
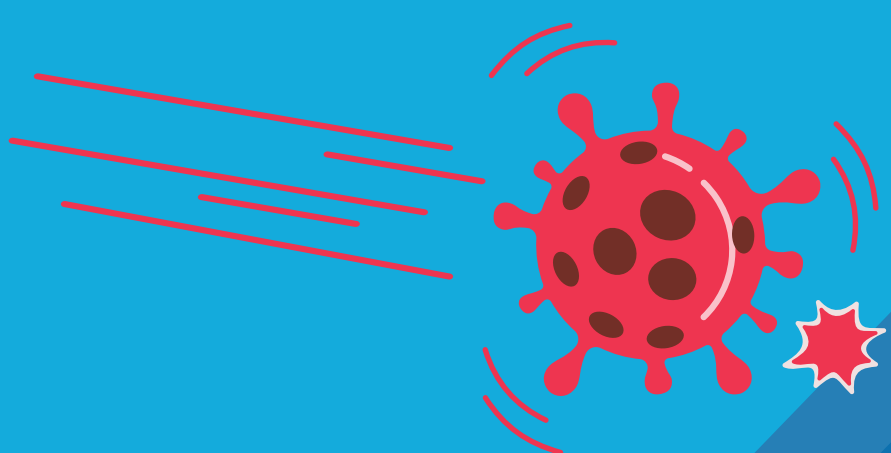


Unforeseen circumstances demand business resilience

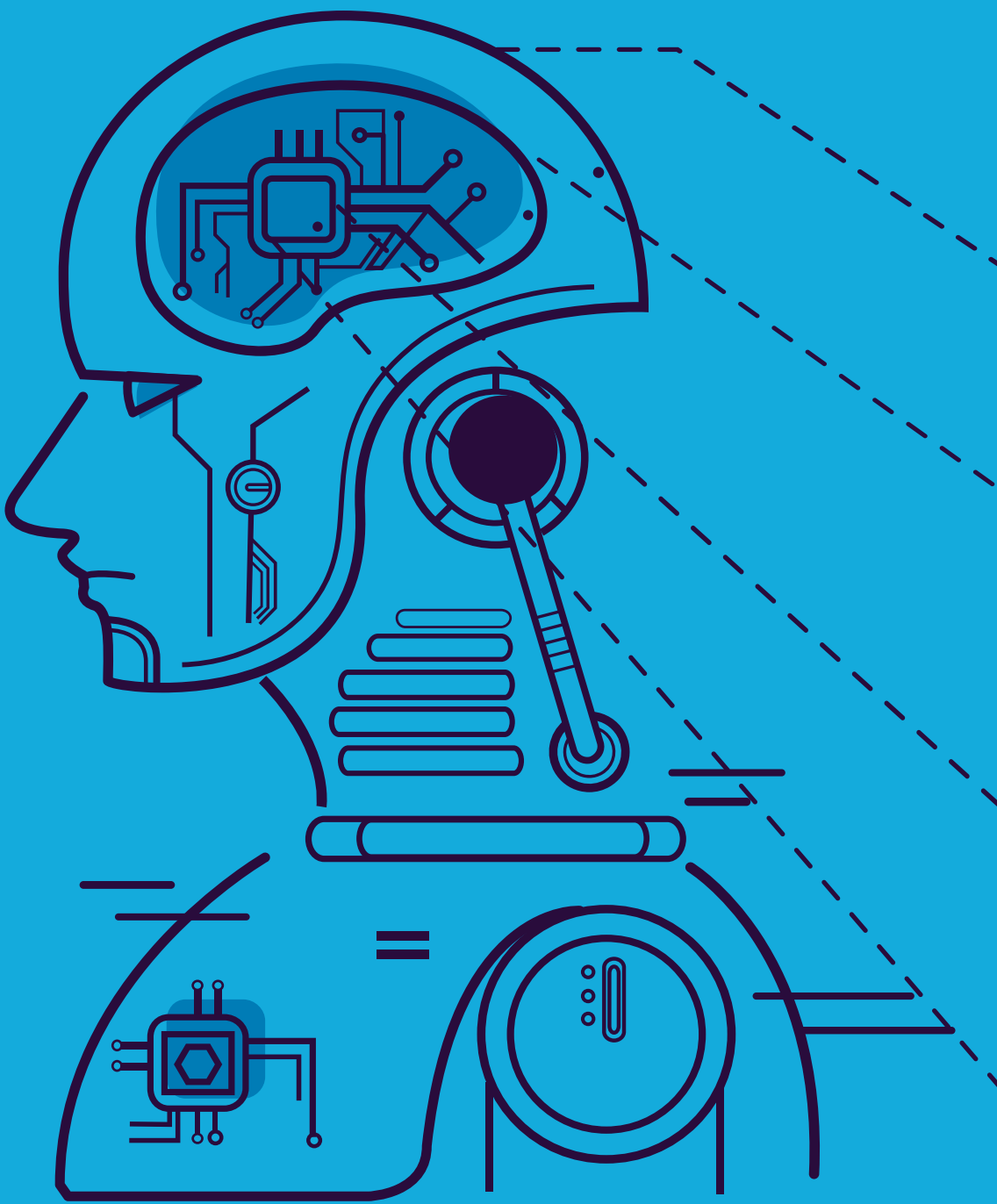



INTEGRATED RISK MANAGEMENT
Non-financial risks accelerated by the pandemic require robust strategy, oversight


COST OPTIMIZATION
COVID-19 pushes cost transformation into overdrive


SUSTAINABLE BANKING
ESG boosts responsible banking and resiliency


Leverage intelligent processes and open ecosystem for go-to-market agility



CLOUD MIGRATION  Cloud's silver lining - business agility


BANKING-AS-A-SERVICE  Banking-as-a-Service exemplifies Open X potential


ALTERNATE SOURCES OF VALUE CREATION  Banks tap low-interest, no-friction, value-based offerings to energize customer acquisition


BANKING FRAUD ACROSS VALUE CHAIN  Banks can reduce fraud with end-to-end value chain optimization

Adapt to deliver superior customer experience



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DIGITAL ERA WITH A HUMAN TOUCH
Humanizing digital experiences will foster more authentic customer connections
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SEGMENT-OF-ONE
Banks leverage segment-of-one marketing to hyper-personalize offerings
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ONE-STOP SHOP
Tomorrow's frontrunners will offer consumers convenient one-stop shops