



SG MARKETS

B2B DIGITAL PLATFORMS & ECOSYSTEMS

19.11.2018



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WHOLESALE DIGITAL STRATEGY

REDEFINING WHOLESALE BANKING



Frederic Oudea
CEO

Best of Both Worlds, Feb 2018



The Group is continuing to develop its innovation policy by experimenting with **disruptive technologies** and stepping up its interaction with the **digital ecosystem** in a spirit of **open cooperation**.



Alain Fischer
Chief Digital Officer

JDN – June 2018



SG Markets is a service hub that covers the **entire value chain of GBIS**, which includes the Group's **BtoB activities**. SG Markets provides our customers with tools previously used internally by our employees. The bank is gradually opening a legacy of a few thousand applications via APIs

DIGITAL PILLARS

GBIS DIGITAL TRANSFORMATION

Our digital transformation relies on **seven interlinked cornerstones** that brings additional value to our products & services.

Digital Foundations

Enabling the bank as a service platform and providing increased value and best user experience to our clients.



BUILDING ON DIGITAL FOUNDATIONS

Accelerating pace towards....

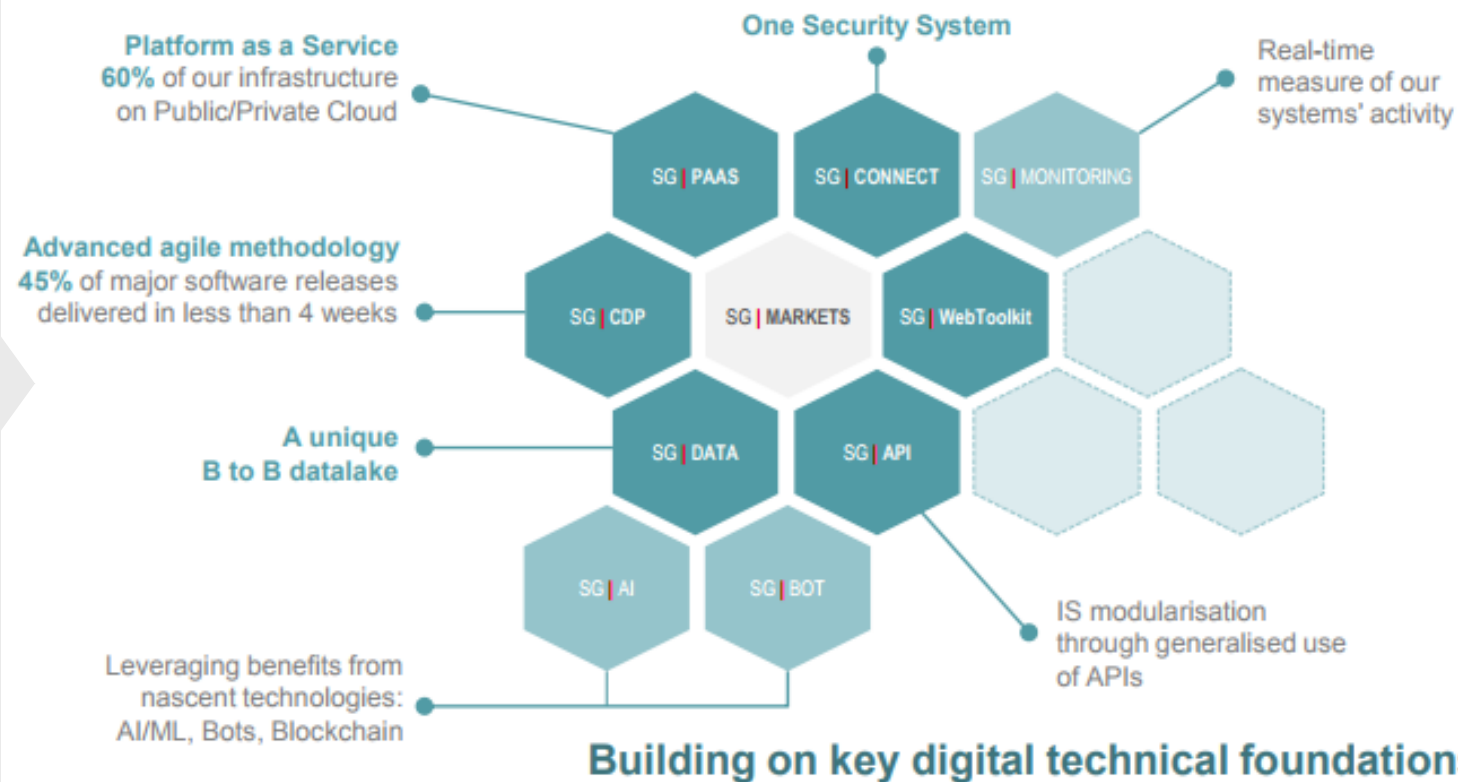
- Opportunities to develop new products and new services with more added-value, customisation and at lower cost
- Enhanced customer experience
- Become an open trusted digital partner bank



TRUSTED PARTNER

OPEN BANKING PLATFORM
AND ARCHITECTUREFULLY DIGITALISED BANK
FOR A BETTER CUSTOMER
EXPERIENCEA WINNER IN THE RACE
FOR LEADERSHIP IN EUROPE

DIGITALISATION



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DIGITALIZATION & DIGITAL ECOSYSTEMS



A PIZZA TEAM?

DOMINO'S SECRET SAUCE



Over the past 5 years, Domino's Pizza has built an impressive, and immersive, digital experience that rivals many traditional e-commerce brands.



Domino's orders come through digital channels.



Global systemwide sales since '09, reaching \$5.9 billion in 2017.

Ways To Order



Messenger



Zero-Click



OK Google



Twitter



Dom Chatbot



Text



Phone



Samsung



Alexa



Ford Sync



Smart Watch



Online

Domino's
UK

.online £100,000

1995 ANNUAL
2018 4 MIN

**DOMINO'S NAMED 2018 TECH
ACCELERATOR OF THE YEAR**

Domino's To Deliver Pizza To 150,000 Non-Traditional Locations

Domino's lets AI assistant 'Dom' handle incoming phone orders

Domino's mobile app rings in new virtual dinner bell



CREATING AN ECOSYSTEM

The Alibaba E-Commerce Ecosystem



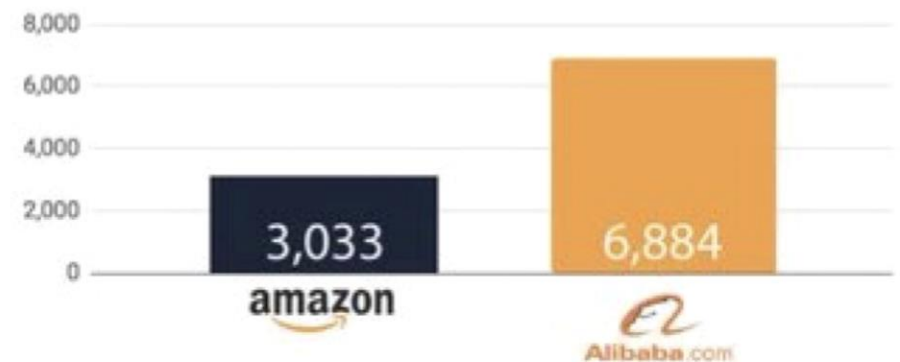
Number of active buyers in Millions



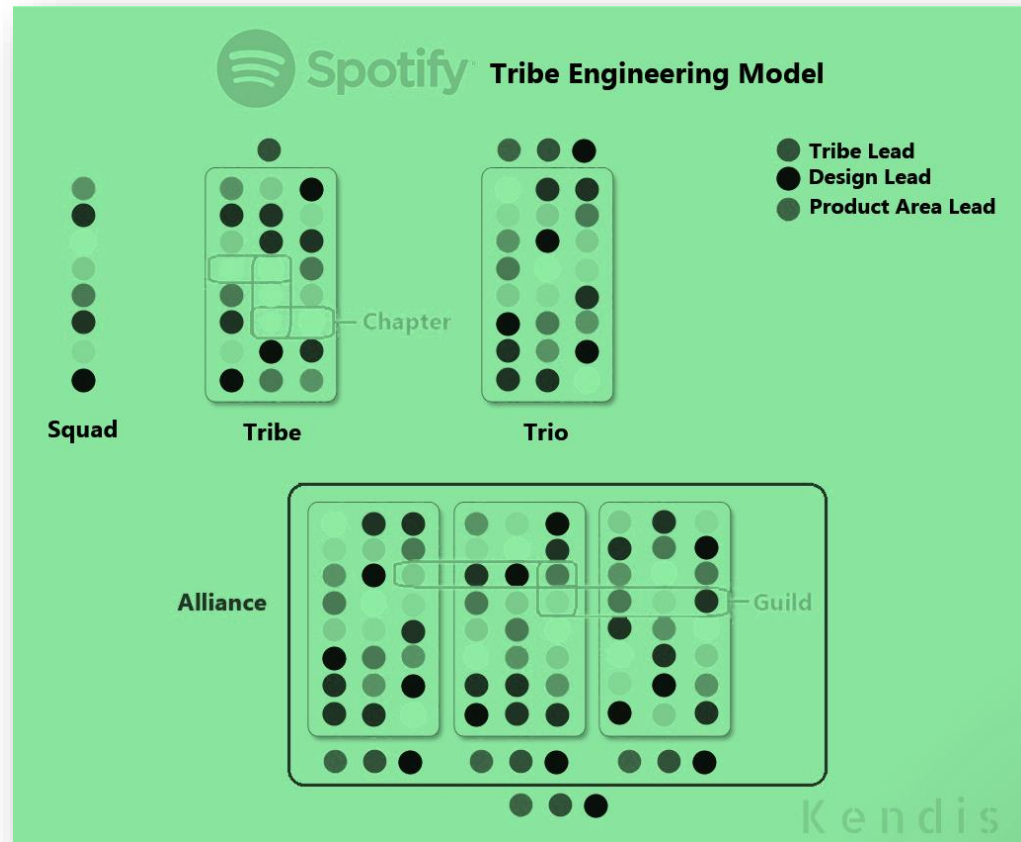
403 for amazon
80 for amazon prime

515 for Alibaba

Net profit in Millions \$ (2017 results)

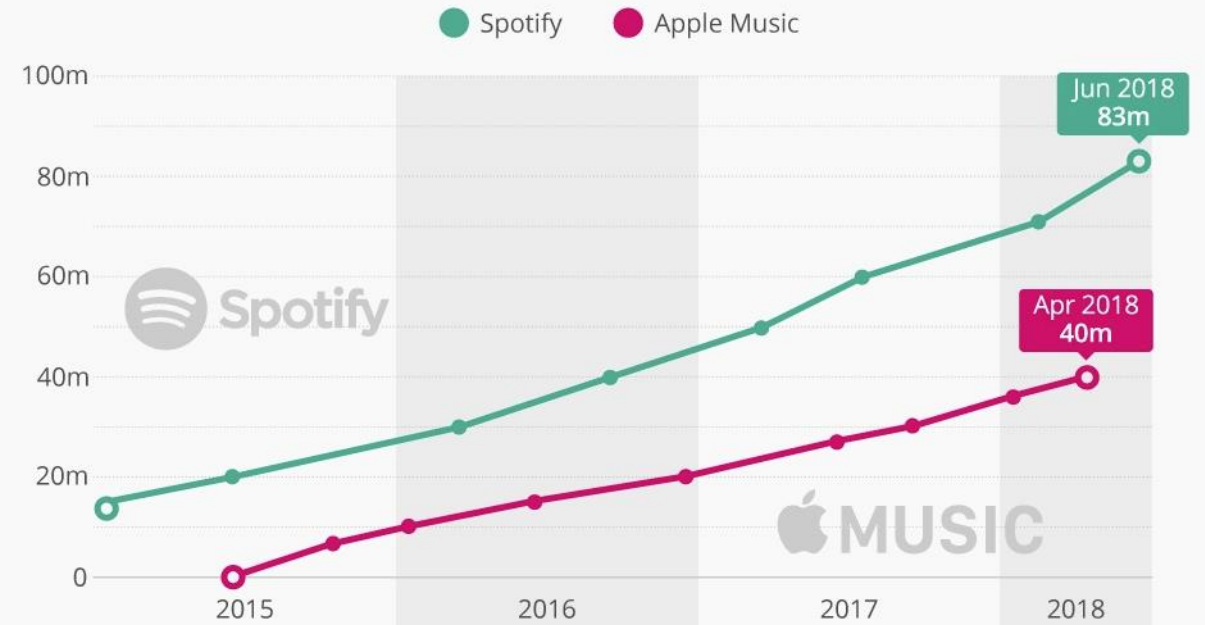


SPOTIFY ENGINEERING MODEL



Spotify Is Pulling Away From Apple Music

Number of worldwide Spotify and Apple Music subscribers



@StatistaCharts Source: Company announcements

statista



TECHNOLOGY + SCALE: POWERFUL CUSTOMER VALUE ECONOMICS

1 CASUAL CUSTOMER

- Great product in loyalty categories
- Fast, convenient shopping experience

2 ENGAGED CUSTOMER

- Find in Store, Reserve in Store, Ship from Store, Order in Store, Buy Online & Pick Up in Store
- Personalized product recommendations and targeted marketing

3 LOYAL CUSTOMER

- Cross-brand browse, shop, basket & check-out
- Loyalty and Cardholder program
- Cross-brand personalized recommendations



PRODUCTIVITY OPPORTUNITY

- **REDUCE** LEGACY SYSTEMS
- **STANDARDIZE** PROCESS
- **STREAMLINE** WORKLOAD
- FULLY EXPLOIT **SCALE + LEVERAGE**

~ \$500M
OVER 3 YEARS

3

**SG MARKETS
WHOLESALE**

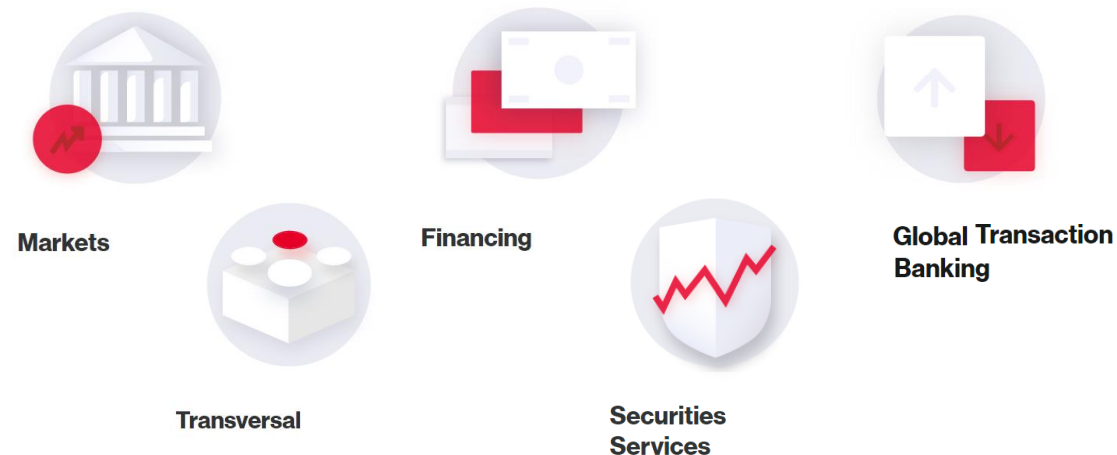
BUSINESS OFFERING

REDEFINING WHOLESALE BANKING



Our Offering

SG Markets is a single electronic platform of **BtoB services** covering pre-trade, execution and post-trade services. It provides **digital solutions for all markets**, including financing, cash management and securities.



EXECUTION SERVICES CASE STUDY
ALIGNMENT TO SG & GBIS GOALS

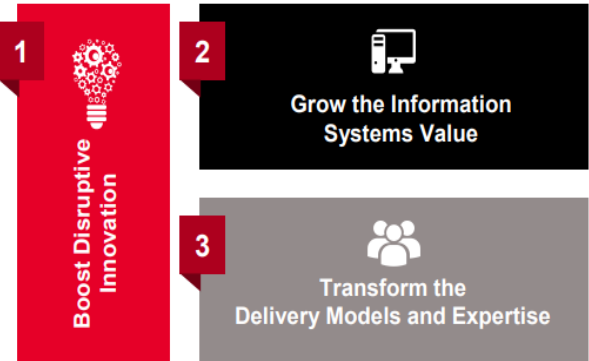
SG | MARKETS EXECUTION

Access Service APIs
for Pricing

Reduced costs in UI
with agile prototyping

Implementation of
IT Squad Teams

Continuous Delivery
Capability



Source: Slide 47: [Investor Day Presentation](#)



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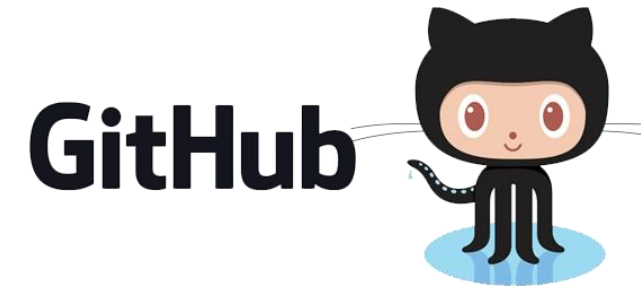


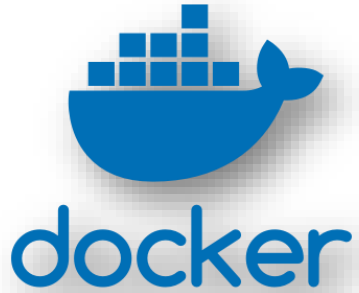
SUMMARY

PRODUCT DESIGN SKILLSET



PRODUCT DEVELOPMENT SKILLSET



DEV OPS
SKILLSET

FUTURE SKILLSET



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QUESTIONS