



A Steria Capability Overview

Banking expertise and technological leadership

Staying ahead in a complex and combative marketplace



→ www.steria.com

Did you know...



- Steria has more than 40 years' experience in the banking sector and in excess of 2,000 professionals dedicated to banking
- We work with global and major European banks including Deutsche Bank, Commerzbank, Crédit Agricole, Société Générale, BNP Paribas, Barclays, Lloyds Banking Group, Royal Bank of Scotland, Banco Santander, Unicredit Group, Credit Suisse and Nordea
- Steria is a true banking specialist: drawing on strong financial services expertise and technological excellence, we deliver tailor-made solutions for all core processes of a modern bank
- We are engaged with clients across all market segments – privately-owned, co-operative and state-owned banks, as well as regulatory authorities
- We cover the whole banking network including IT service centres as well as product and processing service providers, allowing us to offer a comprehensive and detailed view of the industry
- We contract for innovation and live a highly innovative corporate culture in which we develop forward-thinking business models and solutions that support the entire business transformations of our clients
- We are independent and provide tailor-made solutions by using state-of-the-art technology based on a strong network of market-leading IT partners
- Steria delivered the first contactless card solution for the UK market and is developing mobile banking solutions for major market players in Europe

“We use our market-leading knowledge of governance systems, operational risk management, compliant data storage, financial services infrastructure, mobility and more, to ensure our banking clients are freed up to focus on their core customer, risk and investment activities.”

Safer, faster seamless banking

The banking sector is at a critical moment as it faces increasing pressure to undertake massive change and return to growth. This will demand systems and data that facilitate superior customer service and help to manage the full spectrum of risk.



Steria is the European partner of leading global and major European banks. With over 40 years' experience in banking, we have developed an in-depth understanding of how efficient business processes and effective IT can be used to build competitive advantage.

From the need to manage new business models and the emergence of 'disruptive' channels, such as digital and mobile, to demands for greater transparency in liquidity and risk management, strict new European Commission frameworks for the payments sector and a surge in merger and acquisition activities in the wake of the financial crisis, we're helping our clients move quickly and stay ahead of the game in 21st century banking.

Every day our clients trust us to run their IT infrastructures and provide cost-effective, world class back office processes. But that's not all. We also deliver cost savings, total quality of service and agreed outcomes that meet our clients' needs in the core areas of: post merger integration and migrations, EU regulations and compliance, sales and customer management, payments, core banking and credits and loans.

Did you know... Steria has a long heritage in European banking. In 1989 we introduced the technology to securely coordinate the system linking all France's Automated Teller Machines with different banks.

So what does this mean for our banking clients? We offer you high-value solutions to your business issues that transcend international borders so that you can:

- Streamline and refine your processes to drive down costs and improve operating rates
- Deliver customer service excellence across multiple channels – existing and emerging
- Have the capability and flexibility to accelerate speed to market and assure business insight and regulatory compliance
- Improve your performance management with greater business and customer insight
- Find new ways to tackle crime in the wake of developments such as Faster Payments
- Ensure seamless delivery of services across European borders.

We have a proven reputation for delivery excellence as well as for building long-term trusted partnerships with our clients. Indeed, 95% of our clients renew their contracts with us. Isn't it time you took a closer look at Steria?

Manage and de-risk merger and integration activities

Unifying IT and other systems and processes following a merger, acquisition or organisation changes necessitating the merger or demerger of entities can be hugely daunting. Yet with accelerated market consolidation, it's an area of expertise that is increasingly important in the banking sector.

At Steria we have a great deal of hands-on experience managing and de-risking merger, de-merger and integration activities. We have developed both the tools and the techniques to successfully support change. In particular, our PMI Plateau® methodology is designed to help our banking clients reduce

the complexities of a merger and make every implementation successful.

We pay special attention to data migration, particularly relating to customers, contracts and transactions and your internal processes are quickly and smoothly aligned to

keep the impact on your customers to an absolute minimum. Our Migration Factory professional tool radically improves the speed and quality of both the systems and data migration.

Transform regulatory demands into business centric solutions

Today's banks also need sophisticated regulatory and compliance-driven solutions. You must be ready to comply with new rules and directives as they emerge and this often means that a growing proportion of your IT budget is consumed by regulatory projects.


The key is to carry out effective regulatory impact assessments, implement change as cost effectively as possible and meet project timescales in tune with the legislative agenda. With a significant amount of regulatory compliance experience in areas such as Basel, MiFID, anti money laundering and fraud prevention, Steria is at the heart of regulatory change in the banking sector. We can help you to introduce comprehensive compliance strategies that

provide additional benefits in terms of reducing costs and increasing efficiencies through higher process quality and increased fraud/corruption detection.

We also draw on our considerable technology expertise to build compliant solutions that have built-in flexibility to seamlessly encompass new regulations. Furthermore, close working with a number of technology partners and clients is

enabling us to find new approaches to tackling crime within the payment cycle – another important area of your governance and compliance.

Did you know... Steria helped a leading global bank manage its response to the introduction of a highly complex tax law under extreme time pressure.



“Ethics and sustainability are key to the Co-operative, and within IT we need three things to ensure that happens: we need the passion of the staff, we need the support of the management and we need our suppliers to go with us. In our relationship with Steria we’ve got that.”

**Jim Slack, Business Leader IT Operations and Development,
The Co-operative Banking Group**

Supporting your customer engagement strategy

Loyal customers are becoming increasingly rare. You must do everything you can to nurture and retain your best customers with effective information management and strategies for innovation.

We know that it's vital for great banks to have great customer service. And we already support effective customer engagement strategies for clients across Europe. But it is not just about the provision of consistent service across key channels (internet, call centre, branch, etc); we are also working in emerging mobile channels, thinking innovatively and enabling our clients to seize the opportunity of fast moving areas such as social media.

- **Channel management:** are you equipped to make the most of the opportunities provided by advances in mobile sales channels, social media and instant messaging? At Steria we're building bespoke 3G online portals, as well as developing and implementing innovative mobile banking and marketing applications. Our proven and future-proof multi-channel solution covers a wide range of banking applications. It doesn't just improve the customer's perception of value in both sales and service; it also uses streamlined, highly-efficient processes to substantially cut the cost of delivery.

- **Customer relationship management:** achieving a single view of the customer is integral to the improved customer insight, better targeting and increased customer satisfaction that are so important to many banking organisations. It's what Steria excels at. We cut through disparate information platforms, using our wide experience of delivering analytical and operational CRM solutions to help our clients gain a single customer view. We help them to maximise their cross-selling and up-selling opportunities across channels by monitoring customer behaviour and using predictive analytics in partnership with niche providers of specialist predictive customer analytics technology.
- **Information management:** Imagine how much faster and efficient your customer service might be if you could process massive amounts of data in seconds not hours. And consider the huge business benefit of being able to predict which of your existing or potential customers was going to add the greatest value to your business in the years ahead. We make this possible by turning volume data processing into a strategic asset.

From transformation to operation, our solutions are helping banks across the world to increase revenues right now – winning more business, tapping into new channels to market, cross-selling and up-selling to existing customers and reducing the cost of sales.

Did you know... Europe's first 100% online private bank BforBank offers savings, products and services from a single portal designed and implemented by Steria in line with all time-to-market requirements. The totally secure site features extremely rich content that is accessible, simple and intuitive. It is integrated with the bank's management system as well as with partner IT systems.

Joining up European payments

Increasing activities around European harmonisation – such as establishing TARGET2 and the introduction of the Single European Payments Area (SEPA) – are driving continuous change across the payments landscape.



Technological innovation and more demanding customers are driving new payment services, as well as opening up the marketplace to new competitors. Additional cost pressures are also forcing banks to re-think their payment infrastructures to remain competitive. With more than 25 years' experience in payments, Steria is at the forefront of the payments industry as it undergoes this fundamental change. Our mobility capabilities are also in demand as banks seek innovative customer sales and management solutions with mobile payments (m-payments).

We have delivered and advised on some of the world's largest payments systems, supporting transformation programmes that have entailed full end-to-end lifecycle implementations, covering every link within the value chain. Today more than 100 banks are using our financial messaging and card management solutions worldwide.

Our market-leading Stecard© solution for front office payments covers every requirement of card issuers and card processing systems alike, interfacing with ATM and self-service banking equipment, EB2A 5.2 and EMV POS terminals, the internet and mobile phones. It also serves multiple sectors including transportation, retail and healthcare.

The business benefits are clear. We've successfully operated a credit/debit card chargeback service since 2001, which delivers operational cost savings of 30% to our clients and reduces write-offs to less than 1% of the volume processed.

Did you know... with Steria's aid the Banque de France successfully completed migration of the Paris Financial Market to the new TARGET2 system.



Transforming and maintaining core banking systems

Banks are constantly seeking to refresh and enhance their core systems. New distribution channels such as mobile-banking and product innovations are emerging all the time and existing technology platforms must keep pace with continual change.

Transforming and running your critical banking systems is a key aspect of our work. Supporting the transformation journeys of our clients for many years, we help to optimise the core systems needed to enable new product development, provide joined-up front and back office functions, link information infrastructures and respond to market changes.

We can help you ensure your core banking systems support the effective management of operational, credit and fraud risk, while helping to open new revenue opportunities faster than ever before. We achieve this by leveraging our broad experience of bespoke and leading standard core banking systems. For example, we supported French banking group BNP Paribas in the roll out of a core banking system bringing standardised banking applications to all its international subsidiaries.

Future proofing your technology landscape also demands informed decision-making about application portfolios. Do you have the

information you need to plan for the future and manage identified risks? At Steria we have range of tools and services to support this need. For example, our formal portfolio assessment method provides consultancy advice on how well your applications portfolio is meeting your objectives and whether you can get more value out of it.

We can work with you to evaluate, develop, re-engineer, implement and operate either a standard or bespoke core banking system. We will help you to reduce your total cost of ownership and operational risks with a robust and scalable platform, enabling you to increase your flexibility and accelerate speed-to-market.



Here's what we've done for some of our banking clients:

- A UK bank has significantly reduced its operational costs and maintained its market niche with a Steria solution to grow its e-commerce business as the primary sales channel.
- Our focus on continuous improvement has helped a leading banking group reduce user/system reported problems and improve the quality of its IT services after we took over the IT application support service contract.
- As trusted advisers to a major European bank during its implementation of a group-wide core banking platform, we provided reliable and high quality project improvement, process and test management, change management and training. The value of our contribution has since been acknowledged with a further request for us to support the requirements for risk management in line with Section 44 Banking Act of the Federal Republic of Germany (Kreditwesengesetz, KWG) assessments.

More incisive business intelligence

Effective customer engagement and risk management strategies depend on easy access to accurate and relevant data – as well as the ability to analyse that data.

No matter how efficient or effective the systems you have in place, your organisation is only as good as its ability to store, manage and manipulate data to provide the insight required for effective business intelligence processes.

Steria's data management expertise and enterprise content management solutions ensure that information is available and reliable for all current business needs, whether it's achieving a Single View of the Customer or analysing your risk position.

Our portfolio of data management services can help you to deliver business value at a number of levels:

- Customer and product master data management (MDM) delivers a single, accurate view of customer and product portfolios
- Consolidation of financial management information platforms combined with model development and implementation improves risk management, governance and compliance capabilities
- Improved and consistent use of integration technologies supports better sharing of data, driving more consistent management information for informed decision making
- Exploitation of data warehouse and business intelligence solutions and accurate customer data allows banks to better understand customer segmentation and buying habits

Our Enterprise Information Management services embrace an agnostic approach offering broad complementary skills across solutions. We have also developed a range of 'ready-to-run' framework solutions that address the issue of costly project overruns with quick and effective deployment and a rapid payback.

Credits and loans expertise

With saturated markets, eroding margins and intensive competition, banks urgently need to identify innovative products. At the same time they are striving for higher quality and more flexibility in production and processes.

Credits and loans are key areas of focus in this respect and we are already helping banks and credit institutions master the challenges and upcoming changes. We provide advice at all stages of the credit business, from strategy and business consulting to the modernisation of credit and lending platforms. Our team of banking and IT specialists is also expert

in the underpinning systems, credit and loan processes and the implementation of standard software or bespoke systems up to operation services.

Whatever your credit and loans need we can help. For example, we are helping to modernise and harmonise the group-wide

credit system landscape for a leading European bank. Our offerings embrace regulatory consulting and implementation, sales, including product and channel management, industrialisation and operational excellence in production and credit management.

Business and IT support to relieve operational and budgetary pressures

Always sensitive to the unique character of the banking sector, our solutions incorporate new business models, game-changing technologies and proven expertise in business process optimisation.

We can free up your banking teams to focus on improving the customer experience, managing risk and building new revenue streams. To achieve this, we complement our portfolio of specialist bank solutions with our proven IT-enabled services, consultancy and technology solutions that give you the agility you need to make change happen as quickly as possible:

- **Consulting:** making the most of our market expertise to successfully implement strategic and organisational change
- **Application development and system integration:** from solution definition, design and development, to deployment and ultimate benefits realisation. With our help, your IT can become a significant revenue enabler, unlocking business insight and operational efficiency
- **Testing and quality assurance:** bridging the gap between application development and systems rollout to deliver consistent, high quality, fault-free solutions and a reliable customer experience
- **Applications management:** agile, focused IT services based on guaranteed outputs and outcomes (see right)

- **Infrastructure management:** meeting the drive for cost reduction, flexibility, performance improvement and growth
- **Business process outsourcing (BPO):** delivering a step change in efficiency, agility and performance (see below)

Efficient business processes

Every bank must have efficient, intelligently run processes. Our complete portfolio of IT-enabled back office processing services can deliver up to 40% cost savings depending on the outsourcing model you opt for. That's just the start. We have also tailored our core back office BPO solutions to incorporate financial services industry requirements, such as fraud charge-backs, dispute resolution and reconciliation – all heavily transactional processes that we have industrialised and streamlined in order to deliver efficiency, accuracy and cost effectiveness.

Our applications management services are also an important factor in the business success of our clients. For example, we worked with The Co-operative Banking Group, the UK's largest mutual, on a post acquisition programme to transition their legacy systems to the Finacle core banking platform whilst continuing to deliver excellent customer service. We delivered a transition that successfully exceeded all timescales and individual service level targets.

Often working as a preferred partner and invariably in long-term partnerships, we have established a reputation for both pragmatic and innovative solutions for banking. Many of Europe's best known banks use us to relieve their operational, regulatory and budgetary pressures so that they can stay focused on their core banking activities.

Did you know... Steria helped bring SMILE, the UK's first full internet bank, to market in October 1999.



Steria banking solutions and services

We have developed specific solutions, services and innovations which include:

Services:

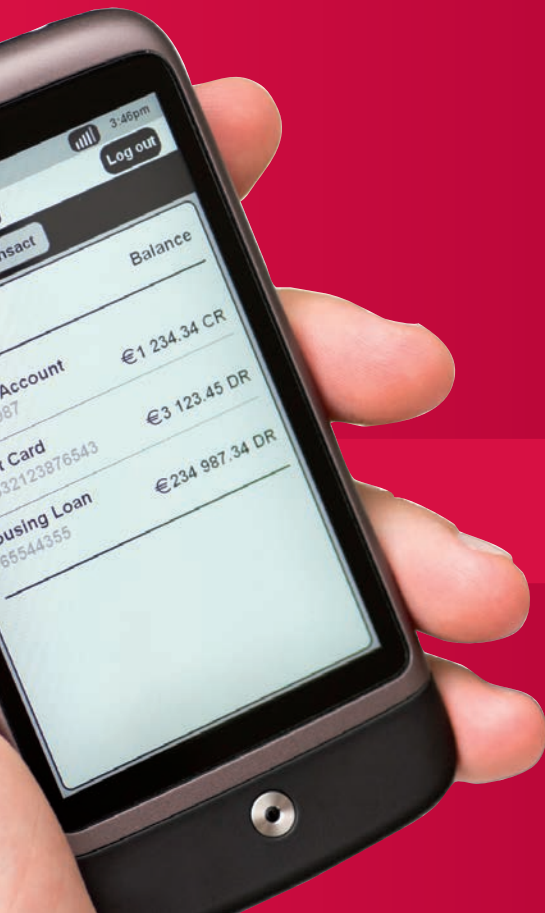
- Application Management & Development
- Business Process Consulting and Implementation
- Business Process Outsourcing
- End-to-End Testing Management & Governance
- Infrastructure Management
- IT Consulting Services and System Integration
- Operational & IT Outsourcing
- Programme Management

Solutions:

- Analytical and Operative Customer Relationship Management
- Anti-Money Laundering
- Basel II/III
- Business Intelligence
- Channel Management
- Core Banking Transformation
- Credit Card Charge Back BPO Services
- Data Management
- Enterprise Content Management
- Enterprise Solutions (SAP, Oracle)
- Financial Crime & Anti-Fraud Mechanisms
- Human Capital Management
- IT Security
- Migrations
- Post Merger Integration
- Procurement
- Regulatory Change Management
- Regulatory Reporting
- Risk Management
- SEPA for Corporates
- Stecard Payment Solution
- Tax Solutions

Innovation:

- Advanced Payment Solutions
- Business Visioning and Transformation
- Cloud Infrastructure on Demand
- Mobile Banking Solutions
- Social Media Banking
- Technology Insight & Direction



Find out more

Find out more about Steria's extensive range of banking services and solutions by visiting www.steria.com/your-business/banking or email corporate_banking@steria.com



For further information about our services visit www.steria.com

About Steria: www.steria.com

Steria delivers IT enabled business services which help organisations in the public and private sectors operate more efficiently and profitably. By combining in-depth understanding of our clients' businesses with expertise in IT and business process outsourcing, we take on our clients' challenges and develop innovative solutions to address them. Through our highly collaborative consulting style, we work with our clients to transform their business, enabling them to focus on what they do best. Our 20,000 people, working across 16 countries, support the systems, services and processes that make today's world turn, touching the lives of millions around the globe each day.

Founded in 1969, Steria has offices in Europe, India, North Africa and SE Asia and a 2010 revenue of €1.7 billion. 20%* of Steria's capital is owned by its employees. Headquartered in Paris, Steria is listed on the Euronext Paris market.

*Including the Employees Shares Trust in the UK

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