



**Almaviva**

absolute digital

# Financial Services

Forward-looking banks

## an economic and “social” change

The new drivers of the Financial Services sector are represented by wider flexibility and accessibility needs for internal and external end-users, a conscious, security- and privacy-oriented approach to Cloud Computing patterns, and the impact of social network communication, semantic-based Web sentiment analysis, B2C multi-channel and multi-device-based interaction on business and communication, generating strategic value for the sector’s economic and social change at a national level .

## the role of ICT within the Industry

The role of ICT within the Financial Services sector throughout decades has been strategic for the Industry: Customer base projects in the '70s (Customer Master Data, Current Accounting, etc.), financial services-specific products in the '80s (Reporting & Notifications, Equities, Customer Portfolio, etc.), the advent of the Internet, large investments in IT infrastructures & systems, and CRM services in the '90s, up to today's latest needs of spending reviewing, investment rationalization versus continuous actions to fulfil regulatory compliance requirements for a better governance of risks and processes.

## the Digital Transformation

The Digital Transformation nowadays, through the adoption of digital processes and services, contributes to make Financial Services more accessible and user-friendly in the B2B2C interaction: experts and customers can get in touch, anywhere anytime, on a multi-channel one-to-one mode, focussing attention on communication rather than on physical location.

## Almaviva for Financial Services

Almaviva, as a System Integrator and ICT solution provider, offers long-lasting experience of excellence to its customers, insurance broker groups, banks, credit institutes, Italian and foreign trust companies, the largest Italian postal and financial service providers.

## hallmark values

A unique, outstanding functional and process expertise, high-level skills, innovative IT platforms and products to support new integration and efficiency business needs of the Financial Services sector, which can all rely on a tight cooperation with the System Integrator in setting up new business opportunities, generating new value to their offering and improving their governance systems, periodically affected by domestic and EU Industry-specific regulatory adjustments.

# Products and services for Financial Services business process management

**Forward-looking** banks

## Our value proposition

### End-to-End solutions

Functional & process advisory in the implementation of business solutions, from customer need analysis to project development, from system integration to application & maintenance management

### Suite of products

Scalable & modular solutions, custom & integrated platforms with multi-channel & multi-device access feature, Industry-specific expertise, business process-tailored skills, best-of-breed technologies, Industry standard-based methodologies

### as-a-Service solutions

Custom services, based on our suite of solutions and products and available on an as-a-Service, pay-per-use basis



## **CAPITAL MARKET**

Solutions for Finance Front- & Back-Office integration and major financial tool management

## **MULTI-CHANNEL**

Expertise on multi-platform wireless technology implementation and integration of mobile banking solutions and multi-channel information service broadcast

## **INSURANCE MANAGEMENT SYSTEMS**

Process management solutions for life, accident & damage claim, compliance, governance & risk products

## **DIGITAL**

Innovative digital technology-oriented solutions supporting banking & insurance business enhancement

## **PAYMENT**

Business-specific solutions and products for payment process management on standard & hi-tech channels

## **CORE BANKING**

Industry-specific process management solutions (customer master data, loans, IAS, current accounting, rates, etc.)

## **BPO**

Business Process Outsourcing solutions and services supporting financial services operation and integrated business management of trust companies

## **TAX & FINANCE**

Advisory and process products & services on taxation & wealth management

## **ASSETS**

Platforms and services for loan management and real estate asset analysis and evaluation

## **SECURITY**

Solutions and products for information and process security management (biometric authentication, fraud management, etc.)

## **CUSTOMER EXPERIENCE MANAGEMENT**

Advanced customer experience management solutions for user-friendly information governance, customer-profiled data and marketing campaign management, as well as multi-channel, multi-language, natural language-and semantic-ontological engine-based brand reputation, Web sentiment search & analysis

## **GOVERNANCE & COMPLIANCE**

Products and services for national and EU industry regulatory compliance management (reporting & notifications, anti-laundersing, EBA, market abuse, consolidated financial statements, etc.)

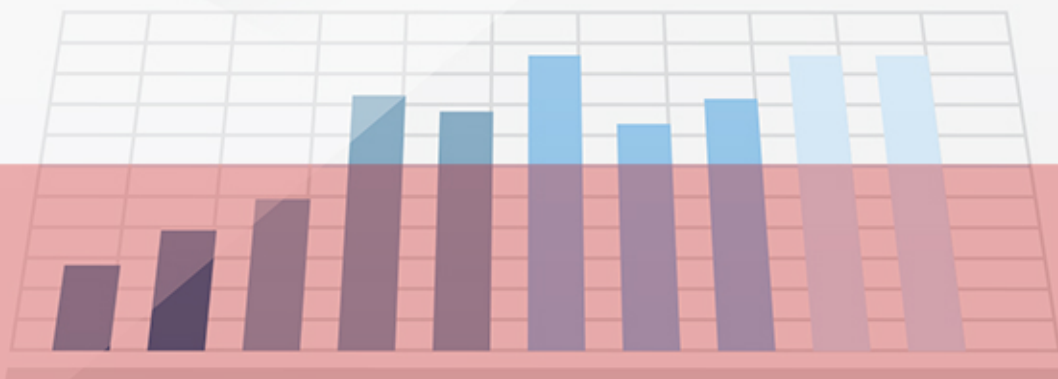
## **BUSINESS INTELLIGENCE & DATA ANALYTICS**

Advanced technology platform for analysis & reporting (risk analysis, assessment & management, solvency, etc.), data quality & Big Data

## **PRICING**

Business-specific solutions and products for pricing strategy definition and management

# FINANCIAL REPORT

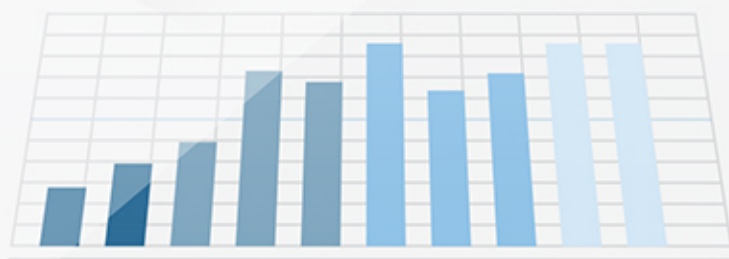


|            |          |
|------------|----------|
| ACCOUNT    | +16,375  |
| CASH FLOW  | +23,345  |
| BUDGET     | -23,123  |
| INVESTMENT | - 12,123 |

●●●● MY MOBILE

85%

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## the group

AlmavivA means technology innovation. Solid skills, unique expertise, continuous improvement and deep knowledge on the different industries, public and private sectors, make of AlmavivA the Italian leading Group within Information & Communication Technology.

AlmavivA supports the Country digital growth processes and takes up the challenge that each company must face to remain competitive, by innovating its own business model, organization, company culture and ICT system.

**45,000**  
people in 2019

**65**  
offices

**8**  
Countries



ITALY

BELGIUM (EU)

BRAZIL

CHINA

COLOMBIA

ROMANIA

TUNISIA

USA

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