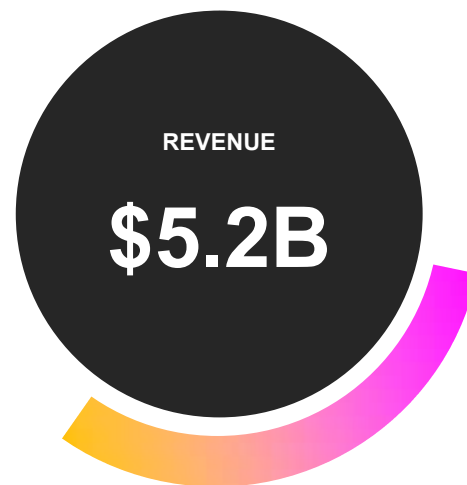


FINANCIAL SERVICES ANALYST DAY

MARCH 2022

Sopra Steria Financial Services Vision and Value Proposition

/ The Financial Services sector spearheads Sopra Steria Group



\$1.5B

Revenue in **Financial Services**



10 000

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

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 Sopra Banking
Software

*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



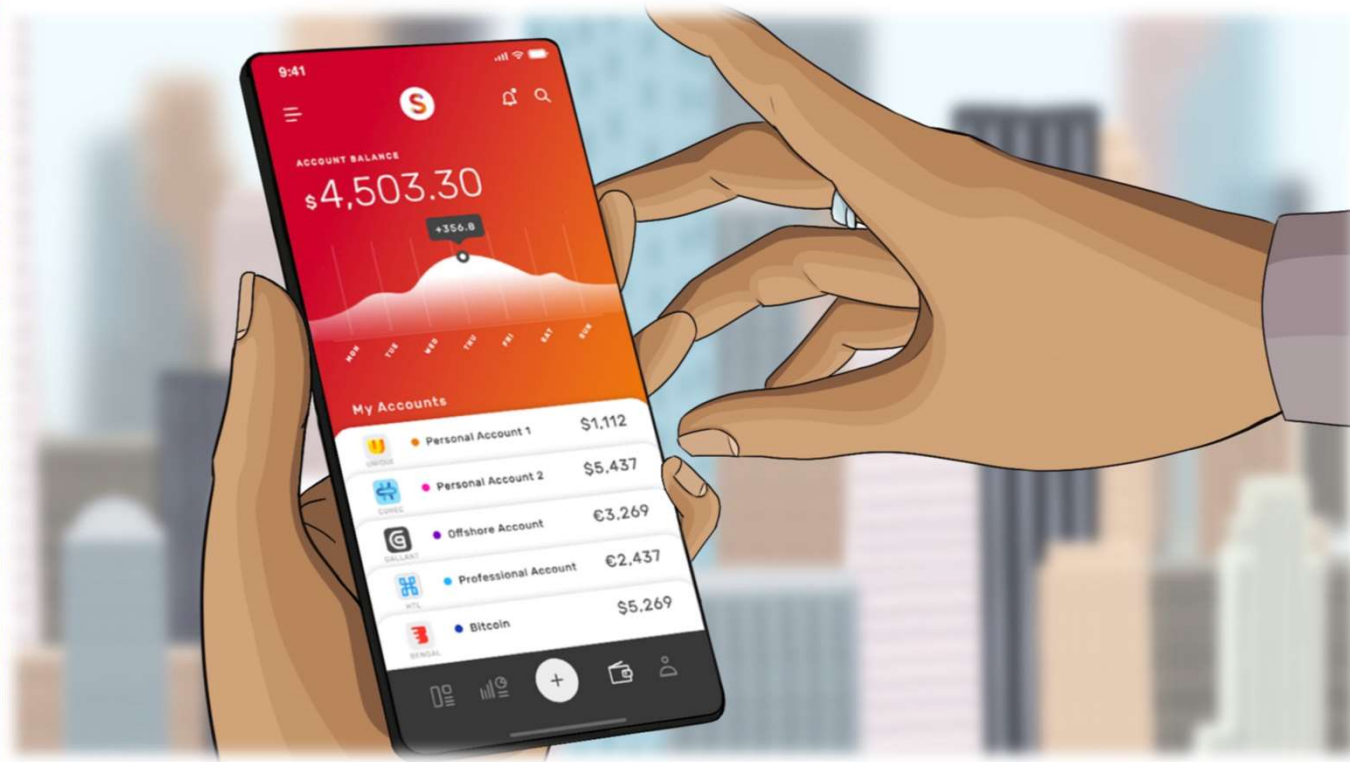
88%

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

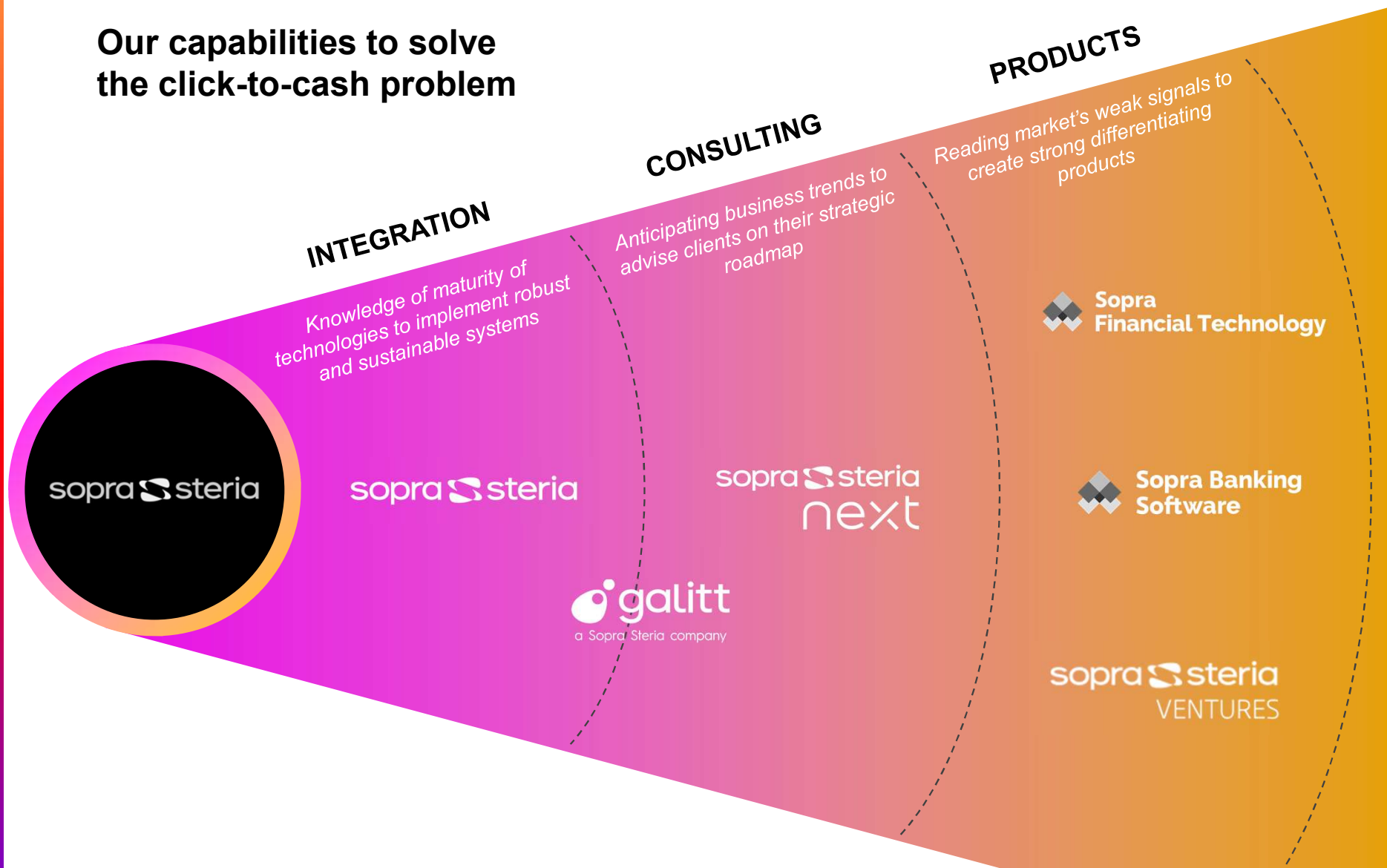
Digital Banking immensely intensified the **competitive landscape** and
triggered an **efficiency plan across all processes**.

/ **Sopra Steria** for Financial Services: The positioning

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="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
3.2	Intelligent Automation	a. Intelligent Process Automation (IPA) b. AI Services c. Cognitive Document Processing	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
3.3	Intelligent Platform	a. Ethical Debt Management (EDM) b. Loans & Collections	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

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Thanks

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Sopra Banking
Software