Harnessing the Power of Cloud to Future-Proof Your Business

Capgemini Financial Services with Google Cloud

The benefits that cloud computing technologies provide to companies have long been evident – greater agility and flexibility, reduced costs, faster time-to-market and the potential to drive innovation and enable new revenue channels.

But realizing these benefits requires a carefully calibrated strategy, a long-term business and technology vision and expert implementation and management.

This is especially crucial for financial services companies. As banks face ever-increasing competition and new sources of disruption, their future success depends on a shift towards an open banking model and the adoption of a holistic API management framework. With cloud as an enabler of this change, many banks are moving their core applications to this new environment.

In partnership with Google Cloud, Capgemini Financial Services is helping banks embrace the changing landscape and enable a culture of innovation. Migrating to Google Cloud enables clients to reimagine their data landscape, modernize their applications and, ultimately become more nimble. This leads to innovation at scale, improved customer centricity, and the enablement of new revenue channels.

Capgemini orchestrates the transformation

Harnessing the power of cloud to stay ahead of your competition is all about understanding your business goals, existing infrastructure and operating model, as well as clearly seeing your long-term technology vision. It also requires an awareness of the wider industry contexts and influencing factors. With more than 5000 cloud projects under our belt, Capgemini's Cloud Services, powered by Google Cloud, can help drive business outcomes, such as:

Creating a Nimble and Innovative Enterprise

The ability to bring new ideas and innovation to the market quickly is one of the key differentiating attributes of successful banks in today's fast-moving digital economy. Successful adoption of cloud technology is more than just a technical transition. It requires a cultural change. Together with Google, Capgemini can help you redesign the organization that supports a culture of innovation.

Driving Customer Centricity

The elasticity and scalability of Google Cloud makes it ideal to host data at scale and efficiently run analytics to manage the growing variety, velocity, and volume of data generated today. This can enable quick conversion of data into meaningful insights that fuel personalized digital engagement programs.

Our diverse business experiences and domain capabilities combined with expertise in Artificial Intelligence (AI) and Applied Analytics can help you spot opportunities to improve customer engagement.

Creating New Revenue Channels

Cloud lays the foundation for banks to unleash new revenue models and to power growth by enabling the shift to an ecosystem operating model. With adoption of API-enabled architecture, banks can manage connections with partners, regulators, and different parts of their own business to deliver innovative new business models. With proven API models and processes, Capgemini can help manage your API journey and provide guidance towards API monetization strategies. As your end-to-end transformation partner, Capgemini offers a fully integrated API management platform, powered by Google Cloud, to launch your API and Open Banking initiatives.
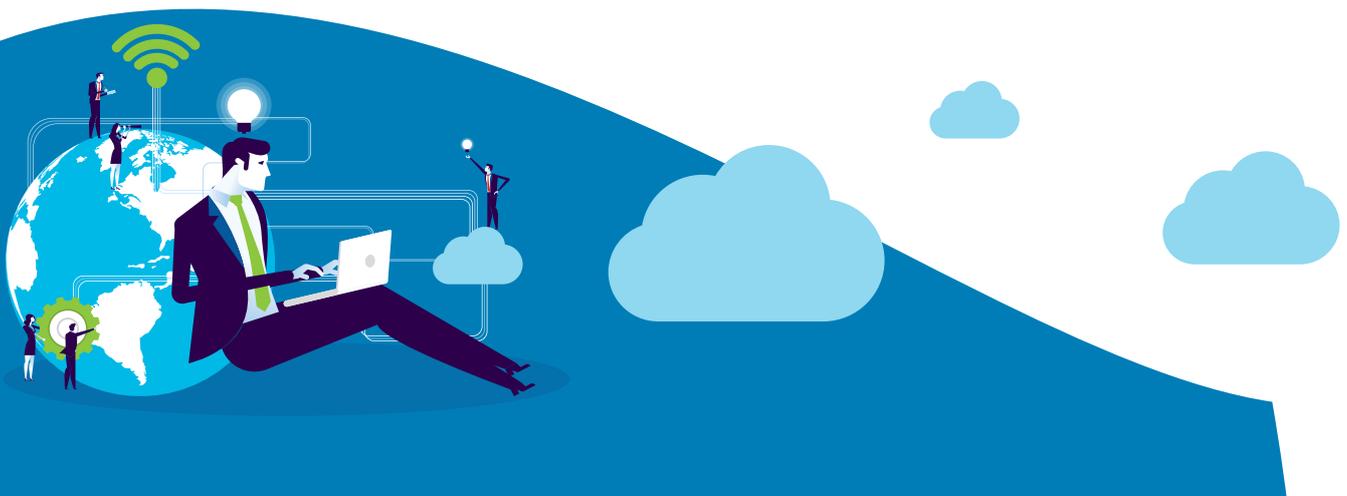
Enabling End-to-End Coverage

Capgemini's portfolio of Cloud Services empowers you to make the cloud your primary way of delivering and consuming IT within your business. This means turning "Cloud First" from an intent to reality—making it possible for clients to innovate, perform well in a digital world, and overtake competitors.

Our cohesive, end-to-end solutions, as shown below, enable you to leverage Google technologies and realize the full value of Google Cloud.

Capgemini's Cloud Services Portfolio

Cloud Strategy	Applications	Cloud Strategy
Strategy and Assessment for • Datacenter Modernization • Deriving Customer Insights • Transforming Applications Portfolio	• Capgemini Data PaaS • Cloud Native Applications (PaaS) • Software-as-a Service (SaaS) • Migrating Workloads and Data to the Cloud • Workloads Assessment	• Capgemini Hosted Multi-tenant Private Cloud • Dedicated Private Cloud • Public Cloud Managed Services

Capgemini solutions powered by Google Cloud

The Capgemini solutions feature a wide range of knowledge assets, proven frameworks, toolkits and methodologies, and are underpinned by the power, scalability and resilience of Google Cloud. Our solutions enable our clients to accelerate time to value as we combine innovation, design and technology to provide an end-to-end solution approach for deployment and run.

Our solutions include:

1. Point of Purchase (CPP) Fraud Analytics Solution – a high performance, scalable, multi-faceted solution that helps clients detect, prevent and analyze fraud using Google Cloud Machine Learning models.

2. Anomaly Detection Solution – a solution built using unsupervised machine learning algorithms on Google Cloud. It aims to spot suspicious data, isolate anomalous observations and detect threats early by screening huge volume of data, including login history, email exchanges, web browsing, and device/file connection at speed.

3. Digitalizing Compliance - Using trained ML models, financial institutions can scrutinize the information for compliance norms under International Standard Banking Practice and Uniform Customs and Practice for Documentary Credits (UCPDC/ISBP). Over time patterns can be extracted around discrepancies which may lead to a better enforcement of UCPDC/ISBP norms and the finding of unknown automatically.

4. Digitizing Document Ingestion and Categorization – this solution leverages Google Vision API, an optical character recognition (OCR) service, to automatically extract information from documents, and then uses ML models to classify document types and route them to the respective business units without human intervention.

Why Capgemini and why Google Cloud?

Capgemini and Google have been partnering to deliver market-leading cloud solutions that transform our clients' business since 2014. With Google Cloud and its API management platform, Apigee, our solutions are strengthened with the proven approach, experience and expertise that help financial services clients reduce their operational costs, provide innovative and seamless services across all channels.

Our proven and agile approach

Our experience working within the digital world allows us to specialize in delivering at speed for our clients, consequently ensuring that timelines are met without money being wasted. Our delivery approach is underpinned by tools, accelerators and framework, which improve time to value and minimize risk for our clients. In addition, we have an industrialized approach in developing cloud-native applications with microservices architecture using DevOps methodology. This allows our clients to rapidly build applications that can deliver almost instant business value.

Expertise in Financial Services

Our 61,000 financial services professionals serve nine of the top 15 banks in the world. We publish the World Reports, our thought leadership offerings, which have redefined and articulated our industry for more than two decades, including the World Retail Banking Report, World Wealth Report and World Payments Report. Our capabilities include an expertise in the Google Cloud Machine Learning Engine. Our robust AI/ML capabilities are reflected in our Fraud Analytics and Anomaly Detection solutions.

Experience

Capgemini has over 10 years of experience in working with cloud technologies and has delivered over 5000 cloud projects (300+ projects on Google Cloud) across all sectors of the economy. We have more than 7000 resources with expertise in cloud technologies globally, with over 1500 resources focused in Financial Services. Our proven cloud frameworks with predefined templates, tools and accelerators, along with our industry knowledge, enable banks to adapt, innovate, and change the game with truly differentiated solutions. We have helped our clients tap into and utilize the full powers of the cloud, leading to an average reduction of ~10% to ~60% on different parts of their IT budget.

We have contributed to:

- $12 million in cost savings over three years for a client in the financial sector
- $6 million in cost savings for a client in the oil and gas industry

Recognized as Star Provider of the year in BFSI 2018 – Everest Group

Recognized as a Leader for Digital Banking Services – NelsonHall's Evaluation & Assessment Tool (NEAT) 2018 Report

Positioned as a Visionary in Magic Quadrant for Public Cloud Infrastructure Managed Service Providers – Gartner's March 2018 Report

About
Capgemini

Capgemini, one of the world's foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies. Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

A global leader in consulting, technology services and digital transformation, Capgemini 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 200,000 team members in over 40 countries. The Group reported 2017 global revenues of EUR 12. 8 billion.

Learn more about us at

www.capgemini.com

To learn more on our services with Google Cloud, contact us at

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People matter, results count.