

Mobile Payments Innovation with Natixis

Capgemini's strong technology capabilities and fast delivery enables Natixis to provide corporate treasurers with an innovative cash transaction reporting service within nine weeks

The Situation

Natixis is the corporate, investment and financial services arm of Groupe BPCE the second largest banking group in France, with 22% of total bank deposits and 37 million clients spread over two merged networks. Natixis wanted to deliver real-time payments information to corporate treasurers, anytime, anywhere. Knowing when important payments arrive is essential for bankers to provide better customer service. Natixis' goal could be achieved by working with a partner who could quickly bring a new product to market in the payments transaction space. The provider had to understand and possess expertise in both mobile applications development as well as payments processing, to develop a mobile payments reporting application in less than nine weeks.

The Solution

The delivery of "myAnnonces" – Natixis cash transaction reporting

services via Smartphones – , was created by one team of mobility, payments and telecom experts. The solution works on two kinds of mobile devices: iPhones and BlackBerrys. Thanks to the implementation of a push mechanism for real time transactions, myAnnonces, sends corporate treasurers several alerts per day. These appear directly on their mobile informing users of cash transactions that have taken place. Alerts that in the past were only sent via standard communication channels (such as e-mail, Internet portals) are now retrieved from the server, reshaped to fit a mobile format and sent directly to mobile devices. The solution has a unique differentiating feature of customized filtering, which allows users to receive only the payments transactions they select (i.e per account, per amount).

“Capgemini was particularly good at putting together a complete and comprehensive solution at a good price with the ability to deliver fast to the market.”

Olivier Laborde,
Head of Marketing & Innovation,
Cash Management & Operations,
Natixis



The Result

Natixis is first in France to bring real-time payments transactions reporting to Smartphones. Being first to market with payments data via the mobile channel gave Natixis a competitive edge for servicing customers on a Smartphone platform.

This service offering establishes a new and innovative communication exchange for Natixis and its corporate customers. The innovative dimension of the tool also improves Natixis' image and illustrates its commitment to providing new and differentiated solutions.

The tool through its simplicity, proactive alerts and customized filtering enables Natixis clients to optimize their follow-up activities and provide better customer service.

How Natixis and Capgemini Worked together

Capgemini was able to offer Natixis a comprehensive solution that was, delivered very rapidly at a competitive price. The fact that, "Capgemini and Natixis also share a like-minded appetite for innovation made it easy to collaborate together", comments Olivier Laborde, Head of Marketing & Innovation for Cash Management & Operations at Natixis. Indeed, beyond the capacity to deliver the service, Natixis required a partner who could fit the principles of its Research & Development laboratory in cash management, based on co-innovation with its customers and experimentation of new services with them.

By building a single team with the right payments, telecommunications and technology expertise, Capgemini was able to reduce the time to deliver the product to market. Both speed and accuracy in building the solution for Natixis was critical. The team at Natixis was also highly responsive and collaborative in working with Capgemini, a critical factor in getting "myAnnonces" to market fast.

It took only nine weeks for Natixis and Capgemini to design, build, test and deploy the service to Natixis' customers. The service is presently being tested by some corporate clients and will be soon completed with other functionalities.

Critical to the success were:

- a very clear 'needs' definition at the beginning of the project
- Natixis' pragmatism when selecting the solution functionality

- Responsive and timely decision-making and approval processes
- Natixis flexibility when facing technical constraints and Capgemini's ability to resolve technical issues
- Capgemini's deep relationships with Apple and RIM (Research in Motion), the respective manufacturers of iPhones and BlackBerry devices.



About Capgemini and the Collaborative Business Experience™

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™. The Group relies on its global delivery

model Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients. Present in more than 30 countries, Capgemini reported 2008 global revenues of EUR 8.7 billion and employs 90,000 people worldwide.

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In collaboration with



Natixis is the corporate, investment and financial services arm of BPCE, the 2nd-largest banking group in France with 22% of total bank deposits and 37 million clients spread over two networks, Banques Populaires and Caisses d'Epargne.

With around 22,000 employees, Natixis has a number of areas of expertise which are organized in three main business lines: Corporate and Investment Banking, Investment Solutions (asset management, private banking, insurance) and

Specialized Financial Services. A global player, Natixis has its own client base of companies, financial institutions and institutional investors as well as the client base of individuals, professionals and small and medium-size businesses of BPCE's two retail banking networks.

Listed on the Paris Bourse, it has a solid financial base with total Tier 1 capital of €14.5 billion. For further information about Natixis : www.natixis.com

For further information about BPCE: www.bpce.fr/en