

The Payments Transformation Journey



Achieve profitable growth in payments

75% of bankers consider payment processing transformation a top 3 business priority

—World Payments Report 2014, Capgemini and RBS

The payments landscape is always changing, strongly driven by regulation and innovation. During the past decade, while payments have become more global, payments infrastructures have become more standardized at the local, regional and global level. As the industry faces new competition from non-banks and increasing regulations to protect consumers, banks are responding by being more creative, more agile, and stretching their payments business model.

How can banks achieve profitable growth in payments? Capgemini has helped banks invest in new payments products and services that are quickly available for rollout while relying on a secured, agile, industrialized and cost effective payments infrastructure.



People matter, results count.

End-to-end services to support your payments transformation journey

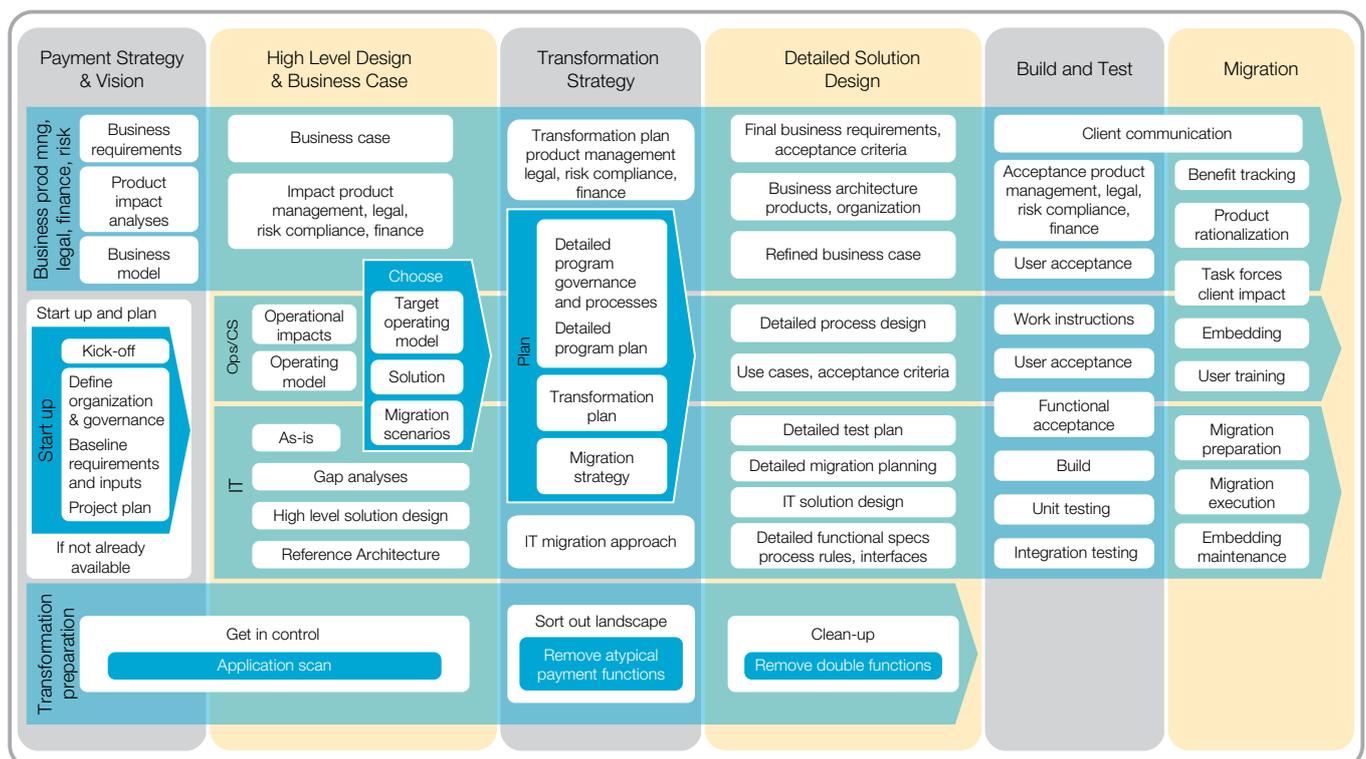
By leveraging our proven payments transformation assets, Capgemini has helped clients accelerate delivery by **15%**

When transforming your payments processing systems, experience counts. Capgemini has helped some of the world's largest banks on their payments transformation journey, from establishing a clear and profitable business case to implementing a valuable solution. Our approach is driven by business requirements throughout the journey. We ensure key business goals and expectations are addressed at every stage and create a strong consistency between the what and the how. Our portfolio of services covers a wide set of activities, including:

- Defining and managing strategy, business case and programs through our domain consulting and PMO services
- Defining target architecture and performing platform analysis and selection
- Implementing a solution using our application development and integration, testing, migration and application maintenance services
- Functionally certifying and stabilizing a complex multi-country payment hub through our Proprietary Clearing Connect solution which helps develop and mature use case models for the entire payment landscape
- Supporting and evolving payment solutions by maintaining a brand new payments hub or taking responsibility for the entire payments applications portfolio

Based on our experience with successful payments engagements, Capgemini has developed proprietary accelerators and assets to speed your transformation journey.

Exhibit 1. Deliver Payment Hub



Capgemini's **Payments Reference Architecture** helps reduce the time to market by providing a state-of-the-art vision of payments systems that serves as a model for the target architecture. We use the reference architecture to build a gaps-based approach to transformation rather than reinventing your payments systems and quickly identify integration points, critical for the success of a payment hub implementation. The reference architecture also helps us develop process and function descriptions that serve as the foundation for use case scenarios and test cases. These assets are used during the implementation phases to accelerate testing.

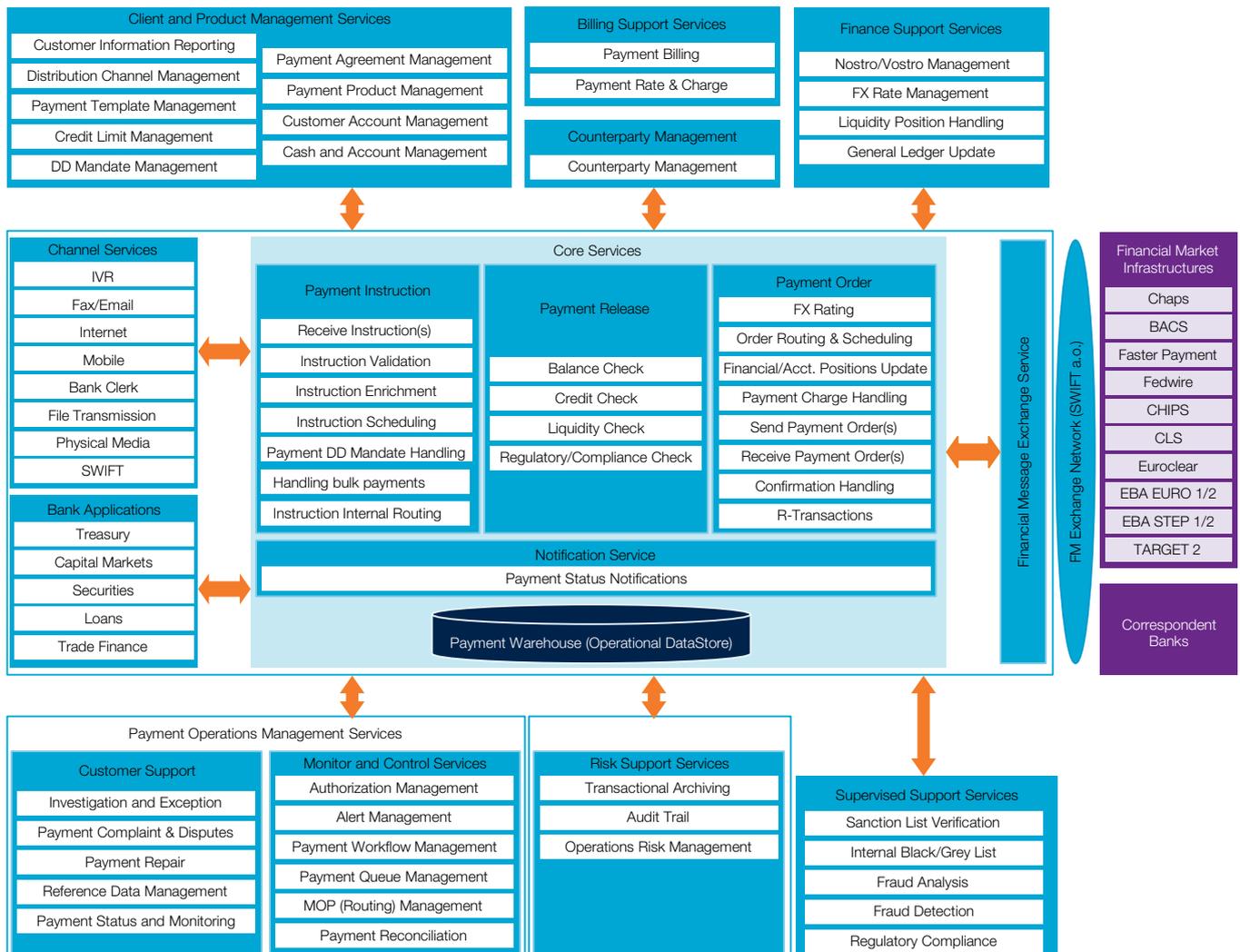
Capgemini has also developed Capgemini's **Clearing Connect**, a unique use case maturity model that makes clearing certification of your payment hub simple and comprehensive. Through Clearing Connect, Capgemini can support banks with geographical rollouts across multiple local clearing houses, helping accelerate local clearing scheme implementation into your payments platform.

Clearing Connect helps banks reduce the cost of implementation and maintenance and better manage local regulatory evolutions to make yearly evolutions more cost efficient.

Clearing Connect helps banks:

- Accelerate multiple clearing scheme rollouts
- Industrialize the addition of new clearing
- Ensure comprehensive and complete coverage
- Support quality assurance processes for payment engine code
- Enhance change control mechanisms
- Improve productivity

Exhibit 2. Capgemini's Payments Reference Architecture



Selecting the most suitable solution independently among a robust network of software leaders

For over 20 years, Capgemini has delivered engagements across all major payments systems. We use our payments domain expertise and software package implementation experience to help banks find the right solutions to meet your unique needs. Our deep partnerships with major payments software vendors give us insights into the strengths and weaknesses of each package which allows us to guide banks in choosing the appropriate solution for your requirements. We use regular vendor trainings and internal certifications to keep our payments specialists up-to-date on the latest products and industry trends.

A Payments Partner You Can Trust

At Capgemini, the payments hub is the primary focus for our global payments practice which includes over 450 associates currently working in payments programs for leading financial institutions around the world. Our Rightshore® capabilities use a combination of onsite, onshore and offshore resources to meet your specific needs.

Through payments hub integration engagements, we have helped our clients achieve:

- Faster straight through processing and payment operations high-speed processing
- Lower total cost of ownership
- Faster time to market

Get started today by visiting us at www.capgemini.com/payments or contacting us:

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About Capgemini

Now with 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at
www.capgemini.com

IN PRACTICE:

Payments Hub Expertise

Capgemini has successfully delivered payments hubs for banks globally:

- Provided hub strategy and design, architecture definition and platform selection for a large Asia Pacific bank
- Defined strategy, business case and program for large European banks
- Performed implementation analysis, best practices and landscape transformation support for a large global bank
- Implemented Clear2Pay platforms for European banks
- Defined and designed in-country clearing connectivity and certification
- Implemented and rolled out a solution for a leading European bank