The Financing Platform of Sopra Banking Software
/ Specialized Finance Market SBS Positioning

Sopra Financing Platform

ENGAGEMENT

DIGITAL FINANCING ENGAGEMENT PLATFORM

API API API

DIGITAL FINANCING PROCESSING PLATFORM

/ COMMERCIAL FINANCE
/ CONSUMER FINANCE
/ SPECIALIST LENDING

PROCESSING

SOPRA FINANCING CLOUD PLATFORM

500+
Implementations

50+
Countries

200+
Clients

NISSAN Santander BARCLAYS
JAGUAR LLOYDS BANK NatWest
LAND ROVER VOLVO
MAZDA HONDA
HYUNDAI SOCIETE GENERALE BMW

YAMAHA VOLVO TOYOTA
CRÉDIT AGRICOLE CONSUMER FINANCE

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Sopra Banking Software
Automotive Industry Transformation

Traditional Automotive Finance

- Manufacture
- Purchase
- Finance
- Service

Leases | Loans | Hire agreements

Indirect model (B2B2C)

- OEM
- Lender
- POS

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

Pandemic
Technology
SBS Strategy Key Principles

Focus on Core Competence

- Digital processing engines
- Integration
- Business processes
- 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.

Scalability | Time to market | TCO | Value

Partner Ecosystem

Digital Engagement

Digital Processing

SBS Strategy Ecosystem Platform

Sopra Financing Platform

SUBSCRIBERS
- Lender
- OEM
- Dealer
- Broker
- Fleet
- Consumer
Thanks