

progression in banking practice

growing in a new customer era



Customer value, top-line growth

The market is changing fast, due to emerging consumer technology, changing customer lifestyles and preferences, and the need to rebuild trust after the financial crisis. These factors are creating an entirely new market dynamic, and banks need to keep pace with it to compete successfully in the future.

After a period in which the top priority for banks was to secure their own survival and then rebuild confidence, the focus today is on top-line growth. But this is now a different marketplace, and most of the new developments are being driven by the customer.

Their habits and behaviors are being transformed by new technology. They want access to services at their convenience: where, when and how it suits them, on any device, anytime. And that's opening the way for new competitors to appear: companies that may be newcomers to banking, but know all about customer service and collaboration.

Growing revenue and profit in the banking world through:

- ▶ Understanding customer needs accurately
- ▶ Targeting them with competitive high-quality products
- ▶ Delivering them securely on any platform and in any location
- ▶ Doing all of this with outstanding operational efficiency
- ▶ Backed by assured compliance.

It's a volatile market and making the right strategic decisions now will be critical to your long-term future.

The new Atos helps you develop and support the right growth strategy for every national market where you operate, and then works with you to deliver the right results. We are your business technologists: we start with a deep market and cultural understanding and deploy the right technology solutions to deliver the results you want.

Created by bringing together two established market leaders, we have 15,000 skilled personnel, together with full value chain capability from industrial-strength transaction management, smart-utility shared services, IT outsourcing, and multi-channel eBanking. And we are true industry insiders, at home culturally and in business terms right across Europe, in the Americas and in the Asia Pacific region, as well.

Atos is an operational innovator: our vision and capability covers every aspect of banking operations and aims to deliver continuous improvement within them all. The effect is not just to drive better performance in specific areas but also to transform the competitive position of your entire business.

A power in technology partnership:

No 1 in Managed services*

No 2 System integration*

No 3 IT services*

World's leading financial
transactions expert

*Europe



End to end, top to bottom

Targeting growth in a competitive market requires positive action at all levels, integrated for maximum impact on performance. It's not enough to be a strong specialist in any particular area: excellence in all aspects of operational performance is a basic necessity.

Atos recognizes that a successful growth strategy in banking depends on striking the right balance between:

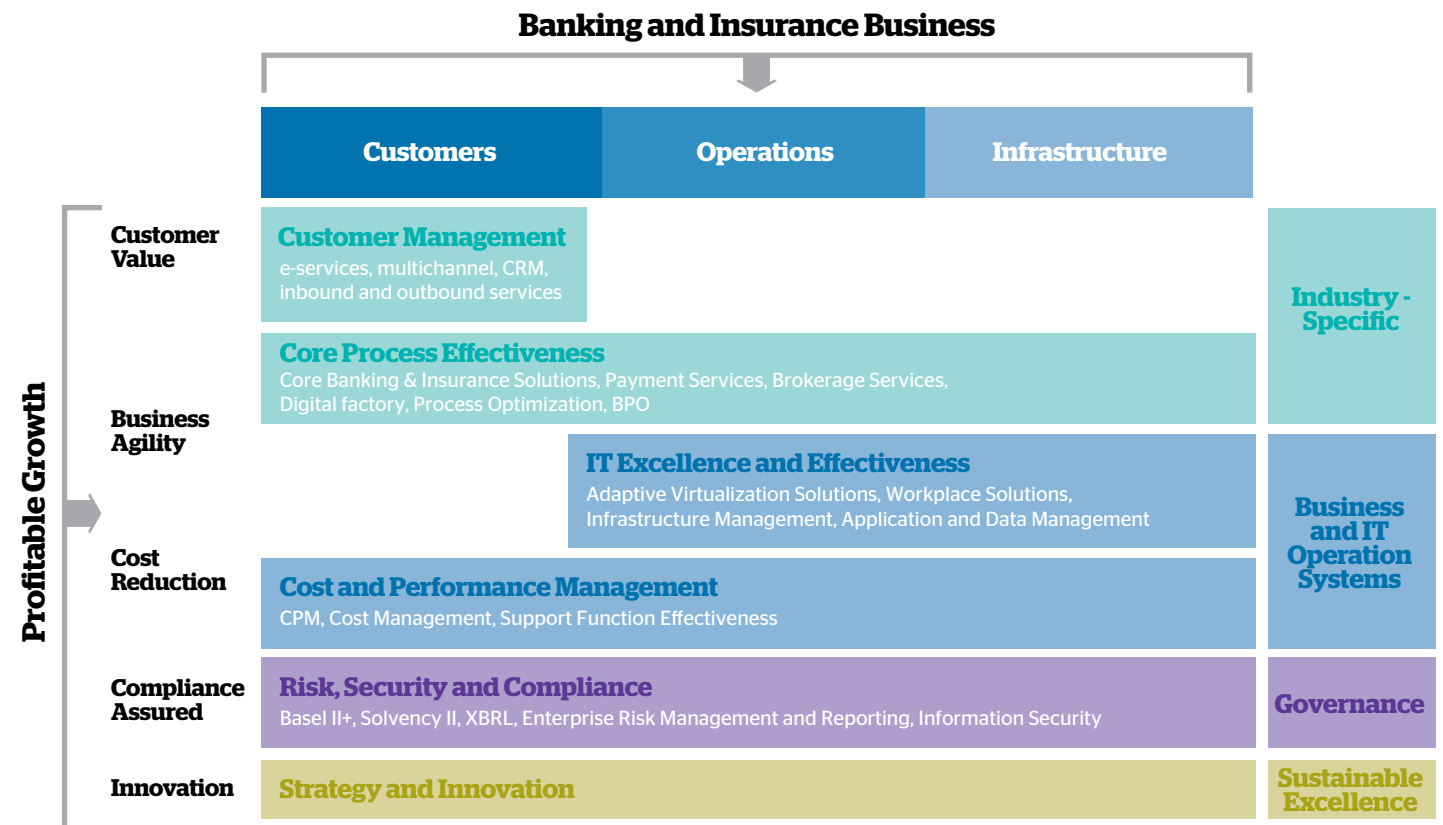
- ▶ **Customer focus and value**
- ▶ **Operational excellence**
- ▶ **Infrastructure optimization**
- ▶ **Risk and information management.**

- ▶ Customer intimacy depends on better use of business intelligence
- ▶ Business intelligence is based on the data generated by all of your existing core applications and processes, and at every customer touch point
- ▶ And all of your processes and applications are supported by often highly complex, legacy-based infrastructures, which cannot be changed without costly engineering

Our portfolio has been specifically designed to address all performance needs with the right blend of solutions. The key to the Atos approach is our drive for integration. We know that every part of your business depends on all the other parts.

The scope and range of Atos solutions makes it possible for us to create the right platform for competitive performance and top-line growth. Here's how we do it...

Atos financial sector IT capability



Four key success factors

The Atos approach to banking evolution transforms everything from customer focus to compliance, rapid solution development to operational excellence.

Growth through customer value

To secure long-term profitable growth, you need to develop and take the right products, targeted at the right people, backed by the right resources, and delivered at the right time and place.

It's about using customer and market intelligence more accurately and creatively, ensuring that services are cost-effective in order to drive profitable growth. While simultaneously being aware that regulations vary from place to place. The actions that get an eBanking solution up and running in one country may not be appropriate in another.

Atos is an expert in new media, multi-channel access and the operational platforms needed to support these innovative, customer-driven services. While ensuring that they are precisely tailored to the required conditions of each national market. We can design and deliver platforms that enable customer self-service, comply with local regulations, take your products to market targeted, faster and build intimacy and loyalty.

We have the consultancy skills needed to design the services; the industry knowledge to handle core banking processes; analytical experience to intelligently manage data, the industrial-strength capability to manage transactions in their millions; the utility skills to take full responsibility for key activities and the commercial flexibility to create the right partnership for every need.

Speed and simplicity

Successful banks need the ability to move rapidly in new directions, as market changes dictate, but they also need to keep bearing down relentlessly on costs.

Yet most banks have built-up complex IT infrastructures over a long period of time, with a high number of legacy systems, meaning that inertia and inflexibility is often built-in. Atos evolves bank operating models in a straightforward way simply without fuss or difficulty, enabling banks to be more agile without the need for major disruption and cost connected.

We master virtualization; strategic transfer to standards-based environments; moves to the cloud and pay as you go models, where it is safe and logical to do so; and we use shared services, business and infrastructure outsourcing and targeted cost management intervention to transform cost-effectiveness.

The only way to turn an ambitious vision into long-term profitable growth is to constantly improve operational excellence. That is the basic assurance Atos always gives you.

Governance and risk optimization

After the financial crisis, regulations have tightened, making risk management a key discipline for every bank, and placing greater emphasis on information systems as guarantors of good governance.

Atos builds data and information intelligence systems that control risk and drive accurate reporting and governance, while enabling accurate risk analysis of new initiatives. In turn, that helps to improve decision-making, which could prevent future problems from arising in the first place.

Atos gives you peace of mind about security and governance through assured solutions in identity and access management, wherever you operate and however regulatory regimes evolve.

Innovation

The banking market is a scene of continuous, rapid change due to the influence of consumer technology, customer lifestyle choices, increased cross-border working and many other factors. The need for speed, agility and creativity has never been greater.

Atos aims to deliver, not just operational excellence today, but sustainable excellence for the long-term. Our full financial services expertise is there to help banks do everything from design new services to get up and running at maximum speed to test out new commercial models for processes and infrastructure. Atos is technology agnostic, with high-level skills in key areas right across the board.

We recognize that today's solution could be out of date faster than any of us think, which is why we put research and innovation at the heart of everything we do.

“In its first year Atos' mobile banking application achieved 500,000 customer downloads and was voted the number one banking app.”

Leading French bank



Facing the future

The banking market has never been faster-moving or more dynamic. Profitable growth will come from the right combination of service and technology.



Banking in all its different forms depends both on effective use of intelligence and uncompromising focus on the customer. No bank, not even the very largest, can provide all the capability needed from within its own resources: partnership is critical. Technology, and the market itself, changes too fast to do without.

Atos gives you the right kind of partnership for your needs, end-to-end and top to bottom. We build on many years of established leadership we're already:

- ▶ **No. 1 provider of innovative payment and business process outsourcing (BPO) solutions**
- ▶ **No. 1 in multi-channel self-service banking**
- ▶ **Leader in settlement processes and brokerage**
- ▶ **One of the largest independent card services providers in Europe and Asia-Pacific**
- ▶ **A key partner to 9 of Europe's top 10 banks.**

By bringing together the leadership of Atos Origin in transactions and bank processing and the industrial IT capabilities of Siemens IT Solutions and Services, we are now a top 3 player in financial service provision across Europe and top 10 globally. We are firmly committed to the market, with 30 years experience, 15,000 dedicated specialists and 20% of our revenues coming from this sector.

Through Hi-Tech Transactional Services (HTTS) we are able to deliver industrial-strength processing for everything from card payments to settlements. Through our leadership in all aspects of security management, from biometrics to online single-point authentication for multiple services, we have the skills to combine convenience and mobility with assured security.

We are vendor-neutral and free from a partner agenda, providing greater flexibility and true value for our clients. Our full sourcing model is scalable across the globe, with presence in every continent providing full sun delivery. We have delivered over 99% performance on quality and IT analyst houses see us amongst the global leaders in service desk and desktop management services.

Growth is the target in the banking market, and customer value is the key to achieving it. Atos is your natural partner for a future in which integrated service and technology excellence is the bedrock for long-term competitive advantage.

Your business technologists.

Powering progress. Atos.

“Due to Atos we are now 100% confident in the success of the IT integration and our batch processing and online systems have performed flawlessly and reliably. Atos has behaved as a true partner and we look forward to our continued collaboration.”

**Board of Managing Directors and Executive Management Group Services IT,
Leading German bank**

About Atos

Atos is an international information technology services company with annual revenues of EUR 8.7 billion and 78,500 employees in 42 countries. Serving a global client base, it delivers hi-tech transactional services, consulting, systems integration and managed services. Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. It is the Worldwide Information Technology Partner for the Olympic Games and is quoted on the Paris Eurolist Market. Atos operates under the brands Atos, Atos Consulting, Atos Worldline and Atos WorldGrid.

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