

Banking in the digital world

Gemalto for banks



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BANKING IN THE DIGITAL WORLD

Trends and challenges

“American retail banks
will spend \$16.6 billion
on **digital transformation initiatives** this year”

Source: IDC Financial Insight, July 2015

“Total bank IT spending
across North America, Europe, and Asia-Pacific
will grow to **\$196.7 billion in 2015**,
an increase of approximately 4.6% over 2014”

Source: Celent 2015

Trends driving change in banks

Mobility constraints

Mobile technologies enabling 'anytime anywhere' access to services

Fraud on the rise

Security breaches and fraud on the rise due to the digital transition

Dealing with generation X, Y & Z

Emerging millennials with a demanding & independent mindset

Disintermediation

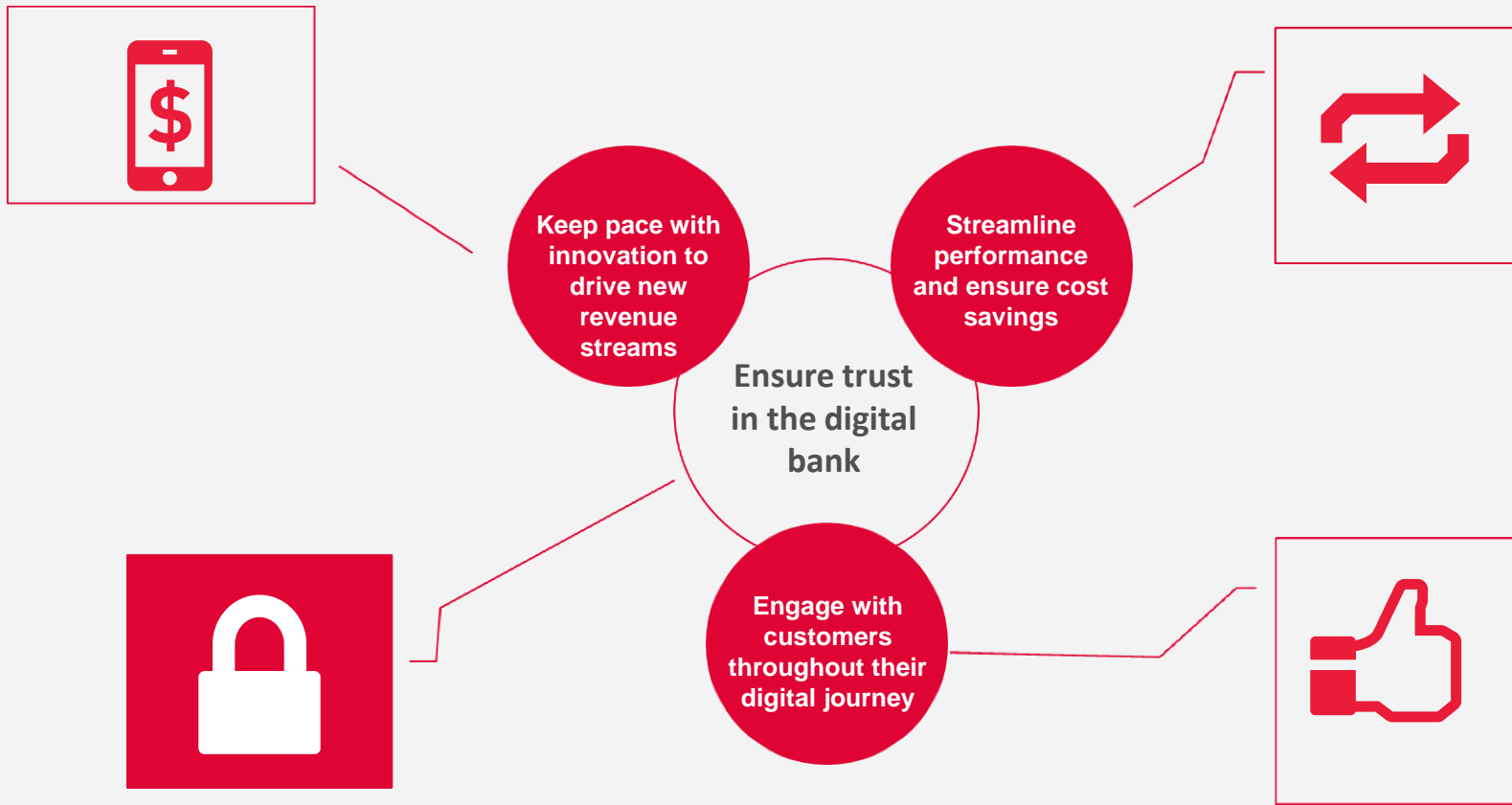
OTT and Fintech speed of innovation

Regulatory change

Regulations' impact on the payments landscape

BANKING IN THE DIGITAL WORLD

Let us help you





Increase the number of digital transactions



Win the war against cash

Go mobile

Leverage mobile immediacy & ubiquity

Take control of payment solutions

Enhance your presence in remote payments

Seize the digital identity opportunities

Tap into new customer segments

Increase online transactions



Digitize and automate business processes



Streamline issuance services

**Ensure operational
performance (in-house)**

Outsource non-core business

Go Cloud

**Enhance your payment
infrastructure**



Enhance security from the core to the edge



Secure eBanking usage

Secure eCommerce transactions

Manage payment transaction risks

Ensure regulatory compliance

Master credential management

**Ensure employee access is
secure and convenient**

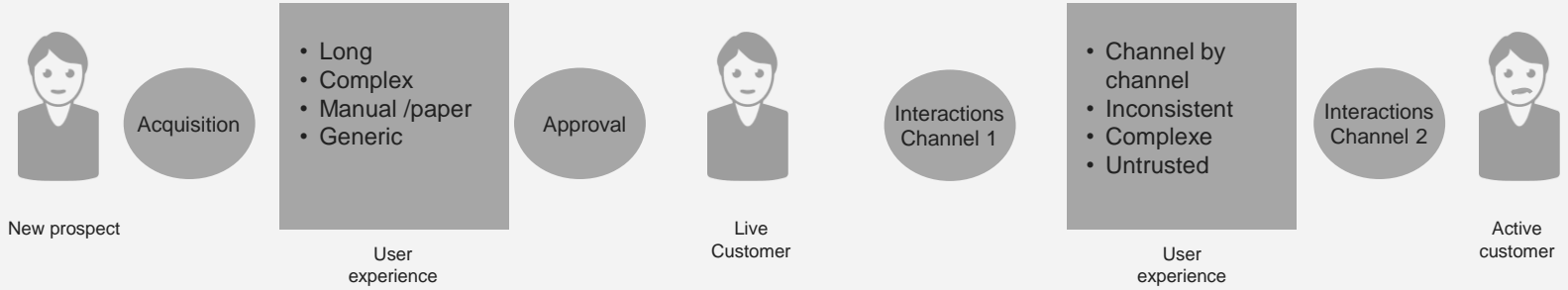
**Protect data at rest and in
motion**

Let's zoom on the retail banking customers

- ✘ Gemalto helps you transform the enrollment of your customer by making it more instant, convenient, digital & customized

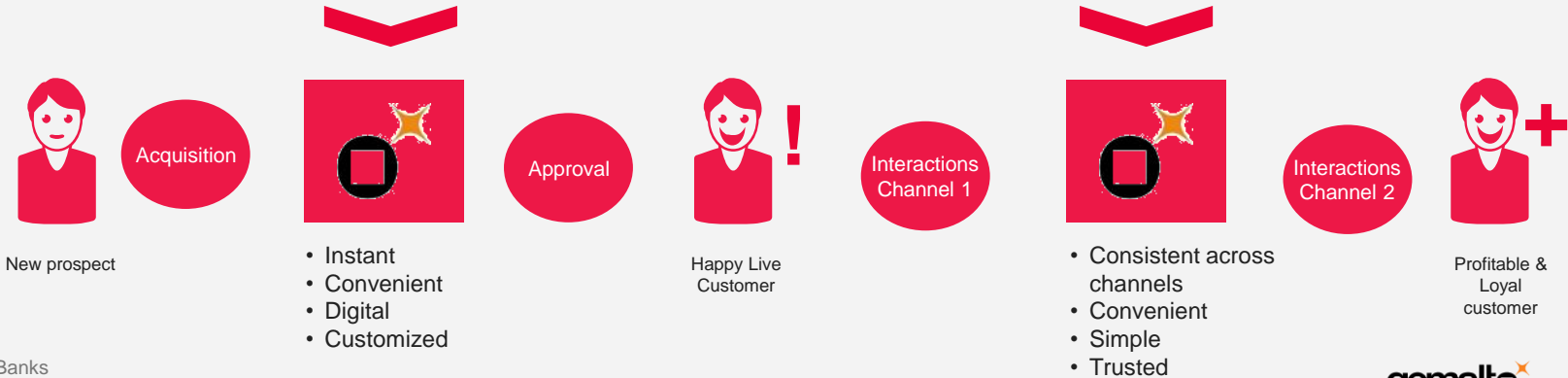
- ✘ Gemalto helps you improve & increase the interaction with your customer by making them more consistent, convenient, simple & trusted

Today
situation



Customer life cycle

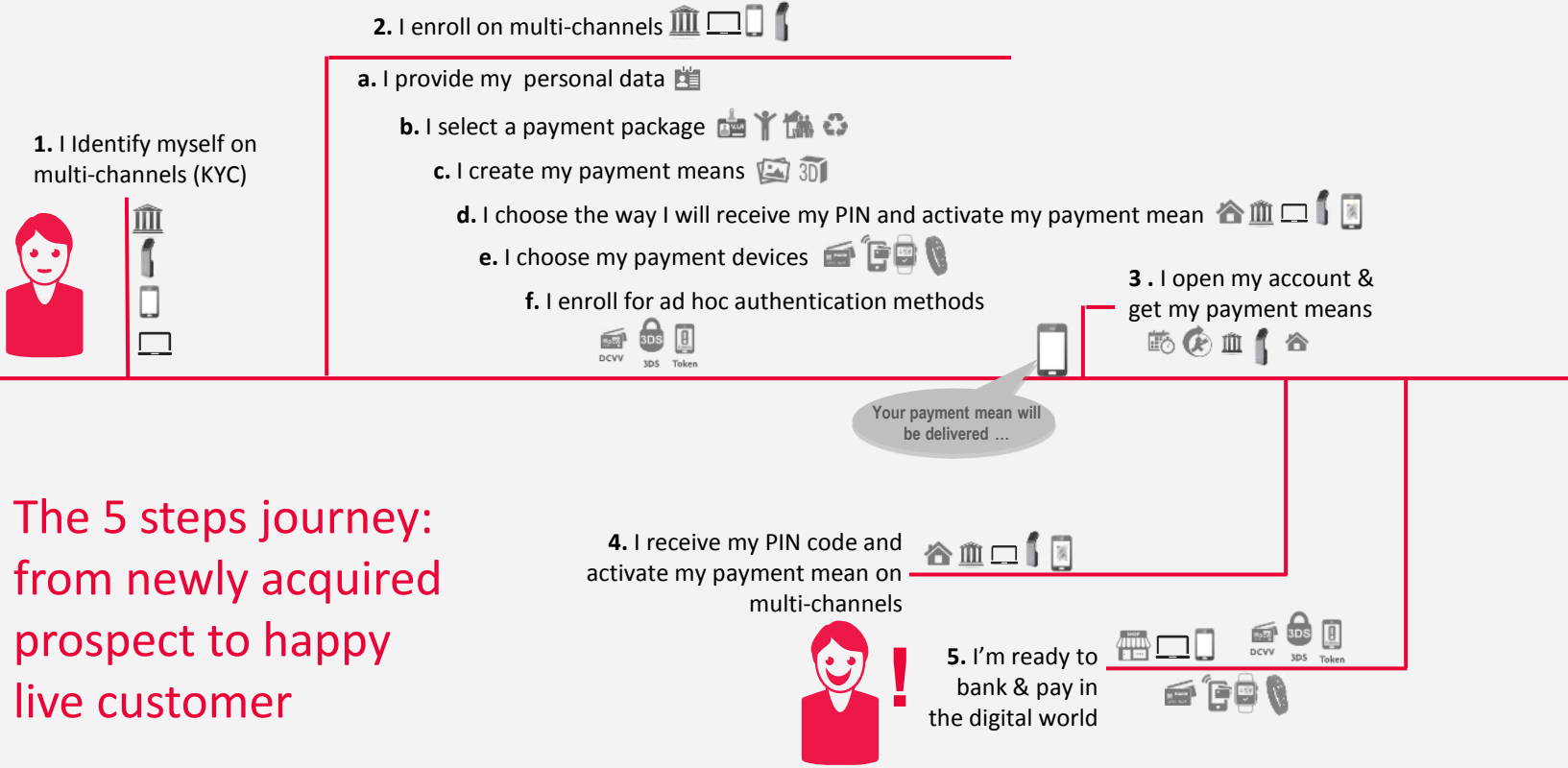
With
Gemalto



The Retail Banking Customers enrollment Journey



Accelerate & Ease
Customer Enrollment



The 5 steps journey:
from newly acquired
prospect to happy
live customer



The Retail Banking & Shopping Customers Journey



Accelerate Customer Profitability & Loyalty

1. I pay securely on multi-channels



a. I pay in shops



b. I pay on the web & on the mobile web



c. I pay in-app



3. I transfer securely money via multi-channels

I use my mobile to secure my transfers



On-line transfer



In-branch transfer



Mobile transfer



Phone transfer



Kiosk transfer

The 4 steps journey: from happy live customer to profitable & loyal customer

2. I access securely to my banking services via multi-channels



a. I manage my profile



b. I edit my picture card



c. I Manage my beneficiaries



d. I manage my limits



e. I manage my direct debit



f. I manage my stock portfolio



4. I lost my payment means or I forget my PIN code – I get a new one easily and fast



Your payment mean will be delivered tomorrow...



A photograph of a desk setup featuring a silver monitor, a silver keyboard, a silver mouse, and a tablet displaying a calendar. The text "Thank you & Stay tuned!" is overlaid in the center.

Thank you & Stay tuned!