model

- Cloud Native
- SaaS
- Subscription
- Open APIs
- Ecosystem Platform
Ecosystem platform supports a new business model enabling ecosystem centrality & customer value creation.

SBS Strategy Ecosystem Platform

Partner Ecosystem

Digital Engagement

Digital Processing

Scalability | Time to market | TCO | Value

S U B S C R I B E R S

Lender

OEM

Dealer

Broker

Fleet

Consumer
Thanks