

# Delivering Omni-Channel Banking Experiences

Let Capgemini and Backbase accelerate your digital strategy



Today's tech-savvy consumers demand 24/7 consistency, reliability and convenience across all devices and channels. So it's no surprise that customer expectations for bank services are higher than ever.

We know it can be a challenge to keep current bank customers loyal while reaching out to new prospects. Let us help you rethink the way you communicate with your current—and potential—customer base.

Capgemini has earned a reputation for offering financial services clients an innovative advantage in a digital-first world. And that's why we forged a global alliance with Backbase, a fast-growing FinTech that helps banks accelerate their digital transformation.

## **You get what you need; your customers get what they expect**

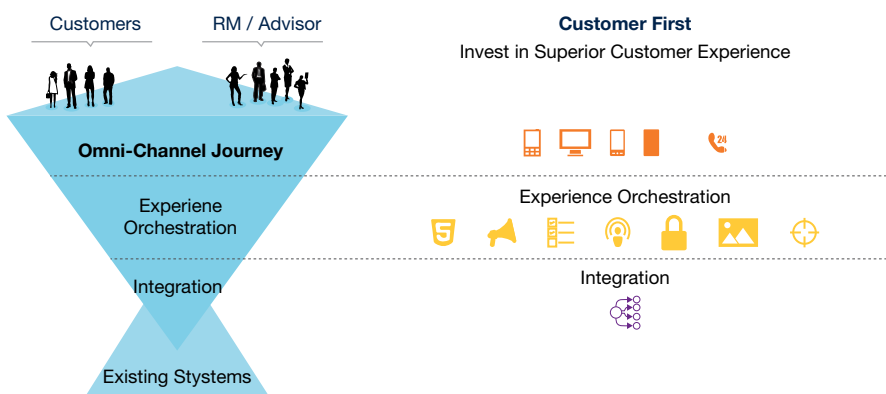
The award-winning Backbase platform gives banks a competitive edge when creating omnichannel, value-added customer experiences. It is a single platform for building, running, managing and optimizing digital banking apps using the latest technology. The result? Banks can make the most of every customer interaction and create personalized, cross-channel customer journeys that deliver exceptional brand experiences across all digital touchpoints.



The platform includes:

- A lean portal core
- Integrated web content management
- Origination services: intelligent forms for self-service and onboarding
- Omnichannel orchestration
- Native mobile SDK and mBaaS
- Smart targeting

## Exhibit 1: Omnichannel Digital Banking



## Collaborate with ease

The Backbase platform brings IT and business together, enabling more rapid and agile collaboration models. Content updates and targeted sales campaigns can be created by business teams in hours and can go live immediately. Onboarding and self-service apps can be built quickly, seamlessly deployed, and easily changed—all without the need for deep coding.

Backbase simplifies the creation and management of rich, interactive web portals and mobile applications. Its architecture is designed from the ground up to act a central orchestrator of customer interactions across all user touchpoints and use the concept of widgets. Widgets are end-2-end mini-applications that are created once and run everywhere. In other words – widgets are shared lego blocks that can be re-used across multiple applications (e.g. web / mobile) and multiple user types (e.g. employee / customer). All customer interactions – across all touchpoints – run through the same shared digital banking platform services and render a user interface that is optimized for a specific device context.

## Accelerated IT development

What if you could customize your apps to specifically meet the unique needs of customers?

Capgemini partners with Backbase to streamline the app-building process with basic out-of-the-box building blocks (widgets) for digital banking, including: account overview, payments, transactions, portfolio assets, FX overview, and secure messaging.

Combining speed and agility, the platform creates tailor-made customer experiences. Its lean integration core supports integration with complex back-end systems and quickly prepares for assimilation with emerging technologies from third-party partners. This allows you to easily expand portfolios with new services, either your own or those from outside providers.

## UX design from Capgemini's Digital Accelerated Delivery Center

Our Digital Accelerated Delivery Center (DADC) offers premier user-experience (UX) design and business understanding based on expertise from studio teams that collaborate onsite with the bank's product owner and digital architect, as well as near-and off-shore teams that work in continuous integration mode. We are Backbase's largest global systems integrator, with nearly a dozen successful implementations.

We offer continuous integration and deployment solutions on top of our agile implementation approach to further accelerate high-quality delivery. We have a complete DevOps delivery street set up within our DADC that uses market-standard tooling for web and mobile. A DADC support team maintains this environment to support implementation teams.

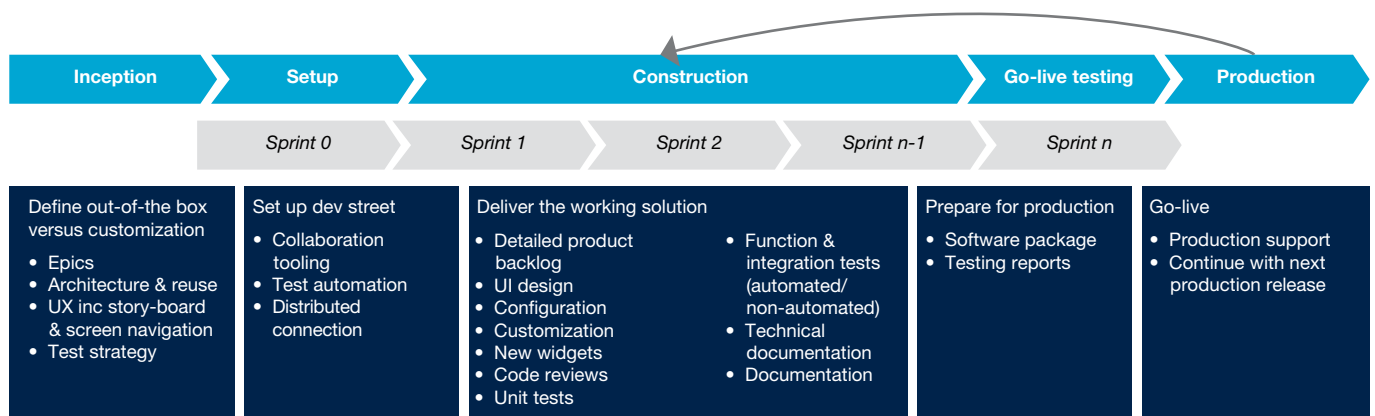
Together, Capgemini and Backbase deliver the best end-to-end digital solution—everything from digital design and business advice to implementation, test automation and support, financial services understanding, IT acceleration and agility.

## Agile implementation

We believe the best approach to implementation is an agile hybrid between out-of-the box and bespoke software development. We start each project with an inception phase to align on UX and architecture to determine the amount of customization needed and integration patterns. Once solution framework has been set, we start scaling up and continue with the agile implementation of the first minimum viable product (MVP).

Throughout implementation, Capgemini uses its one-team model to collaborate with our bank client and Backbase, as well as with our on-shore and Rightshore® teams. Backbase-certified trainers instruct Capgemini and client teams in the Backbase platform.

### Exhibit 2: Agile Implementation



### Case Study: Capgemini implements the Backbase Solution at ABN AMRO



ABN AMRO serves retail, private and corporate banking clients with a primary focus on the Netherlands. ABN AMRO clients have come to rely on a comprehensive and full range of products and services through omnichannel distribution including advanced mobile application and internet banking. When the Bank needed an innovative solution that supported a rich and responsive user-experience layer for streamlining access to its back-end systems Capgemini suggested the Backbase platform.

#### The goal:

Prepare for emerging mobile-marketing needs and take the first step toward an omnichannel banking experience for employees and customers.

Capgemini collaborated with the client to implement the Backbase digital banking platform using an agile delivery framework to meet project requirements and align with the bank's enterprise IT standards and guidelines.

#### The solution:

- A unified banking dashboard that facilitated direct, seamless access to multiple back-end systems
- Cross-device capability
- Customization and personalization tools
- Functionality for building an omnichannel experience by bridging gaps between physical and digital channels and providing a 360-degree view of customers.

#### The results:

- The new customer portal was recognized as the best online banking website in the Netherlands.
- Time-to-market was reduced by approximately 50%, which allowed the bank to quickly provide new service offerings and products based on customer behavior and responses.

## Backbase Center of Excellence

Capgemini is the largest Backbase partner with four certified Backbase trainers, more than 200 certified Backbase developers, and 10+ ongoing implementations. To ensure our continued success we maintain a global Backbase Center of Excellence to support:

- Reusable components on top of the Backbase widget collection
- A strong global community of Backbase architects and developers
- Best practices from similar implementations
- A Backbase-tailored DevOps environment
- Certified Backbase trainers
- An engagement support team

## Ready to fast-track your bank's digital strategy?

Visit [www.capgemini.com/backbase](http://www.capgemini.com/backbase) to learn more about Capgemini's Backbase services and solutions. Or email us at [banking@capgemini.com](mailto:banking@capgemini.com).



## About Capgemini

With more than 190,000 people, Capgemini is present in over 40 countries and celebrates its 50th Anniversary year in 2017. A global leader in consulting, technology and outsourcing services, the Group reported 2016 global revenues of EUR 12.5 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](http://www.capgemini.com)

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## About Backbase

Backbase is a fast growing fintech software provider that empowers financial institutions to accelerate their digital transformation and effectively compete in a digital-first world. We are the creators of the Backbase Omni-Channel Banking Platform, a state-of-the-art digital banking software solution that unifies data and functionality from traditional core systems and new fintech players into a seamless digital customer experience.

More than 90 large financials around the world have standardized on the Backbase platform to streamline their digital self-service and online sales operations across all digital touchpoints. Our customer base includes HSBC, ABN AMRO, Barclays, CheBanca!, Fidelity, Hapoalim, HDFC, Hiscox, ING, KeyBank, Legal & General, NBAD, OTP, PZU, PostFinance, Societe Generale de Banque au Liban and Westpac.

Industry analysts Gartner, Forrester and Ovum recognize Backbase as an industry leader in terms of omni-channel banking platform capabilities, and award the company high marks for its deep focus on customer experience management and unparalleled speed of implementation. Forrester named us a leader in the Forrester Wave for Omni-Channel Banking and Ovum nominates Backbase as the market leading provider of next-generation digital channel banking platforms.