

Welcome to the Age of the Smart Digital Bank

**Digital Disruption Requires a New
Look at Customers. Workplace. IT.**

Avanade's banking practice can turn
digital innovation into results

Here's what
we mean
by digital
banking »

Here's how
we've helped
banks use
digital and
cloud»

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our banking
practice »

Here's what we mean by digital banking »



Avanade's Focus: Enabling the Smart Digital Bank

The banking industry has reached an inflection point. As new competitors enter the market, they, along with traditional players, are making disruptive moves to develop new banking models. Customers have welcomed these new options as they seek greater choice in how, when, where and with whom they bank. Banks must now think in new and innovative ways, or risk becoming a mere back-office utility. By 2020, 35 percent of full service bank market share could be at risk due to digital disruption, including new banking models. The bottom line is that banks must embrace smart digital capabilities to survive and thrive.



Your customers

Banking customers want more choice in how and where they bank and they want more options for personalized banking and expert advice than ever before. Avanade can help you use digital as a change agent for building stronger customer relationships, enabling more effective and profitable interactions with your changing customer base.



Your workplace

Building stronger relationships with your customers starts with modernizing your workplace. A modern digital work environment can give your employees the tools they need to make better decisions and deliver differentiating sales and service to customers. Avanade's digital workplace offerings can help build the information access, analytics, and collaboration capabilities to help your workforce become more nimble, responsive, effective and efficient.



Your information technology

With unprecedented levels of technology disruption and increasing expectations from digitally savvy customers and employees, traditional IT architectures, methodologies, and technologies may soon become obsolete. Avanade's strategy, transformation, and managed services can help you embrace the cloud first and mobile first digital world using new IT approaches to maximize efficiency, increase agility and facilitate innovation.

Go to www.avanade.com to learn more

Source: Accenture, "The Digital Disruption in Banking", 2014.



Our Digital Banking Capabilities

- Digital Advisory Services
- Digital Sales and Service (CRM)
- Digital Marketing
- Digital Marketing Analytics
- Customer Analytics and Insights
- Digital Enterprise Analytics
- Digital Employee Experiences
- Unified Communication and Collaboration
- Custom Application Development
- Application and Infrastructure Managed Services
- Cloud Transformation and Operations

Helping Banks Realize Innovation

Our client-centric innovation helps you not just envision future opportunities but drive change within your business as well. Our smart banking innovation approach can help you investigate and incubate what is possible with digital innovation.

Take a look at our ideas on innovations in banking

Here's how we've helped banks use digital and cloud »



Just a few examples of how we are working with banks across the world to improve customer experiences and workplace performance through digital and cloud:



Digital Customer

State Bank Launches Digital Branch of the Future
 Launched several digital branch solutions, including a multifunction digital kiosk, to attract a younger customer base.

Regional European Bank Enables Cross-Selling
 Implemented an integrated customer analytics and CRM platform that helped increase product cross-selling sales by 100%.

Multi-national Bank Improves Customer On-boarding
 Digitized business customer on-boarding by aligning multiple support processes and teams in one system with optimized workflows.



Digital Workplace

European Bank Goes Social to Engage Employees
 Developed an internal social networking platform to build greater employee engagement through improved enterprise collaboration.

Asian Bank Realizes a Flexible Work Environment
 Designed and built a digital workplace infrastructure enabling new, flexible and efficient work styles including BYOD computing and hot-desking.

Canadian Bank Goes Mobile to Improve Sales Effectiveness
 Helped their sales force go mobile to manage wealth management customer relationships anywhere, anytime.



Cloud & Managed Services

Credit Union Moves to Private Cloud for Communications
 Migrated their messaging and communications tools to a private cloud environment, helping the client realize over \$1 million in yearly cost savings.

European Bank Strengthens Digital Payments
 Strengthened their digital payments performance and reliability with application managed services.

Federal Bank Improves Agility With Move to the Cloud
 Managed the move of this bank's core business applications to the cloud and optimized performance across a mixed cloud infrastructure.

"We have completed a series of projects that can be considered trailblazers as far as our competitors are concerned. I believe Avanade's contribution to be extremely important, which has allowed us to be a company at the forefront of innovation."

Massimo Castagnini, Chief Executive Officer, Consorzio Operativo Gruppo Montepaschi.

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Who is Avanade?

Avanade leads in providing innovative digital services, business solutions and design-led experiences for its clients, delivered through the power of people and the Microsoft ecosystem. Our professionals combine technology, business and industry expertise to build and deploy solutions to realize results for clients and their customers. Avanade has 28,000 digitally connected people across 23 countries, bringing clients the best thinking through a collaborative culture that honors diversity and reflects the communities in which we operate. Majority owned by Accenture, Avanade was founded in 2000 by Accenture LLP and Microsoft Corporation.

Learn more at www.avanade.com

3,000+
financial services
professionals

300+
financial services
customers

Microsoft Alliance
Partner of the Year for 9 years

Work with
7 of the top 10
largest banks worldwide

Work with
6 of the top 10
U.S. insurers

