

# Innovation Agenda

Demo Account

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This is a rolling (up to three year) innovation agenda and is subject to change without notice.

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## Summary

Demo Account

Example Agenda

Example Agenda

## Innovation goals

Automated processes with embedded AI	
Scaling Market Leading Technology	Building and exploiting platforms and technology whilst removing redundancy
Flexible public and private cloud	
Rationalized & standard apps and processes	
Consistent, common and clean data	
Sharing Best Practice	Establishing the Group Service Company to share best practice and deliver World Class Services for customers, clients whilst maintaining efficiency
Seamless Connectivity with the Business Entities	Providing capability for Group Companies to rapidly complete business with efficiency and ease
Rapid TTM for new capabilities, using APIs & micro-services collaborating with Fintechs	
Voice, robotics and chat channels	

## Key Industry Value Chains

### **Business Models**

Exploit scale and digital innovation to differentiate UK consumer and business banking. Provide diversified wholesale and consumer bank in International Markets. Deliver a UK ring-fenced bank and delivering models suitable for Brexit

### **Customer Experience**

Support the increase in Digital channel adoption and Omni-channel interaction whilst maintaining World Class Services

### **Digital Business Core**

Deliver the platform strategies supporting Digital and Data, Electronic Rates, Merchant and optimizing and delivering a new branch footprint










### **Internal Operations**

Continuing Investment on Digital, Cyber and Resilience whilst exploiting technology for efficiency and removal of redundancy

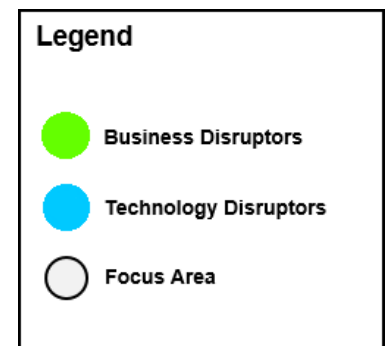
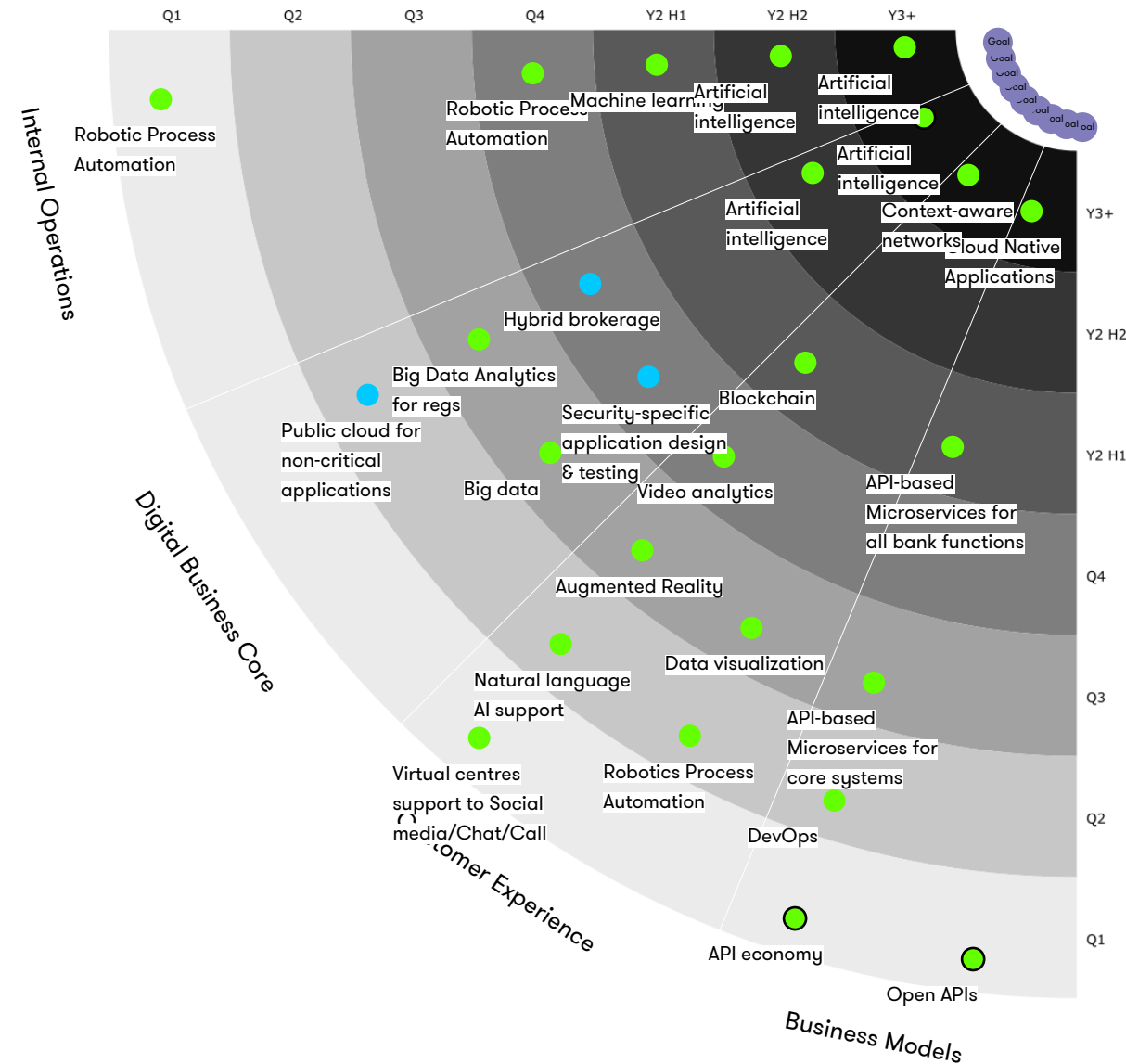
# Business Value Framework

DRAFT

## Business Value Framework for the Banking Industry

Executive KPIs	Shareholder value		Customer Experience & Loyalty		Employee engagement		Operational Efficiency / Cost Management		Risk Management		Regulatory Compliance											
Financial KPIs	Revenue, Net Interest Income & Net Income		Return on Assets & Return on Equity		Cost-income ratio / Efficiency ratio		Non-performing loans ratio		Tier 1 Capital ratio		Market capitalization & Earnings per share											
Industry Strategies	Customer Centricity		Revenue & Profit Generation		Cyber-Security		Cost Efficiency		Risk Management		Regulatory & Compliance		Digital Transformation		Payments							
Industry Initiatives	<ul style="list-style-type: none"><li>Seamless customer experience across channels</li><li>Differentiation/ Personalized offerings</li><li>Customer actionable insights</li><li>360 degree view of clients</li></ul>		<ul style="list-style-type: none"><li>Becoming simpler and more efficient</li><li>Upsell existing customers</li><li>M&amp;A</li><li>Focus on core offerings and markets</li><li>Branch efficiency &amp; effectiveness</li></ul>		<ul style="list-style-type: none"><li>Defend against cybercrime</li><li>Secure payments</li><li>New role evolved – Chief Cybercrime officer (CCO)</li><li>Prioritize third-party risk management</li></ul>		<ul style="list-style-type: none"><li>Legacy modernization</li><li>Reduce Opex and Capex</li><li>Becoming efficient</li><li>Transforming to a more digital delivery model</li><li>Reduce branch dependency</li></ul>		<ul style="list-style-type: none"><li>Shift from preventing known threats to integrating intelligence, strategy and plan for risk mitigation over time</li><li>Identify and analyze exposures</li></ul>		<ul style="list-style-type: none"><li>Regulatory scrutiny</li><li>Capital &amp; liquidity requirements</li><li>Regulatory changes and complexity</li><li>Stress tests</li></ul>		<ul style="list-style-type: none"><li>Mobiles, tablet and wearables – Rapid growth and early adoption</li><li>Omni-channel expectations</li><li>Digital interactions with clients</li></ul>		<ul style="list-style-type: none"><li>Payments transformation</li><li>Card system transformation</li><li>Mobile payments</li><li>Crypto-currency / Blockchain</li></ul>							
Business Functions	Channels		Lending & Collections		Deposits		Payments & Cards		Risk Management		Security		Trade & Treasury		Regulatory compliance		Innovations		Finance, HR, IT			
Operating KPIs	<ul style="list-style-type: none"><li>% of digital applications vs total applications</li><li>Total expense: online banking</li><li>Total employees: online banking</li><li>Total volume: online banking transactions</li><li>Cost vs. revenue per channel</li></ul>		<ul style="list-style-type: none"><li>Loans closed per employee/branch</li><li>Cost of loan origination</li><li>Cost of loan servicing</li><li>Cost of loan recovery</li><li>Average mortgage loan value</li><li>Branch lending vs digital lending</li></ul>		<ul style="list-style-type: none"><li>Total deposits per employee/branch</li><li>Total volume: online deposit transactions</li><li>New deposit accounts opened per branch</li><li>Branch deposits vs digital deposits</li></ul>		<ul style="list-style-type: none"><li>Cost per new customer acquisition</li><li>Cost vs. revenue / transaction</li><li>Customer penetration per card</li><li>Each card offering revenue</li><li>Card customer attrition rate</li></ul>		<ul style="list-style-type: none"><li>Fraud prevention employee headcount ratio</li><li># of trade security alerts</li><li>Loan loss provision as a % of revenue</li><li># of employees within risk management</li></ul>		<ul style="list-style-type: none"><li>Suspicious activity reports by product type</li><li>Suspicious activity reports by transaction type</li><li># of attacks/ breaches/ year</li><li>Total volume: suspicious account activity investigations</li></ul>		<ul style="list-style-type: none"><li>Total employees: Treasury &amp; cash management</li><li>Treasury management customers as % of total customers</li><li>Total revenue y-o-y: Treasury &amp; cash management</li></ul>		<ul style="list-style-type: none"><li>Anti-Money Laundering (AML) headcount ratio</li><li>AML spending as % of compliance expense</li><li>Y-o-y cost of compliance</li><li>Cost to resolve violations across regions</li></ul>		<ul style="list-style-type: none"><li># new customers</li><li># new digital offerings</li><li>Retention rate</li><li>Fault rates</li><li>Online banking users as % of online banking employees</li></ul>		<ul style="list-style-type: none"><li>% outsourced</li><li>IT utilization</li><li>% implementation on time &amp; budget</li><li>% disputed invoices</li><li># of employees</li><li># of automated processes</li><li>Staff training index</li></ul>			
<div><div>Banking Solutions</div><div><ul style="list-style-type: none"><li>Core Banking: Celeriti, Hogan Systems</li><li>Lending: AIMS Debt Management Solution, EarlyResolution</li><li>Payments: CAMS II, CheckVision, E-Payments</li><li>Banking Advisory: Digital Bank Transformation, Regulatory Response</li></ul></div></div>																						
<div>Offering Families</div>					<div> Cloud, Platforms &amp; ITO</div>		<div> Workplace &amp; Mobility</div>		<div> Analytics</div>		<div> Security</div>		<div> Application Services</div>		<div> Business Process Services</div>		<div> Enterprise &amp; Cloud Apps</div>		<div> Consulting</div>		<div> Industry Solutions &amp; Services</div>	

# Sunray Diagram



## Innovation & Risk

	Product	Service	Process	Business Model
<b>Transformational</b>  <b>Radical</b>  <b>Incremental</b>	<ul style="list-style-type: none"> <li>● Big Data Analytics for regs</li> <li>● Robotic Process Automation</li> <li>● Robotic Process Automation</li> </ul>	<ul style="list-style-type: none"> <li>● Augmented Reality</li> <li>● Natural language AI support</li> <li>● Machine learning</li> <li>● Artificial intelligence</li> </ul>	<ul style="list-style-type: none"> <li>● Open APIs</li> <li>● Artificial intelligence</li> <li>● Artificial intelligence</li> </ul>	<ul style="list-style-type: none"> <li>● API economy</li> <li>● API-based Microservices for all bank functions</li> <li>● Blockchain</li> <li>● Artificial intelligence</li> </ul>
	<ul style="list-style-type: none"> <li>● Video analytics</li> </ul>	<ul style="list-style-type: none"> <li>● API-based Microservices for core systems</li> <li>● Context-aware networks</li> </ul>	<ul style="list-style-type: none"> <li>● Robotics Process Automation</li> </ul>	
	<ul style="list-style-type: none"> <li>● Cloud Native Applications</li> <li>● Hybrid brokerage</li> <li>● Public cloud for non-critical applications</li> </ul>	<ul style="list-style-type: none"> <li>● Virtual centres support to Social media/Chat/Call me</li> <li>● Big data</li> </ul>	<ul style="list-style-type: none"> <li>● DevOps</li> <li>● Data visualization</li> <li>● Security-specific application design &amp; testing</li> </ul>	



## Strategic Programs

Program Name	Description	Disruptors
test		<ul style="list-style-type: none"><li>• Open APIs</li></ul>

## Contacts

Role	Name	email
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Account CT	David Stevens	davidstevens@dxc.com

## Definition of terms

Term	Definition
Agenda Name	Friendly name of the innovation agenda
Agenda Description	Detailed description of the innovation agenda
Agenda Goal	Represents a high-level statement of intent, direction, or desired end state for the agenda
Client Value Chain	A value chain is a process or activity within an industry, which provides direct internal or external benefit or revenue. (examples : Business Models, Aftermarket care, Customer Experience, Design).
Client Value Chain Business Area	A mapping to the relevant business area for the value chain as defined within the overall industry innovation model.
Client Value Chain KPI	A known Key Performance Indicator for the client's value chain.
Client Value Chain Stakeholder	Name of any known stakeholders for the define client value chain
Agenda Stakeholder	Name of any known stakeholders for the overall innovation agenda
Disruptor	A disruptor is something which is relevant and can have a direct impact to the business
Disruptor Description	Detailed description of the disruptor - default is the value from Digital Explorer, but can be overwritten to reflect the clients terminology
Signal	A signal is an early indication of potential disruptor. Often captured in a single client conversation, a group of related signals can inform the industry and technology leaders of a new disruptor within the master catalog
Disruptor innovation level : Incremental	Addressing this disruptor has incremental impact and benefit for the customers' business (e.g Evolutionary roadmap item improves effectiveness or efficiency of a product, service process or business model) Evolutionary roadmap item
Disruptor innovation level : Radical	Addressing this disruptor has a radical impact and benefit to the customers' business (e.g brings customer up to top quartile performance in the area in terms of product, service process or business model)
Disruptor innovation level : Transformational	Addressing this disruptor has Transformational impact on the customers' business, (e.g clear blue water between customer and followers in terms of product, service process or business model)
Disruptor Business Area: Product	Something you buy and own and are responsible for maintaining and using (e.g. Cars, printers, laptops, houses, data centres)
Disruptor Business Area: Service	Something provided to you for your use but you do not define it, own it or have to maintain its features (e.g. Internet banking, repayment mortgage, customer care, third line support, railway travel, hotel accommodation)
Disruptor Business Area: Process	A series of logically related activities or tasks performed together to produce a defined set of results (e.g Digital transformation, purchase-to-pay, applying for a mortgage, ideation, innovation)

Disruptor Business Area: Business Model	Collection of business processes which define a way of working that ultimately define your Business Model (e.g. Online selling, national lottery, charitable foundation, travel agency, bricks and clicks, crowdsourcing)
Focus Area	Flag to highlight if a disruptor is a focus area for the account team
Client Strategic Initiative	A committed account initiative based on the output of the innovation agenda, can address one or more focus disruptors.