

Accenture Financial Advanced Solutions & Technology

Anticipating today
the changes of tomorrow.
NOW, FAST FORWARD.



We scale innovation with agility

Accenture Financial Advanced Solutions & Technology is the center of an innovation ecosystem and concentrates in a single hub Accenture's industry-specific solutions and services for Financial Services.

By leveraging the hub's advanced technologies and specialist, personalized, continuously-updated offering, **Accenture can accompany Banks and Insurers on their digital evolution journey**, while supporting them to grow sustainably, develop new services, manage operations and business processes and ultimately **enhance their performances in terms of efficiency, competitiveness and value creation**.

Quality, innovation, security, regulatory compliance, efficiency and economies of scale are made possible by synergically evolving the business and operational models of our Clients. By working with Accenture Financial Advanced Solutions & Technology, our Clients can accelerate their transformation journeys.



“Accenture Financial Advanced Solutions & Technology lies at the heart of an open ecosystem to accompany Clients to new frontiers of sustainable growth.”

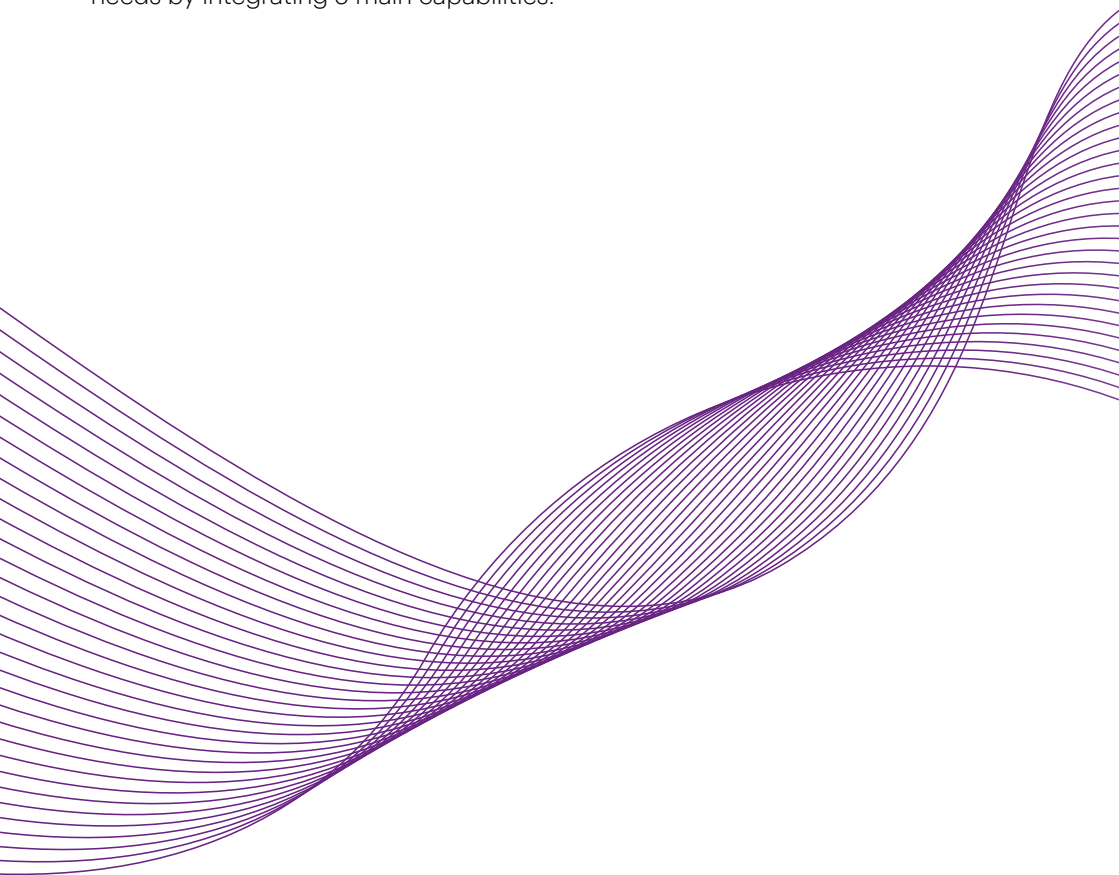
MASSIMILIANO COLANGELO

Financial Services Lead – Italy, Central Europe & Greece,
Accenture, CEO – Accenture Financial Advanced Solutions
& Technology

The winning Business Services model

Using our extensive **platform of Business Services** dedicated to innovation and sustainable growth, Accenture Financial Advanced Solutions & Technology accompanies Italian Banks and Insurers on their transformation journeys, providing them with **modular and specialist vertical services**. **Our 360° offering** integrates **technology, consulting, operations and continuous support while assuring security, compliance and business continuity**.

Our end-to-end services aim to **fully meet** our Clients' business and operational needs by integrating 5 main capabilities.



Capabilities

Advanced IT services

1

We partner our Clients on their journey of **sustainable, agile growth** toward the cloud and the new technologies.

Intelligent operations

2

We **manage and transform Bank and Insurance operations** by combining people, data and technologies.

Transformation capabilities

3

We help organizations to transform and we use **innovative personalized solutions** to train people.

Innovation at scale

4

We **develop innovative prototypes** and scale them for integration with Clients' business platforms.

Regulatory services

5

We support corporate **control** and **regulatory monitoring** functions with a vast digital services offering.

“We accelerate business transformation to create lasting value leveraging the cloud and new technologies.”

ALESSANDRO MARIN

Technology Lead Italy, Central Europe & Greece, Accenture and
Chairman – Accenture Financial Advanced Solutions & Technology

Accenture supports sustainable growth

Accenture Financial Advanced Solutions & Technology is an ecosystem asset that can support the nation's recovery: Financial Services are central to relaunching the economy provided they are able to accelerate their digital transformation journeys.

We leverage the hub to support our Clients in achieving sustainable growth, evolving their digital capacity and managing operations. Ultimately, we are leading Italy Inc., to new frontiers of efficiency, competitiveness and value creation.

Accenture Financial Advanced Solutions & Technology was born as an Italian excellence at the service of sustainable growth. It valorizes the competences that in 60 years of presence in Italy Accenture has built up and expanded through acquisitions of specialist enterprises. Now firmly part of a global network of innovation hubs, we can scale innovation to benefit all players in the industry.



Italian excellence within a global network

Thanks to continuous investments, an architecture of open innovation and a wide ecosystem of technology partners, Accenture Financial Advanced Solutions & Technology has the agility to support Clients to best harness market opportunities.

60+

Years of experience in Italy

17.000

Consultants and professionals dedicated to the Italian market

100+

Clients in the Banking and Insurance industries

4.000

Professionals with specialist expertise in Financial Services

“We manage and transform Operations for Banks and Insurers by combining people, data and digital technology to generate value and sustainability.”

ROBERTO PAGELLA

Senior Managing Director, Global Banking Lead – Accenture Operations

1

ADVANCED IT SERVICES

Breakthrough, end-to-end, modular services that use the cloud and new technologies to enable agile, sustainable growth.



Accelerate your IT system with Living Systems

The **Advanced IT Services** Accenture Financial Advanced Solutions & Technology use the Living Systems paradigm to position Clients for **agile, sustainable growth**.

The newest market solutions, a laser focus on business results and open architecture **maximize the performance and scalability** of Banks' and Insurers' IT systems, while also delivering **wide functional coverage**, generating **insights of value** for our Clients and **optimizing development times** and core service management costs.

Among the advantages:

- **Accelerated time-to-market** for functional evolutions and regulatory alignments
- **Integration** with the newest solutions on the market thanks to our partnership ecosystem
- **Optimized management costs** of core services by leveraging our ecosystem
- **Transparency** assured by systems that monitor openness and sharing
- Capacity for rapid development and synergic evolution of **technology applications and infrastructure**
- Decisional support that is driven by data and **real time analytics**



Our services



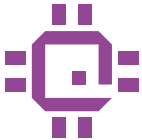
1 | Flexible, end-to-end IT services

IT system management and evolution (applications infrastructure, front- and back-end services, vertical business services).



2 | Cloud first

Modernization and evolution of legacy systems, mainframe technologies and architectures using cloud paradigms and protocols.



3 | Data driven financial services

Artificial Intelligence, Machine Learning, Real-time analytics, Decoupling to access and use data for commercial and risk management purposes.



4 | Migration engine

Technological migrations of Bank and Insurer systems and infrastructures thanks to expert teams, consolidated methodologies and trusted tools.



5 | Smart development

Transform ideas into applications in days, not months, using **rapid prototyping, Agile and DevOps**.

2

INTELLIGENT OPERATIONS

Realize the full value of digital banking, lowering costs and taking customer experience to the next level with intelligent banking operations.



Our services

We help you transform your retail and commercial banking services using SynOps, our collaborative human-machine operating engine that leverages an extensive collection of tools, technology, and experts.

1 | Credit Services



We improve the customer experience and reduce the time to approve credit costs across:

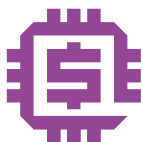
- Origination
- Post sales
- Collaterals
- Unlikely to Pay / Non-Performing Loans

2 | Payments Services



We cut operating costs, mitigate risk of fraud and provide better customer experience across:

- Domestic and foreign payments
- Credit and debit cards
- Other payments (checks, direct debit, etc.)
- Collections



3 | Core Banking Services

We improve time to onboard and invigorate the customer experience—ensuring data accuracy and compliance in the following areas:

- Master data
- Bank account management
- Successions and garnishments
- Cash and ATM management



4 | Compliance Services

We help achieve compliance and manage risk by addressing legacy issues, keeping pace with and navigating regulatory and operational pressures. Focusing on:

- Contract lifecycle management
- LIBOR transition management
- Know Your Customer (KYC)
- Anti-Money Laundering (AML)

What we do

We help you transform your banking operations from reactive to proactive by moving to a digitally enabled operating model that helps you to:

1

Ensure business sustainability

- Standardized, agile, global banking operations that free valuable resources to focus on more value-added activities
- Cut operating costs by up to 40%
- Decrease time to approve mortgages by up to 80%
- Cut time to open accounts by up to 70%
- Improve customer acquisition by up to 40%

2

Deliver resilient and high-quality services

- Achieve 99.5%+ loan compliance in retail lending
- Mitigate operational and boundaries risk
- Increase compliance quality standards

3

Accelerate ingenuity

- Scale vision by combining intelligent technologies and banking talent with next-generation skills
- Improve decision-making by using the right resource at the right time
- Improve customer experience and satisfaction by moving to a fully streamlined, digital operating model

4

Optimize workforce

Focus on developing employees to support new ways of working and innovative thinking

3

TRANSFORMATION CAPABILITIES

We help our Clients to transform.
We prepare organizations for change
and use innovative personalized
solutions to train people.

Our personalized solutions

Accenture Financial Advanced Solutions & Technology **develops innovation at all levels** within organizations, combining complementary and specialized competences to help our Clients on their journey to growth and value creation.

We deploy turnkey support to design new end-to-end business services.

We create highly personalized learning experiences with outstanding content and we enable people and organizations to change in order to achieve the ROI expected of their digital transformation journeys.

A skilled workforce and an agile organization are prerequisites for success.



1 | Re-skilling & up-skilling

Develop, update and increase workforce productivity through highly personalized learning journeys that allow Financial Services companies to address ever new challenges, market changes and digital innovation.

Our Re/Up-skilling journeys – 100% digitized – begin with enhanced screening that uses an advanced analytics engine to determine the right learning journey for each person.

Each learning journey draws on a catalogue of initiatives and over one thousand items of training content as well as coaching and training-on-the-job to enable deep reskilling and certification of the knowledge required for target roles.



2 | Forward academy

We build key know-how and competences for the Financial Services industry to enable continuous learning that fosters business growth, sustainable management and constant innovation.

Our digital platform combines innovation, creativity and language to create outstanding content that delivers an inspiring user experience modeled on the best digital gaming services.

Certified by recognized industry experts, the movie-grade content is available on a package basis for use in different formats and across devices.

The Forward Academy can co-create learning pathways with content tailored for the financial services market, digital innovation and entrepreneurial growth and ultimately obtain the certification required by regulatory bodies.



3 | Digital change management

Managing cultural and organizational change is the essential prerequisite for grounding digital transformation program investments and assuring successful outcomes.

Our services support Clients on their journey to change culture, behaviors and habits while valorizing the specific capacities and potential of each individual and generation within an organization to deliver change that is tangible and flexible.

Our team of creatives and experts leverages the most innovative digital tools and technologies to create events, communication campaigns and employee engagement that harness technological progress while maintaining high productivity.



4

INNOVATION AT SCALE

We develop innovative prototypes
and scale them for integration
with our Clients' business platforms.



We develop innovation at scale

Innovation at scale, a dedicated innovation center owned by **Accenture Financial Advanced Solutions & Technology**, explores the **technologies and solutions that will define the financial services of tomorrow**.

In its multifunctional space, the center offers a 360° engaging experience of the future. Our Clients are welcomed and accompanied on an immersive journey to discover the most recent technological trends in the industry.

Clients get a hands-on experience of **edge technologies** such as **Blockchain, Quantum Computing, Edge Computing and 5G**, and the agility to co-create innovative prototypes which they can scale for integration with their business platform.

A set of projectors can be used to virtually recreate any environment and rapidly generate the optimal scenarios in which to experiment the new solutions.

The space is compatible with all the main communications platforms and can be accessed virtually through a 3D environment which can be personalized.

Built for change

Accenture Liquid Studios enable rapid technology development to help your company embrace new technologies, skillsets and ways of working.

We rapidly prototype and deliver software to help you reach customers and enter new markets. Our work will empower you to face new challenges and jump into new arenas like IoT, Artificial Intelligence, Blockchain, Quantum Computing, 5G, etc., helping you transcend outdated mindsets, upskill your workforce and pivot into tomorrow. Today.

Accenture Liquid Studios help companies build for change through new technologies, skills and ways of working.



Our services

Accenture Liquid Studio supports businesses in adopting new technologies, competences and work methodologies to meet their changing needs. We develop prototypes and software at speed to help our Clients engage their customers and access new markets.



Ideation

Collaborate with our team of experts at interactive Design Thinking sessions to analyze use cases and rapidly resolve challenges.



Experimentation

Discover the emerging technologies and the opportunities they bring.



Development

Transform ideas into applications in days rather than months, using principles of rapid prototyping, Agile and DevOps.



5

REGULATORY SERVICES

Digital services that support corporate control and regulatory monitoring functions.

Regulatory evolution at a glance

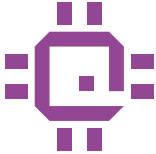
Our Regulatory Hub monitors **evolutions in regulations** and **best practice** that impact listed companies in the banking, insurance and financial industries. We monitor over 100 regulatory areas every day to provide the widest scan of the market.

For over 20 years, we have improved the quality and efficiency of our Clients' business and control models, and now cover some 120 across the Financial and other industries.

We have built a customer **approach** that is **modular** and **integrable** and combines data, professional services and technology. Our mission is to provide Clients with the most complete, updated digital platform of regulatory information, enriched with connected services.



Our services



1 | Data Driven and RegTech Consulting

Data driven consulting dedicated to **Control Functions** that leverages the Regulatory Hub and a RegTech approach.



2 | Regulatory Hub

Impact analysis and updates on new regulations, white papers, watchdog sanctions and legal inventory.



3 | Advanced Compliance services

Advanced Analytics and support for the main **regulatory changes** that require an alignment of existing **organizational solutions, processes** and **IT systems**.



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Accenture

Accenture is a global professional services company with leading capabilities in digital, cloud and security. Combining unmatched experience and specialized skills across more than 40 industries, we offer Strategy and Consulting, Interactive, Technology and Operations services—all powered by the world’s largest network of Advanced Technology and Intelligent Operations centers.

Our 514,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more than 120 countries.

We embrace the power of change to create value and shared success for our clients, people, shareholders, partners and communities.

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