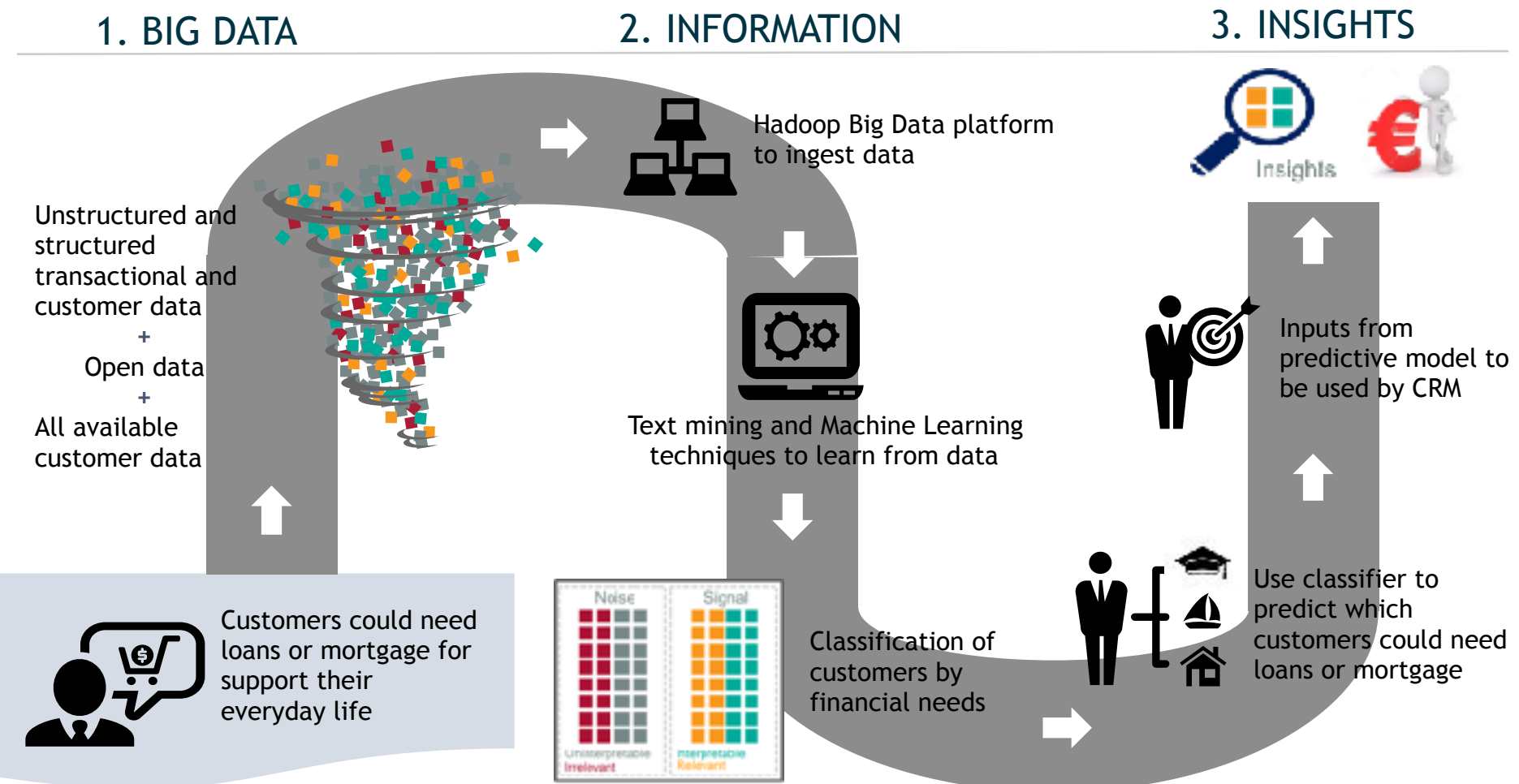


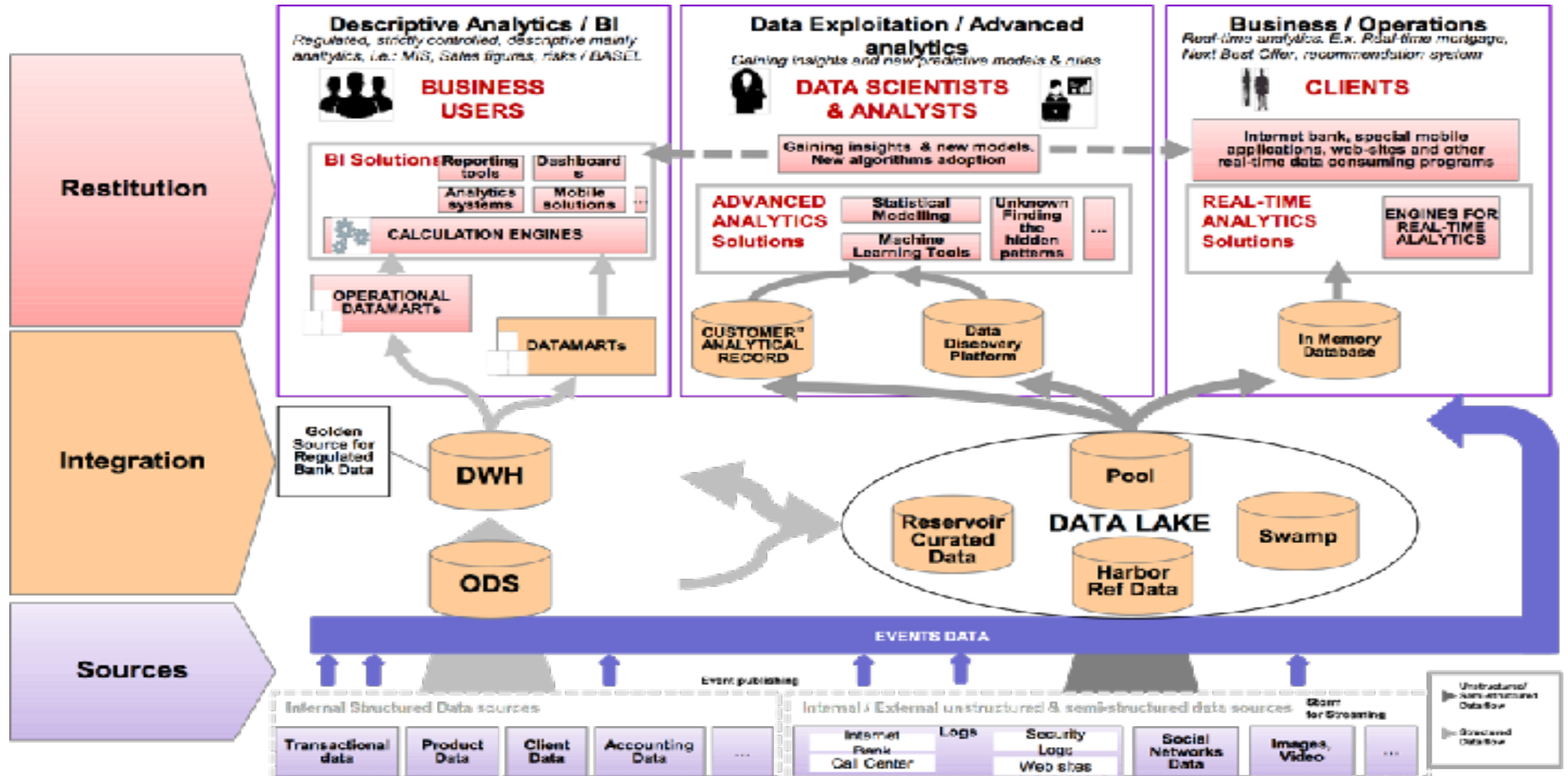
Technologie Implementation Case

David Sahel
Global Lead Big data & Analytics

Primary banking via Mortgages and Loans related customer needs prediction

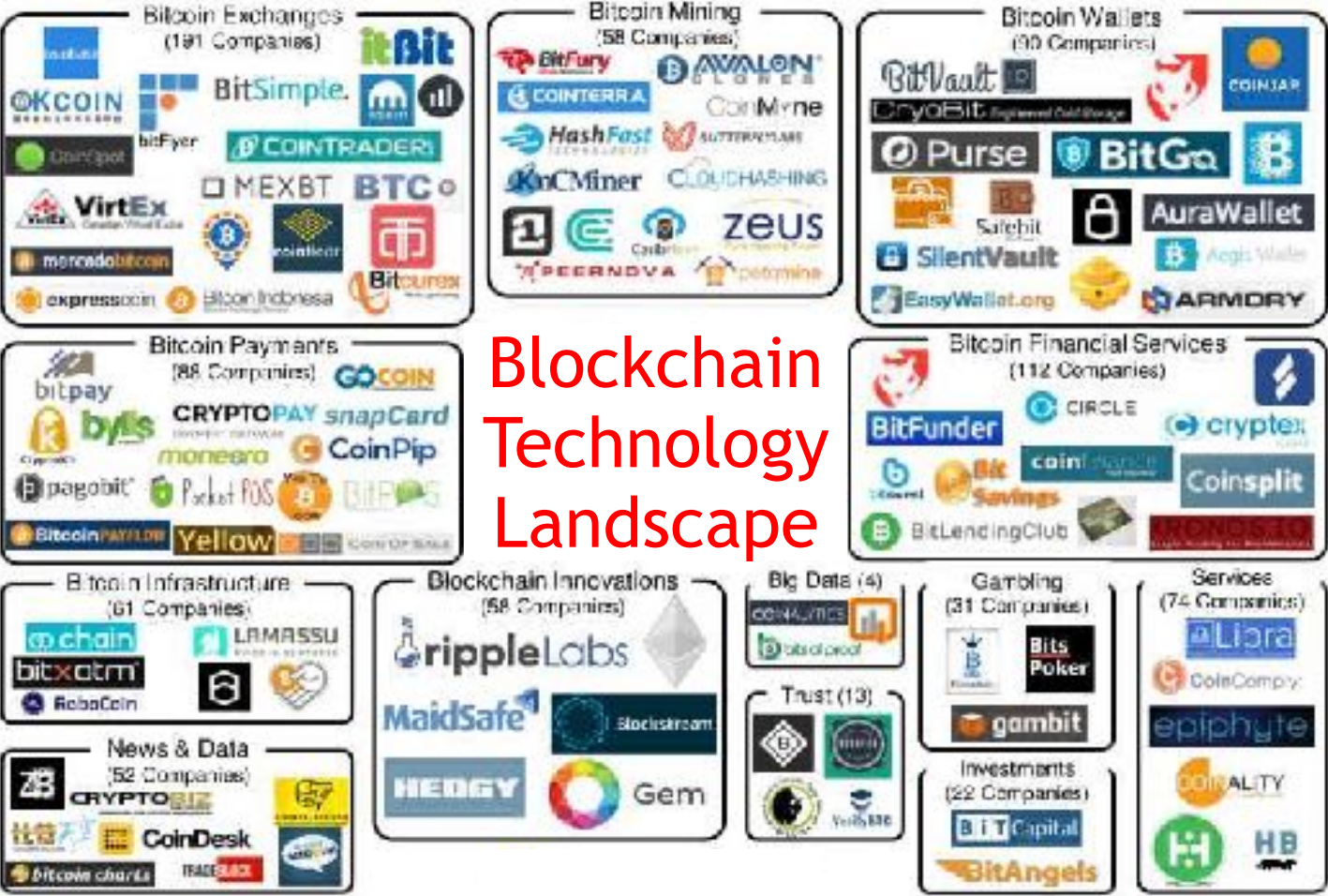


Analytics architecture supporting Use Cases



Blockchain

Blockchain as a FinTech trend



Accenture FS Technology Innovation Scanning Quarterly Blockchain Edition available

Blockchain Has Potential Disruptive Value in Many Areas of the Economy

Financial Services

- Payment Processing
- Custodial Management
- Market Trading & Settlement
- Retail Brokerage
- Instant Funds Disbursement
- FX Exchange
- Digital Money
- Smart Leasing
- Construction and Specialty Lending
- Smart Escrow
- Trade Finance

Consumer Data

- Health Care Records
- Global Credit Reporting
- Global ID
- Travel Documents and Records
- Employee Benefits & Insurance
-

Business & Commerce

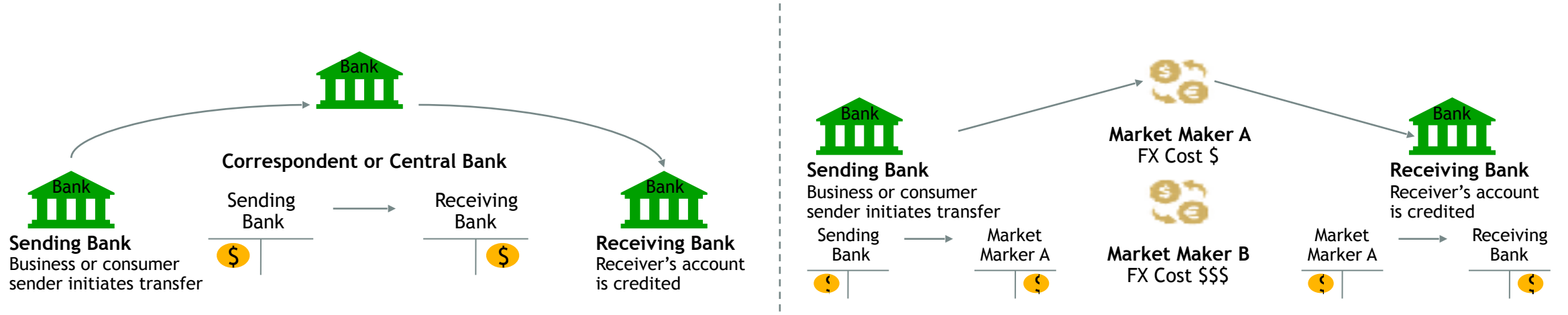
- Smart Contracts
- Smart Payroll
- SLA Agreement Performance
- Smart Accounts Receivable
- Enterprise Software License
- Content Management
- Ride Sharing
- Retail Payments
- Secure Messaging

Public Services

- Smart Elections
- Global Criminal Records
- Public Records
- Licensure
- Census and Population Dynamics
-
-

Money Movement using the Ripple Protocol

- Payment Use Cases



Settlement in 1-3 days; processing during business days only



Intermediary charges processing fees; single FX provider resulting in higher FX spread



Counterparty risk due to intermediaries and long processing time



Limited visibility, requiring manual reconciliation and higher compliance costs



Bank reserves provides liquidity



Settlement in seconds; processing 24 hours a day, 365 days a year

No intermediary to charge processing fees; competitive marketplace for FX resulting in lower FX spread

Counterparty risk eliminated by straight through, instant processing

Full visibility, allowing automatic reconciliation and lower compliance costs

Market Maker provides liquidity

Robotic Process Automation

Robotic Process Automation overview

... offering interesting benefits for banks

RPA technologie allow to improve productivity, to increase quality service and to reduce production costs without IT constraints (architecture, project lifecycle management, project timeframe, ...)



Robotic Process Automation overview

But every process can not be automated

The business processes candidates to automation must fit the following characteristics

✓ Process based on business rules and independent of decision / human analysis

✓ Process initialized by an IT event (e.g.: new input, batch)

✓ Process using available data, structured in the IT environment and reliable

✓ Process already existing in production environment and stabilized

✓ Process handling a significant number of operations

In the scope of a prototype (PoC - Proof of Concept), it is important to take into account the representativeness of applications to be used by the automated process within the IT environment