

# Capgemini

## #CWIN17

Holborn, London  
23 November 2017



Celebrating 50 years of inspiring innovation together!

# Welcome to Capgemini Week of Innovation Networks 2017 for Financial Services

**“ #CWIN17 is a worldwide Business and Technology event hosted by Capgemini teams across multiple cities, providing a unique opportunity to interact with our ecosystem and share insights around the latest technology trends. Today's event has been specifically created for Financial Services.**

Digital and cloud are the norm; disruption is expected and anticipated across all sectors and industries – driving innovation in every aspect of business and IT. The pace of change requires smarter tools and new ways of working to deliver innovation. Agility is all about responsiveness, being nimble and learning incrementally.

For Financial Services the market is changing at an unprecedented pace disrupted by innovative FinTechs and large technology platforms providers, driven by new regulations which are forcing the market to open up to new players. This disruption is now moving from the edge to the core of Financial Services, driving change from the outside in.

CWIN provides a global platform to explore ways of applying technology – both pragmatically and innovatively – to drive business benefit in an agile manner. I'm delighted to host the UK event specifically for Financial Services; our agenda is packed full of leading industry insight, cutting-edge technology and opportunities to debate hot tech topics in depth.

There are three parallel tracks of activity running at our CWIN17 event, which include thought-provoking presentations and interactive roundtables. The range of topics being presented offers a rich insight into real world use cases for technologies such as blockchain, artificial intelligence, IoT, DevOps and microservices.

Fancy getting hands on with technology? Watch as we bring the application of technology to life during our live demos in our Applied Innovation Exchange laboratory.

50 years ago Capgemini began life as a start-up, so I'm thrilled that four innovative FinTechs – Etch, BABB, Privitar and Ensygnia – are joining us today. Find out more about the fascinating work they undertake in the Studio or Start-up space.

A big thank you to DataStax and CA Technologies, our Platinum partners. I am delighted that they are joined by a variety of Gold (Intel, Mulesoft) and Bronze (Docker and Trend Micro) partners who cover a broad range of technologies, and I encourage you to visit our Partner Village to hear about our partners' latest products and offerings throughout the day.

Please join the conversation on Twitter #CWIN17 and let us know your thoughts and experiences.

Finally, I encourage you to take advantage of this excellent networking opportunity. I hope you have a great day and I look forward to meeting with as many of you as possible throughout the event.



#CWIN17

# Cliff Evans, Vice President and Digital CTO – Capgemini Financial Services



## About Cliff

“For me, digital transformation is the opportunity created by the confluence of customer centricity with new data sources and technology disruption, underpinned by new operating models to enable the rapid evolution of services. There is no destination, instead there is a need to create a culture of ‘continuous test and learn’, enabled by next generation technology platforms. I have successfully led a wide range of businesses and teams along this journey, from media and retail, to telco and consumer goods, and now in banking. My cross sector experience has become particularly relevant as digital disruption breaks down the barriers between industries, creating opportunities for new services and for organisations to meet customer needs in different ways.”

Previously Global Digital CTO for Capgemini and prior to that Chief Digital Officer for Capgemini UK, Cliff started Capgemini on its digital journey through creating its digital technology strategy and delivering its first major digital transformation for a UK client. Cliff joined Capgemini from the media industry where he led the successful digital transformation of a multi-national organisation. He has a PhD in the application of machine learning to Aeronautical Engineering and is a Chartered Mechanical Engineer.

 #CWIN17



**Arrivals & Partner Village  
9.00-10.00**

	<b>Observatory</b>	<b>AIE Discover</b>
10.00 -10.10	<b>Introduction &amp; Welcome</b> Cliff Evans	
10.10 -10.45	<b>Key Note: Consumer-led disruption moving to the core of Financial Services</b> Ame Stuart, Mikko-Pekka Hanski	
10.45 -11.00	<b>Break</b>	
11.00 -11.45	<b>Using insight from digital data: Joining external and internal sources to best effect</b> Simon Turnbull, Dan Pears	<b>Becoming cloud-native: How to embrace the full opportunity from cloud</b> Khushil Dep; with Guy Martin, Docker
11.45 -12.15	<b>VR and AR Meets Microservices</b> Ben Scowen, Gary Baptist	<b>How will Blockchain and DLT impact FS in the next 3 years?</b> Cliff Evans, Rohit Sabikhi
12.15 -13.00	<b>What's Now: London – FinTech curation live</b> Sanjay Nand; with 4 FinTechs	<b>Getting value from real time operational data management</b> Richard Henderson, DataStax
13.00 -13.45	<b>Partner Village &amp; lunch</b>	
13.45 -14.30	<b>Delivering DevOps and Release Automation in FS</b> Duncan Bradford, CA Technologies	<b>What's the new IT and Digital Operating Model and what does it mean for skills and culture?</b> - Max Bocchini, Ishita Fernandes
14:30 -14:45	<b>Break</b>	
14.45 -15.15	<b>AI, ML and Automation for Digital Operations</b> Vanessa Kho, Shrinivas Shikare	<b>Being practical about how to address GDPR</b> Farah Latif, Graham Hunt
15.15 -15.45	<b>Digital disruption: Embracing the future through architecture</b> Aruniima Chakrabarti, Viren Trivedi	<b>FinTech Certification and Ecosystem management</b> Elias Ghanem
15.45 -16.15	<b>What 'enterprise agile' means and how to embrace the opportunity</b> Mark Standeavan, Vanessa Winsor	<b>Data-driven Customer Experience Design</b> Colin Payne, Herve Derrien
16:15 -16:30	<b>Break</b>	
16.45 -17.15	<b>APIs, hyperconnectivity , application networks and new value chains</b> Mark Daly, Mulesoft	<b>The future of banking, driven by technology disruption</b> Gerald Grattoni, Intel
17.15 -17.45	<b>How Digital Identity is fundamentally enabling business transformation</b> Andrew Critchley	<b>Transforming insurance and banking with IoT technologies</b> Anju Tiwari
17:45 Onwards	<b>Close &amp; Networking and refreshments</b>	

**Studio - Roundtables, FinTechs & Demo track**

**AIE demo showcase**  
Graham Taylor

**AIE demo showcase**  
Graham Taylor

**Cloud First Roundtable**  
Khushil Dep

**FinTech roundtable**  
Priscilla Li

**Etch**  
FinTech Demo

**BABB**  
FinTech Demo

**Privitar**  
FinTech Demo

**Ensygnia**  
FinTech Demo

**GDPR Roundtable**  
Graham Hunt

**ASE & AIE zones**

**Partner Village**  
Observatory

**Start-up space**  
AIE

**Partner Village**  
Observatory

**Start-up space**  
AIE

# Key Note: Consumer-led disruption moving to the core of Financial Services?

**Ame Stuart**, Vice President, Digital Banking Transformation - Capgemini

**Mikko-Pekka Hanski**, Vice President, Experience Design and Strategy - Idean



*When established Financial Services organisations face a rapidly changing world where consumer demand grows and digital innovation occurs daily, the need to decipher the environment and extract meaningful value from this change becomes complex business. Moving away from incrementalism...how bold will you be to win in this environment?*

## About Ame



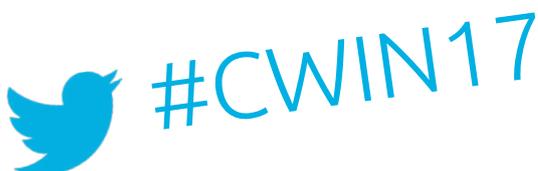
*"My sense is there is no one size fits all approach to solve the emerging transformation agenda across Financial Services, hence I have used a combination of human-centric design thinking, fast succeeding, agile development, fast prototyping, and cognitive techniques to solve the "hairy" challenges. The element that glues these concepts together is bravery, which is the ability to be bold in what you create for your customers without fear of venturing into the unknown."*

Ame heads up digital banking transformation for Capgemini Financial Services; with a particular focus on Open Banking and emerging digital innovation. She has worked for a number of tier 1 banks, holding three board level positions in the areas of strategy, marketing and commercial change. In addition to banks, she has supported a number of automotive providers and consumer finance companies to help with deciphering the innovation agenda and exploiting new ways of working to drive value for customers, as well as transforming the way in which customers are attracted and served.

Ame has a strong focus on understanding how evolving business models can be customised for the digital era. She has a background in retail banking and payments, business strategy development, design thinking, complex change management, commercial management and digital innovation.

## About Mikko-Pekka

Mikko is one of the founders of Idean, a digital strategy and experience design agency, and has vast experience in global design research and concept creation projects for multiple industries. Over the last few years he has developed new ways to understand customer behaviour, co-create designs and find innovative solutions for customers.



# Using insight from digital data: Joining external and internal sources to best effect

**Simon Turnbull** - Insight and Data Architect, Capgemini

**Daniel Pears** - Market Development for Insights and Data, Capgemini



*There is a growing plethora of external data sources available which can be used to track and identify customer behaviours and narrow the focus down for marketing and communications.*

*Step changes in effectiveness can be obtained by closing the loop between marketing campaigns, adjusted in response to real-time measurement, and connecting the campaign results to sales outcomes, collated from internal transaction and purchasing analysis.*

*The market leaders in using such data effectively are media and entertainment, and more recently retail, consumer goods and travel. Banks are new to this area having relied on their customer knowledge gleaned from their customers' transaction history. The open banking and open data revolution are changing the dynamic as banks and FinTech recognise that real-time context is as important as history.*

*In this session, Simon and Daniel will explore the lessons learned from other industries in real-time insight and messaging, and examine how they can be applied in a banking and financial services context.*



## About Simon

With over 30 years in the analytics arena, Simon has amassed a wealth of experience dealing with complex solution architectures and all aspects of the pre-sales and project lifecycle of large scale FTSE 100 global rollouts.

Simon currently works in the office of the CTO specialising in big data and analytics within Capgemini's UK Insight and Data service line. This covers dig data vendors (Hortonworks, Pivotal, Cloudera, Apache Hadoop, IBM, Google, Amazon, Dataiku) and standard BI and DW vendors (IBM, Teradata, SAP Real Time Data Platform, Microsoft).

As one of Capgemini's most experienced consultants, Simon spends a number of his engagements acting as the trusted advisor within an Enterprise BI Architecture and Strategy position. These engagements range from architectural strategy assignments, organising BI and DW vendor shootouts, full enterprise BI strategies, operating model design (BICC/BISC), designing information architectures (using a TOGAF/IAF style framework), bimodal IT designs and BI/DW assessments.

Simon is currently engaged in architecting and designing multiple marketing and digital solutions for a CPG client, including cloud-based Hadoop platforms and a consumer/preference management profile store catering for one billion end consumers.

## About Daniel

Daniel leads the market development function for the UK Insights and Data team, with over 14 years' experience in marketing analytics, business intelligence, data warehousing and information management roles. He has led marketing and customer data programmes in Financial Services organisations in both the UK and Australia, with extensive experience in building high performance analytics and campaign design functions for clients.

Daniel's current role focuses on driving innovation in Capgemini's delivery of regulatory support, information management advisory, data warehousing architecture and implementation, and business intelligence engagements to clients in the Financial Services industry.



# Becoming cloud-native: How to embrace the full opportunity from cloud

**Khushil Dep**, Director, Cloud Foundations, Capgemini  
**Guy Martin**, EMEA Director, Alliance Sales, Docker



*Becoming a cloud-native organisation means change – and lots of it. The cloud offers organisations of all sizes opportunities to rethink who, and even what, they are. Allowing yourself to see the possibilities beyond the technology is the hardest, but most important, part of the journey. We often see organisations begin with technology whereas we see this journey beginning with your end user; understanding what you want to be to your customers reveals the true path of change which leads to success. We believe this 'outside-in' approach allows a much greater clarity of the people, process and technologies affected throughout your business which define how you live in the cloud.*

*Accepting the cloud into the heart of your organisation can bring many benefits, but it also brings many challenges. Many organisations are poised to launch themselves into a brave new world of opportunity but are focussed heavily on technology change. In this session, Khushil and Guy will examine how to allow yourself to widen your gaze to the greater changes and impacts that living in the cloud bring - on people, process, technology and your consumers. They'll also present ways in which you can make sure you're getting the most of out of your cloud journey as an organisation, rather than just a technical discipline.*



## About Khushil

Khushil has 15 years' experience spanning development, cloud, DevOps, and agile delivery, with strong experience in web-scale architecture on Azure and Amazon Web Services (AWS).

He is proficient at leading multi-skilled engineering and product teams to build solutions, accelerators and enterprise deliveries, and describes himself as a 'passionate cloud-native and no-ops advocate'.



#CWIN17

Studio Roudtables: 11:00 – 11:45

# AIE Demo showcase

Graham Taylor, Applied Innovation Exchange Lead Engineer – Capgemini



Our Applied Innovation Exchange considers how to **Discover** new ideas and then **Devise** the optimum solution, before moving into the **Deploy** and **Sustain** of the idea to deliver business outcomes. The Devise stage is operated in a highly agile and collaborative model, designed to test the achievement of business results in a rapid six week proof of concept and value process.

Capgemini has taken many ideas through this process to successful deployment, from BOTs for call centres and new mechanisms for fraud analysis, to the use of sensor data to detect flaws and changes in supply.

Graham will explore and demonstrate some of the ideas and concepts, and challenge the current thinking of the art of the possible.

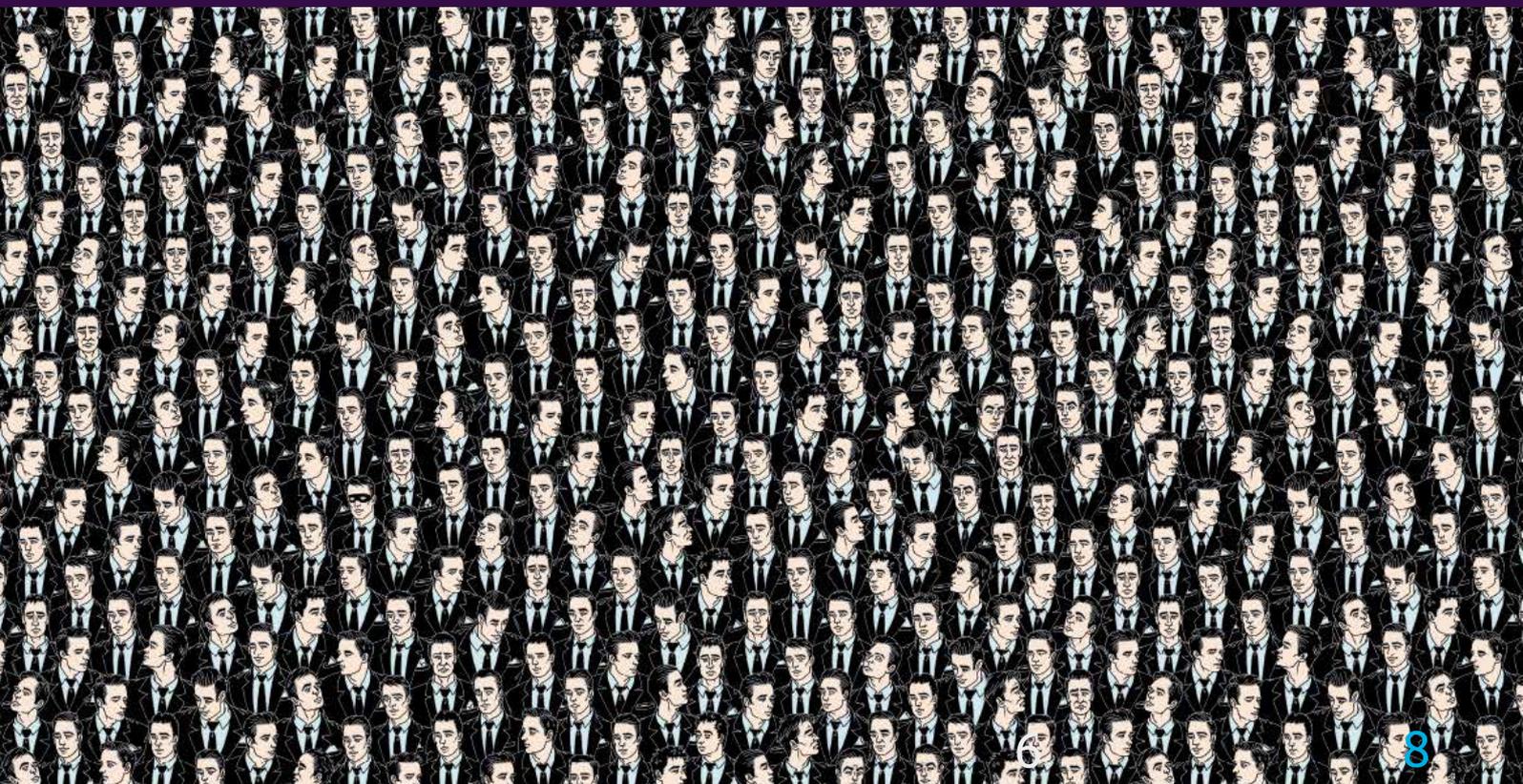
## About Graham

Graham is lead engineer for Capgemini's Applied Innovation Exchange (AIE) in London, where he collaborates with start-ups and a wide engineering community to create new services. He has successfully delivered concepts in a wide range of areas, managing weekly sprints of staff through the lab for the last two years.

Prior to moving to the lab, he was lead engineer for the delivery of a highly innovative cloud-native platform that has set new standards for Priscilla Li, a leader in Capgemini's Applied Innovation Exchange in the UK. The AIE aims to inspire people and organisations to change the world through the application of emerging technology.



#CWIN17



ARTIFICIAL INTELLIGENCE ALREADY CAUGHT THE CRIMINAL  
See how Intel-powered AI is helping insurance companies crack down on fraud rings.



intel.com/biz

# Virtual and augmented reality meets microservices

Ben Scowen, **Enterprise iPaaS Business Lead** – Capgemini

Gary Baptist, **Senior Software Engineer** – Capgemini



*Microservices implemented appropriately are an effective way to connect your business together, but understanding and seeing those interactions in real time is difficult even with the best monitoring tools. Enabling us to visualise things like they have never been seen before, we believe the gaming industry's application of virtual and augmented reality makes it easier to manage and understand the world around us.*



## About Ben (@bescowen)

Ben's expertise and passion is in designing and delivering highly scalable cloud platform services that can be used to deliver new business services fast as part of a digital transformation. Coupled with his entrepreneurial mind-set, he has created a new business within Capgemini that has an ambition to create a portfolio of platform services easily bought on a monthly basis. Ben brings 20 years of IT experience in multiple sectors and domains and has performed a variety of development, architectural, leadership and organisational roles, including leading one of Capgemini's largest engineering communities of around 400 engineers.

## About Gary

Gary was a geek from the age of 12, which set his path in computing for life. It started with a ZX Spectrum but has now earned him 18 years' professional experience. He describes himself as a programmer only because it's what people he meets in the real world understand, but in reality he just likes creating things and computers happen to be his tool of choice. Whilst he works for Capgemini in the enterprise world, his real passion is in making games. He is currently fascinated with using gaming technology to change how we build business software.



# How will **blockchain** and distributed ledger technology impact FS in the next three years?

Cliff Evans, **Vice President, Digital Banking** – Capgemini

Rohit Sabikhi, **Business Technology Architect** – Capgemini



*Blockchain and distributed ledger technology (DLT) create a new paradigm for Financial Services, both in terms of technology delivery and business operating models. Cliff and Rohit will set these opportunities into the context of other disruptive technologies, considering where the impact could be and the breadth of changes that might occur.*

*They will also consider the different applications that are coming to fruition and how they could scale and impact over the next few years, from ID management and payments, to post trade settlements and trade finance.*

*Of particular interest is the opportunity that the convergence of physical and digital supply chains provides, which the pair will cover by exploring use cases and through discussing how these could influence commercial banking and other business areas.*



## About Cliff

Since publishing Capgemini's first paper on cryptocurrencies and blockchain two years ago, Cliff has been at the centre of Capgemini's investment and work in the area, looking at ID management, payments, smart contracts for mortgages and most recently trade finance. He recently chaired a blockchain conference where he asked the panel members and audience: "When will DLT or blockchain become mainstream?"

## About Rohit

Rohit is a managing consultant in the Business and Technology Innovation practice with over 11 years of experience in technology. He is an accomplished IT infrastructure architect and DevOps consultant with extensive experience in design, implementation and management of IT infrastructure, services (traditional and cloud) and DevOps. Working across multiple geographies, Rohit has engaged with a variety of Financial Services (commodities, energy trading, and regulatory reporting) and digital (ecommerce and content) clients.

Previously an infrastructure/DevOps specialist at Sapiant Consulting, Rohit helped various clients to architect and implement new age infrastructure solutions, launching technology operations and managed multi-geography teams.



Observatory 12:15 – 13:00

# What's Now: London FinTech curation live

Sanjay Nand, Ecosystem Manager AIE London – Capgemini



There are over **657 thousand** start-ups registered in the UK...

*There are over 657 thousand start-ups registered in the UK, putting London in the top five start-up ecosystems in the world. Add another 452 thousand start-ups registered this year alone and the challenge of forming the right collaborations can be a daunting task. What is the best way to engage with start-ups? How do we know if we are engaging with the right start-ups in the first place?*

*An effective ecosystem requires complex collaboration across all parties from large corporations, start-ups, scaleups, accelerators, incubators, and universities. Options are vast; opportunities fewer. In this session, Sanjay will explore how the Applied Innovation Exchange taps into the wider ecosystem through various partnerships to source start-ups, pilot and scale. He will also demonstrate how Capgemini applies innovation across a proven process of discover, devise, deploy and sustain to help companies and start-ups solve problems with emerging technology in a matter of weeks.*

## About Sanjay

Sanjay leads Capgemini's UK Applied Innovation Exchange (AIE) Ecosystem, where he is consistently looking out to the vibrant London ecosystem to seek opportunities across both start-ups and scale-ups. Having curated and run a number of TEDx events, Sanjay brought this experience into the Applied Innovation Exchange by setting up and leading its What's Now: London quarterly summits.



These events host a remarkable set of individuals from start-ups, academia and industry who deeply understand one of the many areas exploding with innovation. This quarter sees the collaboration of What's Now: London and CWIN to showcase start-ups disrupting the FinTech industry. Outside of driving the AIE's ecosystem, Sanjay works as a product owner and seeks to re-imagine the art of the possible through his experience in creating products using emerging technologies such as AI, machine learning, blockchain and augmented reality to bring transformative opportunities to our clients.



#CWIN17

 #CWIN17



# Getting value from real-time operational data management

Richard Henderson, **Solution Engineer** – DataStax



*There is increasing demand for real-time data and information, starting with the request of new ways of customer engagement and them progressing down into the core of banking business. Managing real-time data access and management across technology estates that have originated around the concept of large scale transaction processing and batch jobs is creating widespread challenges for Financial Services. Richard will explore how new data architectures are required to manage this change, and the role of operational data stores and other tools in achieving the required response times and other performance requirements.*



## About Richard

Richard joined DataStax as a solution engineer in May 2017. His focus is helping customers along the same journey; showing what it means to be truly available and scalable, and how they can confidently create value on that foundation, without losing essential characteristics like security and operational sustainability.

Prior to that he spent 25 years as an independent data-system design and architecture consultant to large companies in the financial space, notably designing the first commercial version of Morgan Markets for JPMorgan, making the FCA's market data analysis systems go 100x times faster. He also designed version two of the Zapp payment scheme which was bought by Mastercard, and now underlies Mastercard's Masterpass mobile payments. A lot of this time was spent wrestling relational databases to really perform at internet scale, and he knew there had to be a better way. Cassandra was the obvious choice, and he was lucky enough to be offered a job by the people who wrote it.



The background of the entire page is a photograph of a social gathering, possibly a conference or networking event. It features several people in professional attire. A man with glasses and a beard is in the foreground, looking towards the right. Behind him, a woman is smiling and talking to another man. In the lower part of the image, a woman with curly hair is holding a wine glass and looking at a man. The image is overlaid with a white network diagram consisting of dots connected by thin lines, creating a grid-like pattern across the scene.

# DATASTAX

The power behind the moment.

## Delivering a tailored Customer Experience for today's 'Right-Now' Economy

Contextual | Always-On | Real-time  
Distributed | Scalable

Diamond Sponsor  
of Capgemini Week of Innovation (CWIN)

The Datastax logo is located in the bottom right corner of the page. It consists of the word "DATASTAX" in a white, uppercase, sans-serif font, followed by a stylized icon of three white dots of varying sizes arranged in a slight arc to the right of the text.

DATASTAX

# The blueprint for automating and orchestrating the DevOps toolchain in FS

**Duncan Bradford, CTO EMEA** – CA Technologies

“*The Modern Software Factory is the blueprint for digital transformation. With agility at its heart, the Modern Software Factory brings continuous delivery, continuous testing, security and performance to all areas of your organisation.*

*More and more companies are making the implementation of continuous delivery the cornerstone of their digital transformation efforts. Duncan will discuss the strategies applied by Financial Services providers to deliver innovative software experiences at velocity to customers. By creating a seamless Dev, Sec and Ops culture to automate, test, secure and speed up application delivery cycles, financial providers can realise:*

- *Faster time to market*
- *Improved software quality and availability*
- *Frictionless security*
- *Savings from operational efficiencies*

*Duncan will explain how orchestrating the end-to-end DevOps toolchain, with continuous delivery solutions and next generation DevSecOps practices, creates end-to-end responsibility and an environment of collaboration. It also delivers modern apps and a greater customer experience – faster and more efficiently.*

## About Duncan

Duncan is Vice President, Presales EMEA & CTO EMEA at CA Technologies. In this role, he is focused on helping organisations best leverage technology to excel in the application economy. He is passionate about encouraging companies to embrace business agility and delivering the absolute best end-user experience for customers.

He is an 18-year veteran of the company and has worked across the globe representing CA. This worldwide customer experience gives him a unique global perspective on the mounting opportunities and challenges organisations face today.



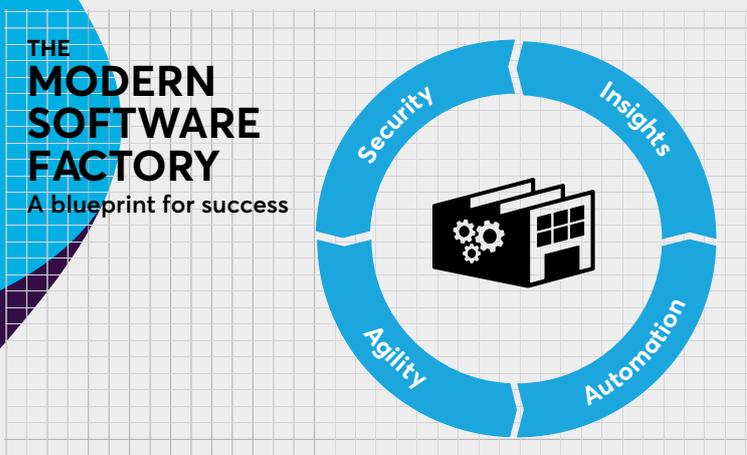


# Architecting the *Modern Software Factory*

The Modern Software Factory is the blueprint for digital transformation. It's not a place you go; it's a thing you build with end-to-end tools and guidance from CA and Capgemini.

## Need to take your business from old to new?

The Modern Software Factory is where agility, automation, insights and security come together to help your business compete.



- **Agility** means your Modern Software Factory is built to change and adapt to market disruption and customer demand.
- **Automation** is essential to save time and money, and reduce errors, so you can deliver app experiences customers love.
- **Insights** fuel the factory; smart analytics make the app experiences you deliver keep getting better.
- **Strong security** from the start protects your most valuable assets and builds users' trust without getting in their way.

## How CA and Capgemini can help.

CA and Capgemini have a long-standing partnership with proven success in helping joint customers capitalise on the opportunities presented by the application economy.

Our customers can:

- Make business faster, smarter and more agile.
- Build quality into earliest stages of the software delivery lifecycle.
- Optimise performance and efficiency of the IT infrastructure.
- Turn digital security from an innovation inhibitor to a business enabler.

Take a tour of the Modern Software Factory at [ca.com/us/modern-software-factory/](https://ca.com/us/modern-software-factory/)

# The new IT and digital operating model: What does it mean for skills and culture?

**Max Bocchini, Digital Strategy Consultant** – Capgemini

**Ishita Fernandes, Senior Account Executive, Business Services** – Capgemini



*The digital revolution has disrupted every single industry, but has also afforded many opportunities to companies willing to embrace it. Businesses have to both innovate at a rapid pace and compete with established as well as new, lean companies. In order to thrive in this environment, speed and efficiency in the IT organisation becomes imperative.*

*Achieving the speed and efficiency desired requires a focus upon creating smaller, agile units for business, processes and underlying technology, and one that can still maintain stability and control. To effect the kind of change that will allow organisations to compete in a truly disruptive business environment, a new vision is proposed for enterprise IT: the application network.*

*A key enabler for this is to adopt a cloud-native approach to delivery, so Max and Ishita will also explore the lessons learned and how organisations can embrace the organisation and culture change required to achieve success.*

## About Max



Max is the Financial Services go-to-market lead for IT Strategy Consulting, acting as advisor and transformation lead for the C-suite. His clients typically need to undertake a real step change in digital capabilities and aggressively manage the people, regulatory and transformation impacts as result of embracing new technologies. Max has over 20 years of sector expertise having started as a developer and architect before moving to the technology-led transformation agenda.

## About Ishita



Ishita is the senior account executive responsible for the growth of Capgemini Business Services (BPO) within some of its largest banking and capital market clients.

She has 15 years' experience in business change, transformation and business process outsourcing, having led large scale consulting change management programmes including captive transformation and organisational restructuring. She is specialised in banking BPO services and HR outsourcing.

Ishita has based her career in London, but has also worked internationally in Shanghai, Prague and Bangalore.

 #CWIN17



# Artificial intelligence, machine learning & automation for digital operations

Vanessa Kho, Technology Consulting – Capgemini

Shrinivas Shikhare, Transformation Consulting – Capgemini



*The emergence of Artificial Intelligence (AI) – including Deep Learning (DL) and Shallow Machine Learning (ML) – GPU Computing, and High Performance Data Analytics (HPDA) have opened numerous opportunities in amplifying the value of existing business functions and activities, as well as creating new business models and markets.*

*The quest for automation from Robotic Process Automation (RPA) to Cognitive Intelligent (CI) based automation to deep learning based systems is remaking our world. In this talk, Vanessa and Shrinivas will examine:*

- *How algorithms with 'Understanding', 'Reasoning' and 'Learning' capabilities are allowing systems to work as a human brain.*
- *How 'Representation-Optimisation-Evaluation' are key factors in deciding learning approaches.*
- *How the Financial Services industry is using AI / ML assisted or based systems in transforming risk modelling, claims, underwriting and AR functions.*

*Artificial intelligence and robotics represent the next big wave in supercomputing. It is quickly becoming a crowded place with tech giants and FinTech organisations convinced of the benefits these technologies can bring, and they are now asking themselves where and how they should invest. Vanessa and Shrinivas will also discuss how artificial intelligence and robotics transform the way organisations operate and interact with their customers. They will finish by exploring some innovative AI products offered by FinTech and start-ups.*



## About Vanessa

Vanessa is one of the leaders in the Capgemini Digital Customer experience practice, responsible for shaping digital strategies and delivering thought leaderships to its clients.

With over 20 years of experience in IT consulting and delivery, Vanessa has helped many financial institutions to transform their businesses through intelligent use of digital technologies. Vanessa is a keen technologist and is passionate about helping Capgemini's clients drive business values from digital innovation, through working with leading AI and robotics software providers as well as start-ups.

## About Shrinivas

Shrinivas has over 20 years of business-technology consulting, management and leadership experience in the insurance domain. He helps clients focus on value transformation through analytics and AI technology-led business process re-engineering with emphasis on business outcomes.

He is an AI researcher and practitioner on AI assisted transformation and 'automating the automation' across the functions of insurance value chain, using various concepts from analytical modeling stochastic modelling and ML algorithms.



# GDPR: Being practical about how to address it

**Farah Latif, Head of Business Analysis** – Capgemini

**Graham Hunt, Head of Risk and Regulatory** – Capgemini

**“** *The new General Data Protection Regulation (GDPR), which has been designed to strengthen and unify data protection for individuals across Europe, introduces significant changes to the EU Data Protection regime. However, there is ill informed scaremongering and over complication of the requirement which has caused some confusion and misunderstanding. In reality common sense is needed; there are also significant advantages and opportunities for businesses.*

*In this presentation, Farah and Graham will concentrate on the practicalities of GDPR engagements by looking at what is happening across industries – what seems to work, and what doesn't, together with where technology sits as part of the solution.*



## About Farah

Farah's expertise and passion is in working with clients to help them understand where they can improve their processes through IT transformation. She brings 20 years IT experience in multiple sectors and domains and has performed a variety of roles such as scrum master, business architect, data architect and more recently GDPR advisor. Farah is a member of the International Association of Privacy Professionals, and given her experience, helps support other Capgemini GDPR projects across Europe.

According to Farah, the best way to tackle the new Regulation is in getting the assessment and assessment outcomes right, as many projects struggle when this is not evident. She also sees the programme needs to be enterprise-wide, and again it is a common failing where a siloed approach is adopted. Farah lives in Scotland with her husband and two children.

## About Graham

Graham runs the Risk and Regulatory Practice for Capgemini Insights and Data, with over 30 years' experience in the Financial Services industry. He is a member of the International Association of Privacy Professionals and has worked with a number of solution providers to help develop their solutions in relation to GDPR.

He also writes his own blogs on data privacy in general, emphasising the need for individuals to recognise the value of their own data. Other areas of specialisation include work regarding regulation around taxation, risk reporting and data management. When not travelling he lives in Scotland with his wife, four children and cat.



# Digital Disruption – Embracing the future through architecture

**Aruniima Chakrabarti, Senior Business Architect** – Capgemini

**Viren Trivedi, Head of the Enterprise Solution Architects** – Capgemini



*In today's world, digital presence is prevalent and widely adopted by the people through mobile devices and IoT. Banks of the future have to adapt and embrace the digital revolution, tackling the disruption head-on through an architecture approach that addresses the front end channel and back end architecture core. In this presentation, Aru and Viren will explore the fundamental elements that will ensure future success:*

- 1. Culture Change – adopt an “outside-in” view, where we put the needs of an ecosystem in front of our architecture design, leverage the architecture core designs, provide an “inside-out” view that supports and embraces the digital disruption.*
- 2. Commercial models – moving towards utility pricing and ‘pay as you go’ models to reduce investments and ensure that we can leverage the legacy platforms.*
- 3. Governance and Operation – managing the new world ecosystem and governance in an ever adapting environment.*
- 4. Technology – how to take advantage of the new world social and web channels to existing back office investments, re-usable frameworks for customer identity, integration and service management, commoditisation of the mainframe.*



## About Aruniima

Aruniima is a passionate and self-motivated professional with excellent people skills and proven track record with customers and team members. With close to 16 years in the banking solution domain, she is an experienced core banking and digital transformation expert with a successful consultancy and delivery background.

She has worked in multiple banking transformation projects across the world and appreciates challenges that will change the organisational thinking, having successfully managed deliveries of these products into production for Tier-1 and Tier-2 banks.

## About Viren

Viren leads a team of enterprise solution architects whose aim is to “provide enterprise solution architectures, technology direction and service through innovation and best practice.” Viren has held interim head of architecture roles for clients and has provided architectural leadership on several transformation programmes. He brings 30 years of IT experience across multiple sectors and has performed a variety of leadership and architectural roles within Capgemini and client organisations. This range of experience gives him a distinct advantage in facing the mounting opportunities and challenges organisations face today.



# FinTech certification and ecosystem management

**Elias Ghanem, FinTech and Customer Journey Expert** – Capgemini



*Disrupt or be disrupted...*

*Capgemini's research shows the major impact the FinTech and technology disruption is having across the sector, in areas as diverse as Open Banking through to insure tech and IoT. This trend is now moving from the digital edge to the core of Financial Services as the level of disruption increases. The challenge is not to identify FinTechs, but to qualify the right ones and move from curation to certification and into ecosystem management, enabling banks and insurance companies to integrate new services to deliver results.*

*In this session, Elias will consider how to bring together domain and integration expertise to scan, select, and evolve FinTech innovation through an intense curation, certification and ecosystem management process. Elias will also debate real world examples of how to turn ideas into business advantage.*

## About Elias

Elias joined Capgemini in June 2017 as FinTech and InsurTech lead for Continental Europe, with the mission to engage with FinTech scaleups to actively and efficiently embed them with Capgemini's Financial Services clients.

He is a payments expert and senior advisor, with over 20 years of industry experience at Visa and PayPal with roles spanning from APAC Head of Visa Consulting, up to PayPal regional MD in South East Asia & India and MENA.

Since 2013, Elias has become a serial FinTech entrepreneur, having advised a dozen high-growth and disruptive payment start-ups in Washington, Singapore, Barcelona, Beirut and Dubai. He sat at the Board or Chairmanship of some of these. He also co-founded Telr ([www.telr.com](http://www.telr.com)) in Singapore and Dubai, an online payment gateway which won the "2014 Start-up of the Year" award in MENA. An inspiring thought leader, Elias is an enthusiast speaker on the future of payments in emerging markets and a certified "Scaling Up" coach.



# Data-driven customer experience design

**Colin Payne, Digital Customer Experience Consultant** – Capgemini

**Herve Derrien, Head of Digital Customer Experience** – Capgemini



*Customer experience design requires imagination and creative thinking, but at its core it needs to be data-driven – starting with an understanding of the customers, the segmentation and profiles, and how that can be translated into viable personas. From there we need to examine current pain points and assess competitive opportunities by using industry and outside of the industry measures and benchmarks. We need to consider the opportunity presented by real-time data regarding the customer's context and how we can leverage that to create 'moments of truth'.*

*We also need to postulate what impact the changes will have on key customer measurements and then baseline prior to making the changes. During the delivery, measuring the changes and speed of delivery is critical as we assemble use cases into journeys, before measuring the impact of the new experience on the desired customer and business outcomes, adjusting in response as necessary. Making our customer experience lifecycle data-driven is key to success.*



## About Colin

An accomplished principal consultant with over 20 years' experience designing and delivering digital strategy and DCX programmes for market-leading global organisations.

Colin has extensive experience in defining, delivering and improving digital engagement specialising in FS, with an impressive track-record in successful collaboration with senior stakeholders to improve the customer experience across multiple channels.

With sound technical knowledge and a strong capability for digital innovation supported by skilled project management, Colin is suited to leading innovative programmes and delivering complex, cross-business change and managing the challenges this involves.



## About Herve

Herve is the digital customer experience lead for Capgemini Financial Services. Since joining Capgemini in 2011, Herve participated in the definition of Capgemini's strategy in digital transformation and created the Digital Customer Experience Practice in the UK dedicated to banking and insurance customers.

Supporting a number of clients in Europe and the UK, Herve has developed successful teams engaging in digital transformation programmes helping clients to become customer centric whilst adhering to Financial Services stringent regulations.

Customer experience is the biggest catalyst of digital transformation and Herve brings his technology background and management experience to help build the connections between clients, touchpoints, information, technology, processes and organisations to deliver business outcomes.

# What does ‘enterprise agile’ mean and how can organisations transform to embrace the **opportunity** it presents?

**Mark Standaevan, Delivery Innovation, Agile and DevOps - Capgemini**

**Vanessa Winsor, Agile Delivery Manager – Capgemini**



*To be digital means to be agile.*

In today’s world this means having the right culture, skills, organisation and technology to address the inexorable demands of a rapidly changing marketplace. Many companies face this challenging prospect; wondering how to turn a legacy style operating model into a product structure that fosters innovation, engineering excellence and close business alignment.

In this talk, Mark and Vanessa will present lessons learned from advising and guiding clients through this journey. They will show how it is possible to increase agility and support digital product development by adopting a transformation approach that is not simply focused on the introduction of new tools and technologies, but is principally about the right culture and style of organisation.



## About Vanessa

Vanessa is a Fellow of the British Computer Society (FBCS), a Chartered IT Professional (CITP), qualified Scrum Master and a certified SAFe 4.0 Scaled Agilist, with over 30 years’ experience in Financial Services (FS) IT.

She is engaged on digital transformation initiatives with FS clients such as HSBC, Barclays, The Co-Operative Bank, Bank of Ireland and Zurich Financial Services in programme, project management and solution architecture roles. These digital programmes normally either adopt Agile DevOps methods and tools from the outset, or have them introduced as part of the engagement.



## About Mark

Mark has over 30 years’ experience in the IT industry, addressing the full lifecycle of roles from architect through to service manager. He has held various Group level roles including Chief Knowledge Officer for Capgemini and led the global design authority defining the Capgemini DevOps strategy and transformation approach.

Most recently, Mark has advised clients on how to establish “frictionless” operating models to increase the agility and nimbleness of clients’ IT operations to address an increasingly demanding marketplace.

# APIs, hyperconnectivity, application networks and new value chains

Mark Daly, Client Architect – Mulesoft



*The ability to connect to a vast number of capabilities via APIs is accelerating innovation, creating new value chains and new challenges. This session looks at APIs, hyperconnectivity, what this is and how it enables innovation, and how a new approach – an application network – supports new value chains.*



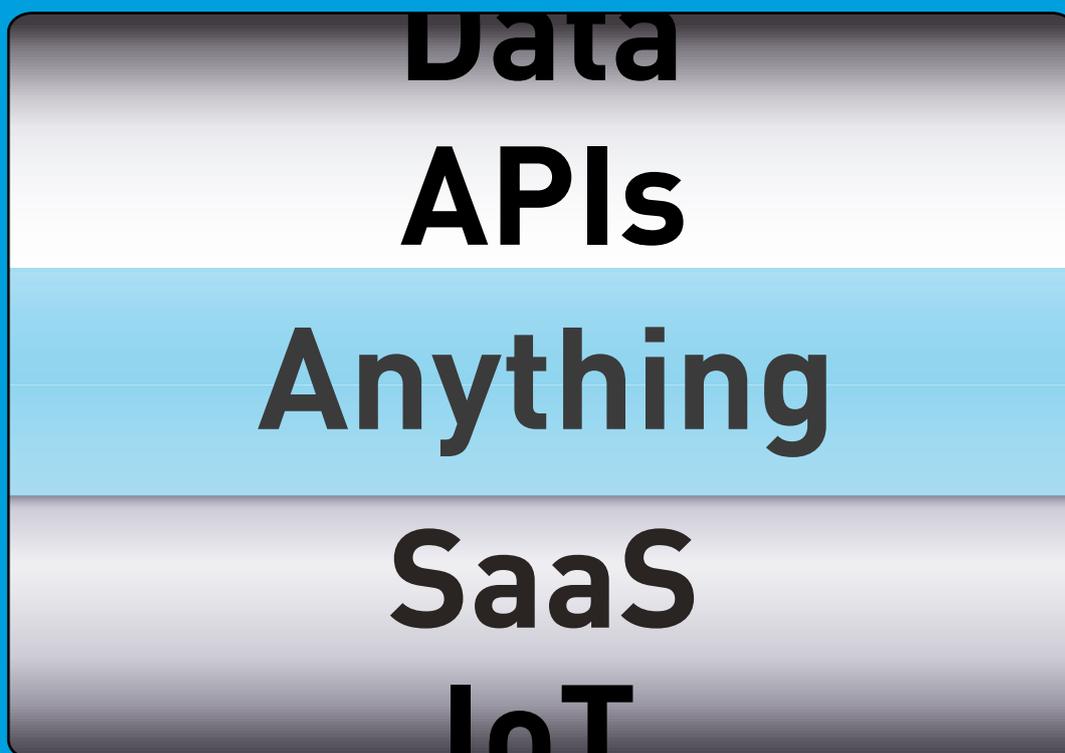
## About Mark

Mark started his career designing and building enterprise applications using a wide range of middleware technologies. He is currently working with major UK companies, focusing on connectivity and the introduction of disruptive technologies to drive business transformation.

Having worked for end-users, system integrators and IT vendors, Mark has vast experience of the IT industry to draw on. Prior to joining Mulesoft, Mark held various senior roles with Oracle, BEA, Compaq, Admiral, Tandem, Land Rover and a number of end-user companies.

Mark has a degree in Mathematics, is a Chartered IT Professional (CITP), and an experienced public speaker. He has also worked as a freelance journalist, and in his spare time enjoys running, digital photography, reading and rollercoasters.

## MuleSoft connects



# The future of banking, driven by technology disruption

**Gerald Grattoni, EMEA Head of Financial Services Solutions - Intel Corporation**



*What's on the horizon for your digital and business transformation? Short-to-medium term needs focus on getting ahead of compliance and regulatory requirements, leveraging data insights, staying competitive and increasing customer engagement and loyalty; met by instituting a culture of change to modernise systems and processes. The future 10-15 years? New collaboration models, efficiencies through intelligent 'machines', differentiation through data, data-as-a-service..?*

## About Gerald

Gerald joined Intel Corporation in the UK in 1999 and has since held several management and leadership positions at both European and global levels, focusing solely on the enterprise segment, from mid-market to large enterprises, Financial Services and the public sector since 2009.

He leads a team of trusted advisors, helping clients innovate and develop digital disruption strategies to future-proof their businesses. As a thought leader and keynote speaker, he engages at C Level, specifically within Financial Services but also within other large enterprises across Europe and beyond. He regularly hosts senior executive roundtables and consults on enterprise IT strategy with his team, advising on such topics as cloud technologies, workplace transformation, blockchain and artificial intelligence.



#CWIN17

# How **digital identity** is fundamentally enabling business transformation

Andrew Critchley, **Cybersecurity Director** - Capgemini



*Digital identity is rapidly evolving and lies at the very centre of the digital revolution. Achieving customer centricity, trust and privacy in our hyper-connected world are just some of the areas that rely on the latest innovations in digital identity.*

*In this presentation, Andrew provides a Capgemini view on how digital identity is currently being used by organisations, challenges and areas that our major customers are focusing on right now, and a thought provoking insight into where we believe digital identity is heading into the future.*

## About Andrew

Andrew has over 30 years' experience in IAM and Security roles, and leads Capgemini's global IAM capability. He has worked extensively in the Financial Services sector, including implementing IAM solutions and acting as lead security architect for two of the UK's leading retail banks. In his current role, Andrew is assisting organisations across the globe to establish IAM/CIAM strategies to implement and exploit the next generation of identity services, helping them to meet their business, security and IT transformation requirements.



# Transforming insurance and banking with IoT technologies

Anju Tiwari, Senior Director & Digital Lead - Capgemini



*The Internet of Things (IoT) is one of the largest waves of growth for the internet. The rise of IoT means we are at the start of a new age of data. Two key components of an “IoT ecosystem” are its ability to capture data via sensors and transmit data via the Internet. Technology advancements such as sensor equipped smartphones, cost-effective cloud storage, the rise of data analytics and declining cost of sensors are the main drivers in the rise of IoT.*

*IoT is an opportunity to re-invent rather than re-design the operating model. The insurer can use connectivity and data to develop new business models that move from being reactive to become proactive. The financial sector can use IoT to make banking easier for the average customer by providing seamless automation and secure, private and safe interaction between financial accounts and IoT devices. IoT promises to connect a consumer’s financial activities with other aspects of their life, such as connecting a user’s health monitor with their financial portfolio.*

*Anju will talk through the impact of IoT on business models, various use cases, technologies and the IoT ecosystem. She will share ‘Sense, Learn and Adapt Reference Model’ and challenges like privacy issue, data management, sensors complexity.*



## About Anju

With over 22 years’ experience in the IT industry, Anju describes herself as a ‘pragmatic architect’ focusing on digital transformation with proven success in driving technology vision into business reality.

As Capgemini’s digital and architecture lead, Anju has led several projects for Financial Services clients, shaping digital strategy, portfolio rationalization, defining target architecture and transition plans. She has worked on and is passionate about complex systems integration, microservices, APIs and Internet of Things solutions. She plays a key role in the direction of the architecture in the multi-speed IT organisation.



# Live FinTech demos and start-ups

**Four** FinTechs present their capabilities across areas including leveraging blockchain for payments, artificial intelligence and machine learning for fraud analytics, new mechanisms for customer service, and advanced security platforms.



Etch is the first global smart contract payroll protocol built on top of the Ethereum blockchain to allow real time payments of wages and real time sending of remittance. Etch removes layers of business inefficiency; time and cost of payroll, while improving financial security in employees' lives.

**@etch\_work**



BABB is the World Bank for the microeconomy; a decentralised banking platform that leverages blockchain, AI and biometric technologies to offer anyone in the world a UK bank account for peer-to-peer financial services.

There are two billion people in the world without a bank account, and it's not viable for the traditional banking system to serve them. BABB is a new approach using new technology to crowdsource financial services with no need for a bank.

**@getbabb**



Privitar promotes and facilitates the ethical and safe use of valuable data assets. Using leading privacy engineering techniques, Privitar helps companies get maximum value from data while preserving customer's privacy.

**@privitarglobal**



Ensygnia's solutions sit at the heart of interaction. Ensygnia works with market leaders helping them deliver innovation and new revenue-generating customer journeys. Their flagship product Onescan enables consumers to interact securely, online, or on-the-go.

**@EnsygniaLtd**



In addition, Early Metrics - the rating agency for start-ups and innovative SMEs - will be showcasing its offerings.

Early Metrics' proprietary rating methodology accurately evaluates the potential of growth of any innovative venture. The model, based on non-financial criteria, emphasises qualitative data. It is applicable to any industry and maturity level, from seed to growth stage.

**@earlymetrics**

# AIE Lab demo zone

The Applied Innovation Exchange Global Network provides an immersive and transformative environment, as well as the infrastructure to innovate at speed and scale. Does innovation happen in a flash of light? Quite the contrary. Capgemini believes that innovation is a long journey, with many milestones.

Explore new ideas and how to turn them into practical reality in our Innovation Lab Devise area. See the process in action as we illustrate how to engage your staff in the innovation process to develop the right culture and energy.



## Roundtable discussions

*Discover more about the CWIN 2017 hot topics as a panel of industry experts discuss emerging technology, industry patterns and the challenges that lie ahead. These sessions provide an environment for a more focused, interactive discussion with a panel of experts.*

### **Cloud first: How to make it a reality in 2018**

According to a study by the International Data Corporation (IDC), investment in cloud computing is expected to grow at over six times the rate of IT spending by 2020. Find out how to get the best from cloud technology as a team of experts discuss real world considerations for deploying your applications in the cloud

12:15

### **How FinTechs and Banks can collaborate effectively**

Capgemini's World FinTech Report and World Retail Banking Report 2017 have both highlighted the increasing move to collaboration between banks and FinTechs to drive innovation. Now, in the face of rapidly emerging competition for the big technology platforms players (e.g. WeChat), there is new urgency to this collaboration.

13:45

In this roundtable, we will explore how to make bank and FinTech collaboration effective, what will drive success and what are the barriers that need to be overcome.

### **GDPR: Taking practical steps**

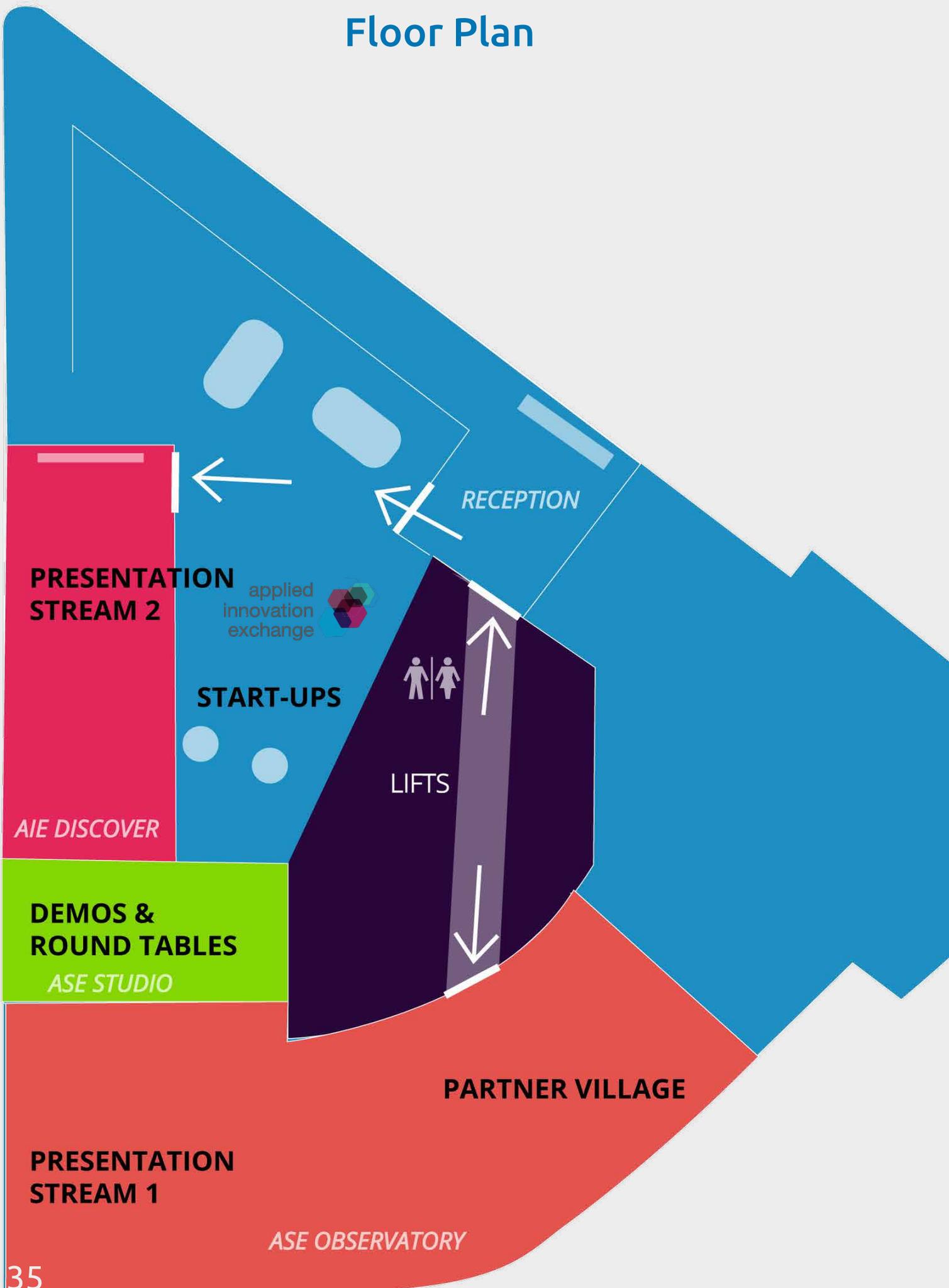
General Data Protection Regulation, or GDPR, will overhaul how businesses process and handle data. But what is GDPR? GDPR is Europe's new framework for data protection laws. During this roundtable, experts will debate the opportunities and challenges it will bring for businesses and individuals alike.

17:15





# Floor Plan





#CWIN17



## Our Partners

### Platinum

---



### Gold

---



### Bronze

---



## About Capgemini

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 2016 global revenues of EUR 12.5 billion.

Learn more about us at

[www.capgemini.com](http://www.capgemini.com)



**People matter, results count.**