

# BANKING EVENTS INVENI

Where your FinTech  
future begins

# DEFINE YOUR ROLE, DON'T ASSUME IT

Now is the time to thrive in the highly disruptive environment of next generation digital banking. To launch dynamic business propositions by orchestrating new relationships and quickly maximizing technology. Now is the time to make it happen, together.

Only  
**26%**  
of bank executives and  
**43%**  
of FinTech executives  
say they have identified  
the right partner to  
collaborate with for  
open banking\*

\* World FinTech Report 2019  
from Capgemini and Efma.

**Whether you're an established bank, challenger or new entrant, Inventive Banking enables us to collaborate, rapidly developing innovative propositions and launching successful new beta businesses.**

Building on our unique banking platform, tapping into our expertise and inventing new ecosystems, we'll help you create next generation, breakthrough products and services that allow your customers to bank clever and live better. And deliver profitable growth and competitive advantage to you.

**BRING IDEAS TO LIFE QUICKLY**  
The dynamic environment enabled by open banking and APIs is disrupting the value chain. It threatens the profits and the long term survival of traditional banking businesses.

While you're eager for change, it's often challenging to accelerate new propositions fast enough to achieve a competitive time to market. As next generation digital banking gives customers power over their data, and ever more choice, it can be difficult to respond to new market opportunities. In a disrupted world, Inventive Banking lets you bring new business models to life quickly.

**NAVIGATE NEW RELATIONSHIPS**  
Inventive Banking helps you to navigate inspiring relationships with Big Tech and FinTech players, strategically onboarding them as collaborators and innovators.

**HELP YOUR CUSTOMERS LIVE BETTER**  
For your customers, Inventive Banking means compelling new propositions. Juggling their investments, while helping with the kids' homework. Changing their business energy suppliers from the back of a cab. Or checking their cashflow and next month's payroll, just before checking out the movie channel. Whatever the challenge, Inventive Banking will help your customers bank clever and live better.

Inventive Banking is designed to empower and invigorate our clients from all corners of this highly disrupted playing field. Whatever your current situation, we're ready to bring to life your next generation digital banking.



# ORCHESTRATING INVENTIVE FINANCIAL SERVICES

Inventive Banking delivers a combination of proven experience and strategic vision, leveraged to help you achieve competitive advantage. It comprises the three critical building blocks of platform, ecosystems and realization.



Our **Inventive Banking platform** has at its core our Open Banking Marketplace, a proven platform which is currently delivering secure, market leading advantage to our clients. This open platform allows you to harness new technology to rapidly build and test your own unique, innovative propositions.

Our **Inventive Banking ecosystem** enables you to tap into our international network of start-ups and ScaleUps, as well as our strategic relationships with world leaders in banking technology. We have turned ecosystem management into a robust process, employing our partner qualification criteria and fine tuning our abilities in the orchestration of dynamic communities of innovators.

Our **Inventive Banking realization** brings the Capgemini Group's capability together to deliver next generation digital banking, including skills in strategic innovation, service design, build and operations services. Our powerful vision and deep sector expertise enable us to help you develop breakthrough new business ideas and irresistible customer engagements, as well as to deliver the technology behind them.

Inventive Banking lets you shape your own future, playing to your core strengths to define a unique role. You can identify future sources of growth, to build competitive advantage and grow with purpose and confidence.

The unique combination of these skills enables us to move our propositions seamlessly and swiftly from ideation, through experimentation to become thriving businesses.



# PUT THE MUSIC INTO MONEY

Inventive Banking enables you to tap into future innovation by collaborating with our experts and inspiring new partners, ranging from FinTechs to small, dynamic start-ups. Together we ignite an inventive and inspiring creativity to deliver impactful, customer-centric, market changing propositions on a large scale.



Our collaboration works like an inventive orchestra. Our client is the composer and the new business model, conceived as a conceptual customer journey, is the musical composition. The innovators of our ecosystem are the highly talented instrumentalists.

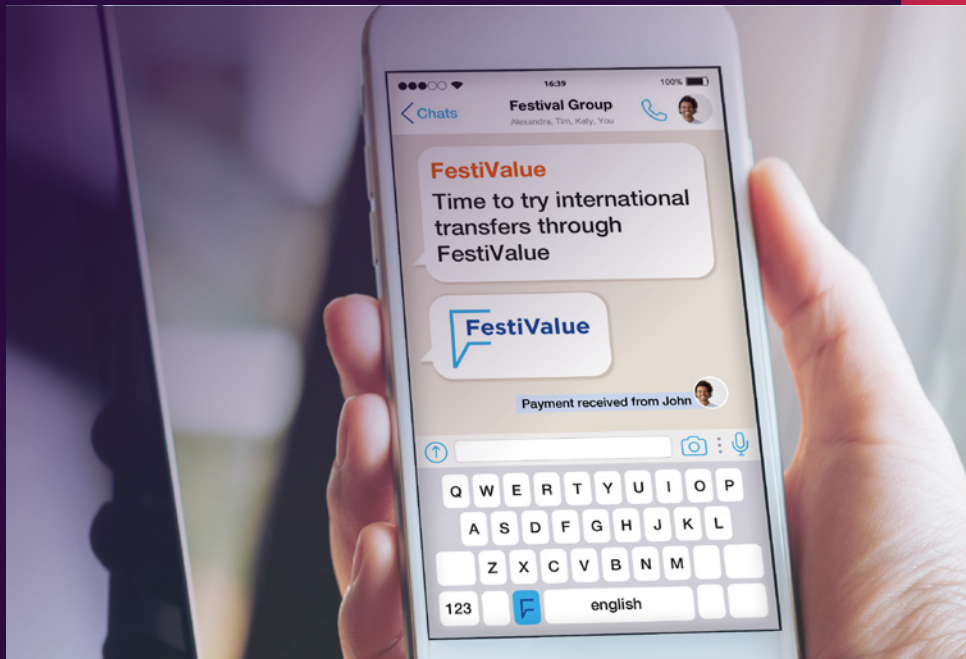
We perform as conductor. Our role is to realize the composer's intentions and orchestrate the composition in a way that exploits the capabilities of each highly specialized, talented performer. To add value through that interpretation. To ask, have you thought about recruiting this FinTech or exploiting that product or service?

We optimize the part of each instrument. We select the best players for your proposition, bringing them together and fine tuning your collaborations to deliver a unique and harmonious outcome. We inspire and animate the performance, connecting audiences emotionally.

When it comes to putting our innovations to work, our platform can be applied to multiple uses. We solve problems in a quicker, more efficient way, delivering regulatory compliant solutions. We have in place partners who are pre-qualified, ready to engage, and able to scale quickly. We ensure you get your new propositions to market quickly. But also give you the confidence that you have flexibility for the future.



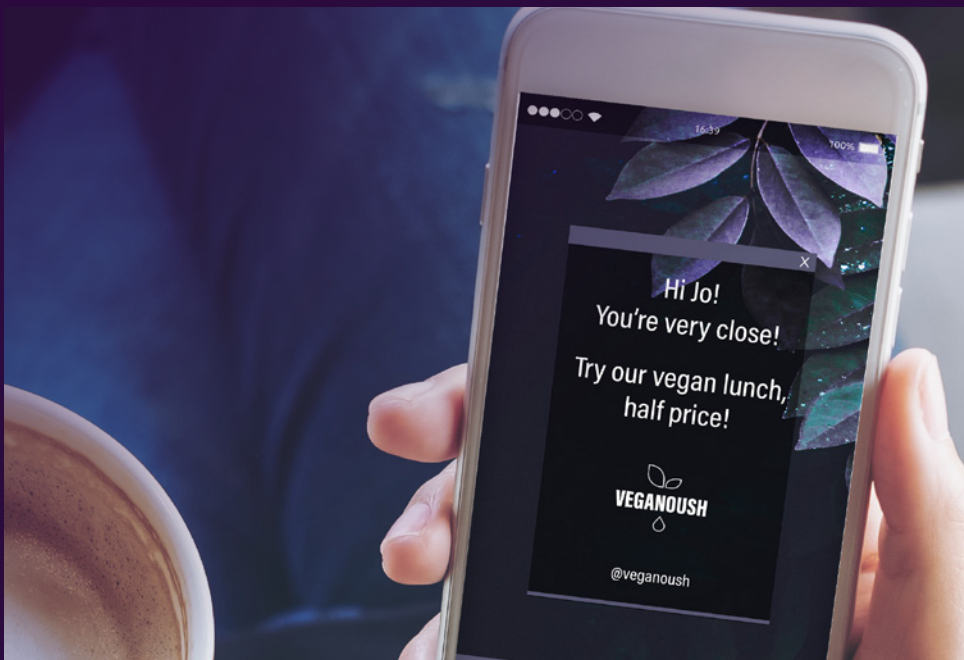
WE DON'T TELL YOU  
HOW THE STORY ENDS...



A cultural revolution to satisfy a new generation

GLOBAL YOUTH

HYPER-PERSONALIZATION



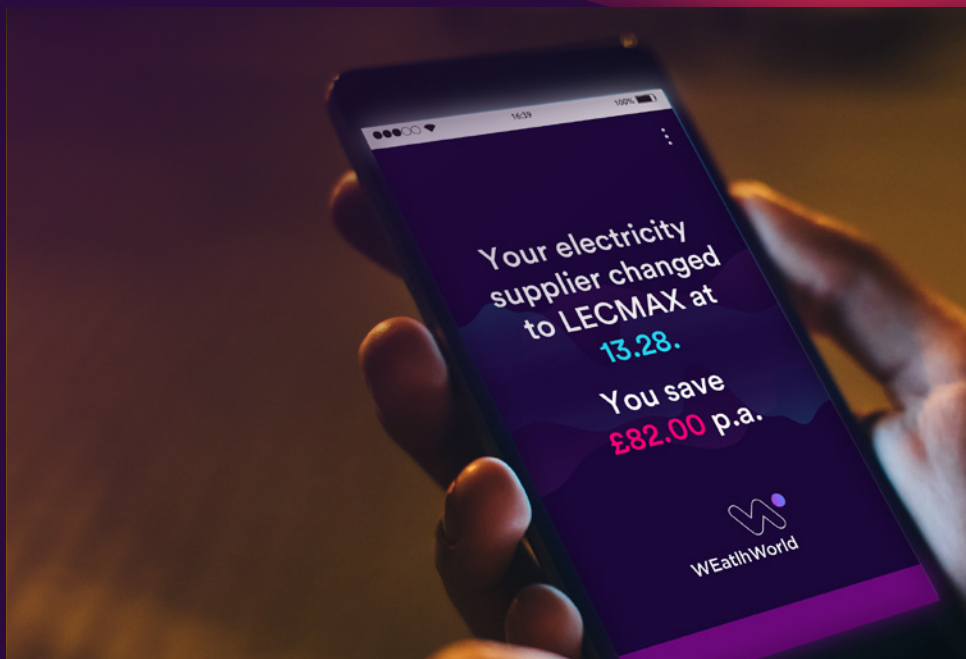
Feeding the hunger for geolocated, personalized offers that build loyalty



Avoid the bumps on cashflow road

DYNAMIC FINANCE

MONEY MAX



Helping you save it, invest it, share it and spend it best

...WE JUST TELL  
YOU HOW IT BEGINS

# BRING TO LIFE WHAT'S NEXT

Inventive Banking enables us to orchestrate your role in a disruptive, fast changing world. It enables you to define that dynamic role, rather than assume a passive one. It invites you to maximize technology, collaborate with innovators and launch dynamic business propositions. Propositions that will allow people to bank clever and live better.

## ORCHESTRATION IS EVERYTHING

Orchestration is at the core of Inventive Banking. We work with you to analyze your situation and together select the best solutions, orchestrating our unique combination of platform, ecosystems and realization.

## IGNITE YOUR INVENTIVE BUSINESS

Inventive Banking enables your propositions to grow seamlessly and swiftly from ideation, through experimentation, to become live, operational beta businesses. As your ecosystem grows, you can scale up and deliver market changing ideas. You can disrupt categories, attract new customers and drive profitability, as your inventive business concepts flourish.



## ORANGE IS THE NEW BANK

From project start to public launch, Orange Bank hit the market in less than 18 months. We succeeded by mobilizing a multidisciplinary team with business and banking experts, UX designers, technologists and developers. The challenge was to invent a new bank and to secure the integration of more than 40 technology partners (including solutions, FinTechs, and service providers) in a very aggressive timeframe. We provided the boldness of an industrial technology partner and the agility and innovation capabilities needed for a digital disruptor.

[Click here](#) for the bigger picture.



## About Capgemini Invent

As the digital innovation, consulting and transformation brand of the Capgemini Group, Capgemini Invent helps CxOs envision and build what's next for their organizations. Located in more than 30 offices and 10 creative studios around the world, its 6,000+ strong team combines strategy, technology, data science and creative design with deep industry expertise and insights, to develop new digital solutions and business models of the future. Capgemini Invent is an integral part of Capgemini, a global leader in consulting, technology services and digital transformation. The Group is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of over 200,000 team members in more than 40 countries. The Group reported 2018 global revenues of EUR 13.2 billion.

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**People matter, results count.**

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