

# Blockchain Services for Banking & Financial Services



## Evaluating and implementing blockchain technologies for your business

In the new emerging economy, where business and technology are wired to each other through the digital economy, blockchain creates a whole new paradigm in the ecosystem. Blockchain represents a next-generation shift from the present technology; the way business is done and technology is implemented. It renders many of the existing systems and approaches obsolete and opens up a new world of opportunities.

To help clients and partners to keep pace with this paradigm shift, Capgemini offers a whole new suite of service offerings. These blockchain consulting and technology services help clients differentiate their businesses and take advantage of the opportunities in this new ecosystem.

# Getting Started with Strategy & Insights

Capgemini's comprehensive methodology helps you get started on the right foot with your blockchain initiatives as you embark on this journey. Partnering with Capgemini helps you evaluate and implement blockchain technologies in your business domains—including initiatives for trade finance, trade syndication, payments, and asset management—and deliver real value.

Blockchain is no longer a fad. It is now critical for financial institutions to determine how to adopt and apply it to the right areas of the business.

- Business process definition across business and technology domains
- Address the impact of the next-generation architectural issues while implementing blockchain
- Identify and define risk management and audit process and procedures across the new ecosystem
- Develop use cases to identify business areas for proof-of-concept projects to reduce risk and meet critical success factors
- Manage the various aspects of decentralization, cost, security, usability, and community support (among others)
- Align core process with complementary programs such as digital, data management, analytics, cloud, and security across business domains
- Develop a change-management plan to meet the business, technology and operational aspects of the program

Capgemini uses a stepped approach to help you plan for blockchain:

- **Reconcile blockchain capability with business requirements** by defining the use case and mapping to targeted blockchain capabilities
- **Assess blockchain technology** to help define the testing infrastructure and benchmarking versus other solutions.
- **Look at business risks** including future and technical risks. Identify red flags and the limits of the solution.
- **Address architecture perspective** by reviewing the blockchain architecture and the information system impacts for the bank

## 8 Questions to Ask Before Considering Blockchain

- 1 How can we manage a seamless change for customers and internal stakeholders?
- 2 What channels and entry points should we provide to participating blockchain entities?
- 3 How do we provide an exceptional user experience to drive adoption and use?
- 4 How can we personalize the user journey to drive expected behavior?
- 5 How should we optimize the current digital investments?
- 6 How do we provide access to, and control of, the digital assets/documents required for the process to execute?
- 7 How should we redesign/structure supporting processes such as customer service, reporting and cross-selling?
- 8 How should our communications and campaigns capabilities evolve?



### New to Blockchain?

Learn what you need to know about blockchain and how to assess the opportunities for banks and financial institutions with our point of view, *Blockchain: A Fundamental Shift for Financial Services Institutions*.

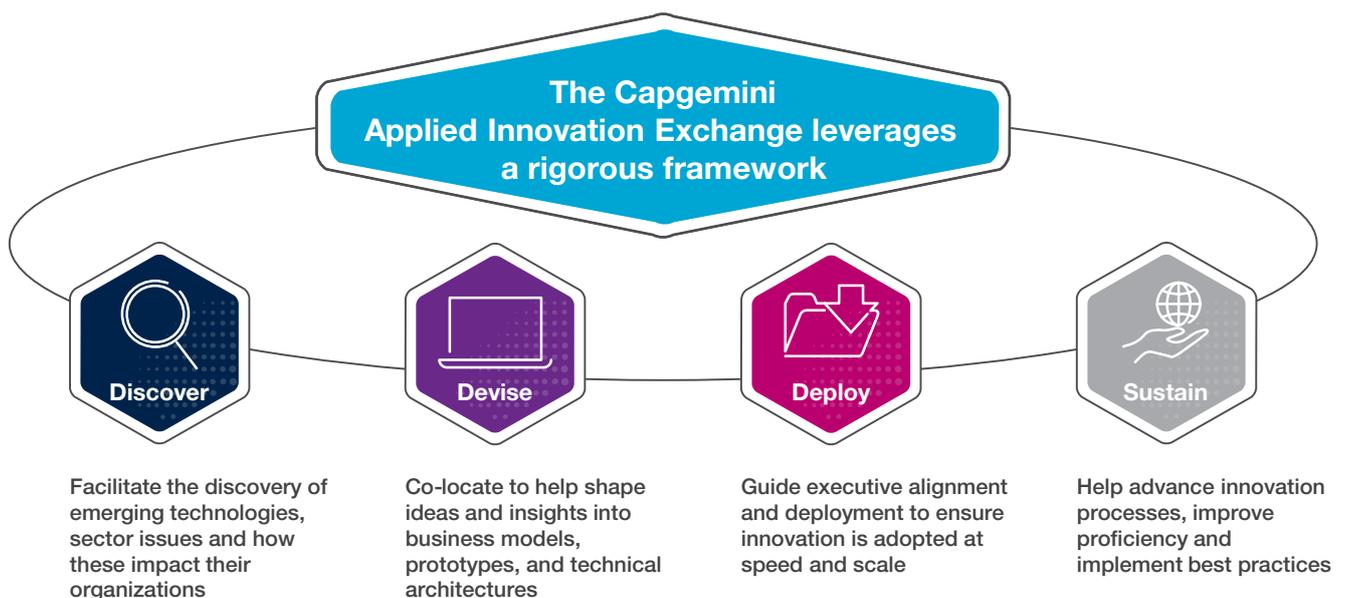
# Experimenting with Capgemini Applied Innovation Exchange

Capgemini Applied Innovation Exchange (AIE) lets clients co-innovate and test business technology innovations in a controlled environment before piloting and deploying them. The AIE has a proven, well-defined process for innovation:

1. **Discover:** Innovate with emerging technologies, trends and research that impact banking and financial services. Meet players in this space to discover first-hand how to leverage industry trends to convert your ideas into reality. Brainstorm and whiteboard detailed use cases that are right for your business.
2. **Devise:** Shape key insights into business models, prototypes and technical architectures.
3. **Deploy:** Rapidly launch the concepts you have developed in controlled pilot projects and into full-production environments, matching the mutually agreed upon change-management plan.
4. **Sustain:** Establish a culture of innovation, strategy, governance and processes to drive more positive customer experiences and profitability.

A 2015 report from Santander Inno Ventures claims blockchain technologies could reduce banks' infrastructural costs by **\$15-20 billion** a year by 2022.<sup>1</sup>

## Capgemini Applied Innovation Exchange Framework



<sup>1</sup> The Fintech 2.0 Paper: Rebooting financial services. Santander Innoventures, Oliver Wyman and Anthemis Group. <https://www.finextra.com/finextra-downloads/newsdocs/the%20fintech%202%200%20paper.pdf>

# Building a Proof of Concept

Capgemini helps banks and financial institutions explore options for blockchain in their organization through proofs of concepts and use cases that model real-world activities using blockchain. Our services include:



## Process Design & Workflow

Capgemini can help your bank translate our in-depth understanding of blockchain into actionable business processes and workflows. Our specialists have expertise in the both the business aspects of blockchain and the intricacies of the technology so we can help your bank turn theory into practice.

## Use Case Development

One of the hardest part of implementing blockchain is understanding the complex interactions between internal systems, users and blockchain technology. Capgemini helps our clients develop innovative and potentially disruptive use cases using blockchain's decentralized technology. This helps our client's get a holistic perspective when addressing blockchain within the bank's existing legacy portfolio landscape. Capgemini has a number of pre-built use cases such as Cross Boarder Payments, Syndicated Loans, and Private Securities that can be quickly customized for your financial institution.

## Proof of Concept Development

Capgemini leverages an agile approach to develop a blockchain proof of concept to help banks quickly understand the tangible benefits and impact that blockchain technology may have on specific business use cases. It's difficult for banks to make wholesale changes to existing business models. Proof of concepts allow banks to explore faster, cheaper, and better ways of using blockchain without risking core business processes.

# Supporting Your Blockchain Approach

When you're ready to implement blockchain, Capgemini can help, whether you are looking to build capabilities, partner with a blockchain provider, or choose a cloud approach.

## Blockchain as a Service

Capgemini offers Blockchain as a Service to help your bank create and manage blockchain networks to support distributed ledger applications. BaaS lets developers build digital assets and accompanying business logic to securely and privately transfer assets with other developers who are part of the permissioned blockchain network. Our BaaS offering is supported by blockchain FinTech partners or we can set up a proprietary instance for your bank using products like Ethereum.

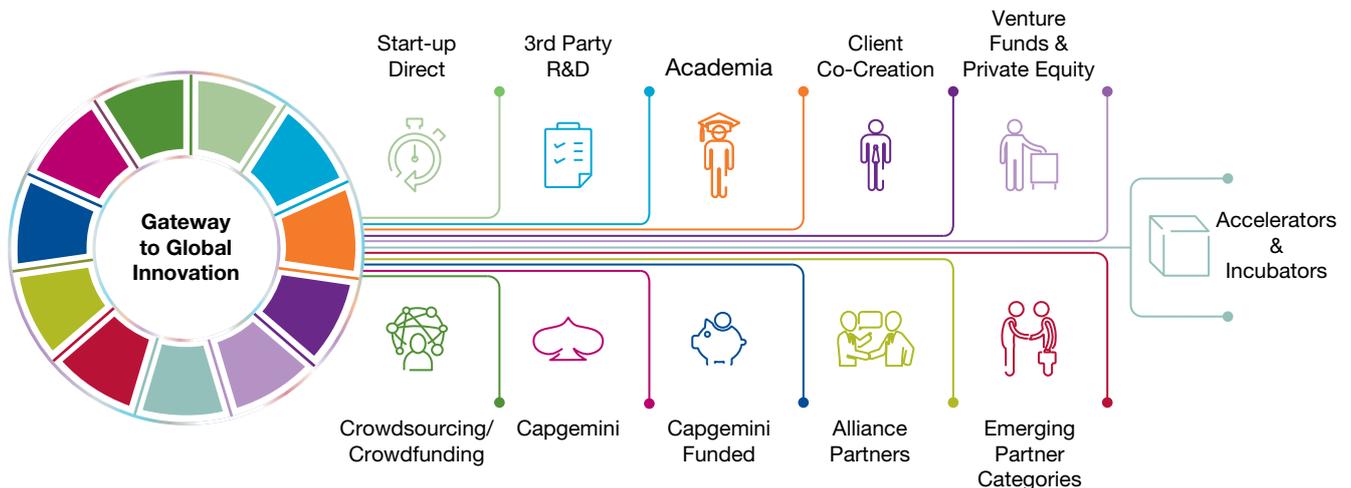


## Partnership & Acquisitions

Capgemini helps banks and financial institutions explore and develop formal partnerships with blockchain companies or evaluate opportunities for acquisition. Our clients can leverage our structured technological, business, and financial due diligence processes to identify blockchain companies that meet your needs. Building on our existing ecosystem of partners and alliances, Capgemini can match your blockchain strategy with the right partner to build your success.

Once you select a partner or acquire a blockchain provider, we can advise on how best to integrate an acquisition into your bank's existing technology and business environment. With over 20 years of proven experience working on financial systems for the world's largest banks and investment firms, we can help bridge the gap between your IT and blockchain developers.

## Partnership & Acquisitions



# Blockchain Technology Services



## Service Integration

Capgemini can help you overcome complex systems integration challenges that often arise when integrating blockchain into your current business and technology landscape. Our systems integration specialists build on over 20 years of experience building and maintaining systems for financial institutions and can help manage the complexities inherent with technology and business change. In addition to an extensive knowledge of banking, trading and payments systems and applications, we have pre-built integration frameworks and accelerators that can be used to enable a smooth integration of blockchain into your existing environment.

## Agile Prototyping

We use Agile prototyping to foster clear and efficient communications with business and technology stakeholders, track all design decisions, and manage the implementation of a blockchain prototype. Capgemini has created a library of blockchain use cases and prototypes to further accelerate Agile prototyping. These proprietary assets help us jump start projects and are used in our Applied Innovation Exchange to demonstrate innovative solutions for our clients.

## Legacy Modernization

Integrating blockchain into an existing legacy landscape is inherently complex. Leveraging our real-world experience from engagements for the world's largest financial institutions, Capgemini has built tools and accelerators to modernize a bank's legacy landscape to adapt and reap the benefits of blockchain. We leverage pre-built integration frameworks, based on industry-standards like BIAN (Banking Industry Architecture Network), to help ensure your environment is adaptable to different blockchain and industry-leading banking packages.



Get started today by  
visiting us at [www.capgemini.com/blockchain](http://www.capgemini.com/blockchain) or  
contacting us at [financialservices@capgemini.com](mailto:financialservices@capgemini.com)



## About Capgemini

With more than 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 2015 global revenues of EUR 11.9 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  
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