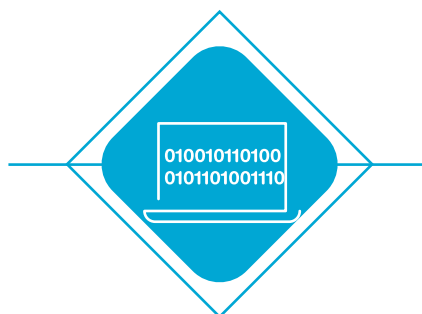


Intelligent Host for Omni-channel Banking by Service Transformation (IHOST)



Branch transformation for a digital future



Digital technologies have penetrated all aspects of the lives of retail banking customers including the way they search, evaluate, purchase, consume, and recommend banking products and services. With ever-increasing adoption of mobile devices and social media, banking is moving towards a digital future that requires fewer physical interactions than ever before. This has led to the shutting down of a large number of bank branches.

On the other hand, brick and mortar bank branches can never be obsolete. A customer trusts his money with a bank only when there is a physical branch. Customers are eager to talk to relationship managers to understand where and how to invest their hard-earned money. Banks, in turn, need customers to visit them as there is no better cross-sell channel than the human one.

People matter, results count.

As a result, banks need to bridge the gap between physical and digital worlds. Digitalization of bank branches through e-forms and e-signatures, reduced branch staff, and increased automation can decrease customer wait time by more than 30% and improve the overall efficiency. Further, a 360 degree view of customers across channels, along with multi-channel context-aware intelligence in marketing, leads to a significant increase in revenues and customer loyalty.

Omni-channel banking provides the answer to future banking by converging future and physical banking with a single view of customers. It enables consumers to start a transaction in one channel and move to another channel seamlessly, thereby allowing an integrated and consistent customer experience across all channels.



How Capgemini can help

Our IHOST solution helps banks and financial services companies bridge the gap between physical and digital channels and offer integrated customer experience. We perform the following to offer world-class banking solutions and services:

- Addressing needs of banks of all sizes
- Branch transformation services for global banks
- Helping banks to expand into other businesses
- Enabling business synergies after merger and acquisition



Capgemini's IHOST Solution

IHOST is a suite of digital solutions for the branch transformation of banks. The digital solutions enable your bank to offer omni-channel banking for customers that is easy and intelligent. Capgemini's patented concept of branch transformation helps your bank optimize the branch processes, improve the efficiency of bank staff, enhance customer engagements, and deliver a unified experience across all customer touch-points. The solutions in IHOST can be implemented for:

- Customers using a handheld device
- Bank branch services for teller needs
- Sales personnel enablement for discussions and cross-sell
- Unmanned promotions, etc.

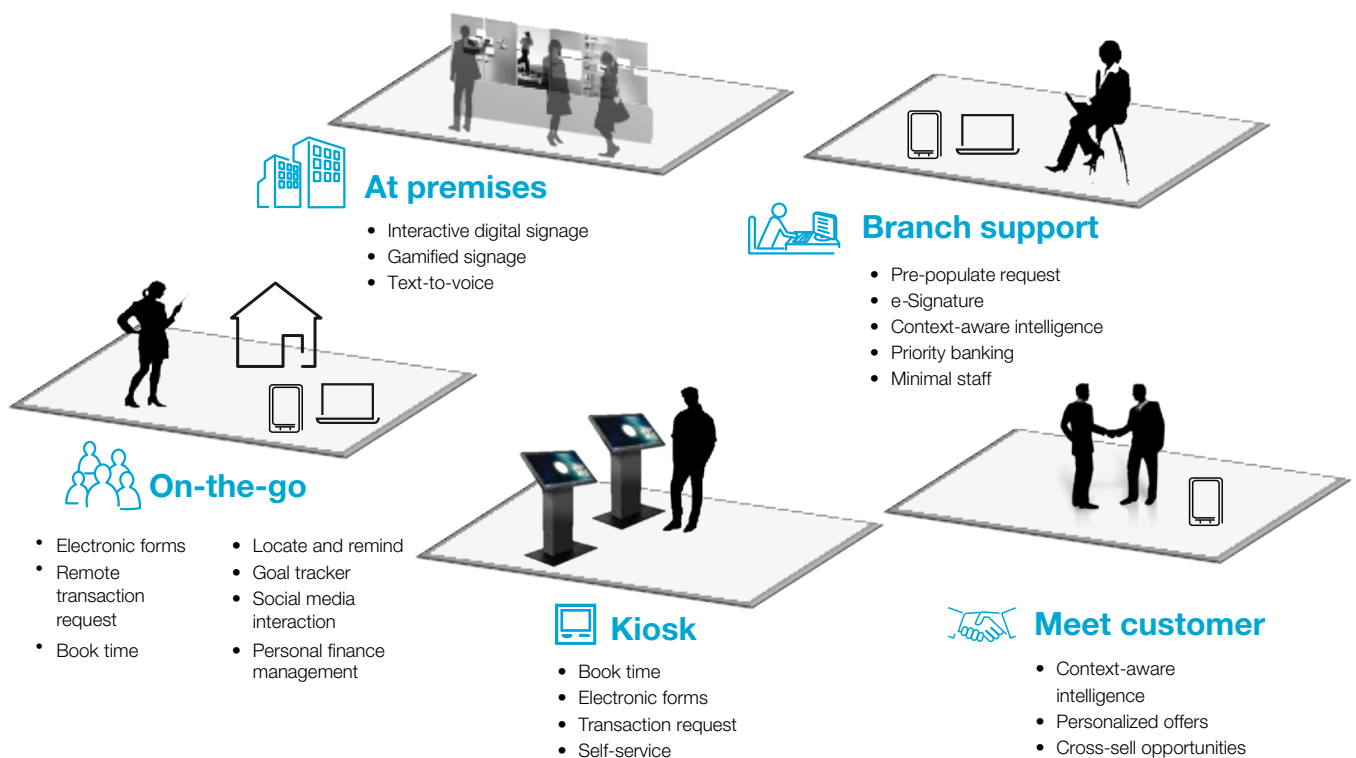


The Expertise You Need

Capgemini combines extensive experience delivering digital banking solutions to global banks with strong technical and industry expertise. We offer:

- Responsive delivery models
- Next-generation capabilities for mobility solutions and overall digital banking space
- Deep-domain knowledge backed by an outcomes-based validation model
- Dedicated segments for retail and commercial banking, cards, payments and cash management, residential mortgage, wealth management, and governance, risk, and compliance

IHOST – Bank branch transformation



For more information, please contact us at banking@capgemini.com
or visit us at www.capgemini.com/banking



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