

A DIGITAL JOURNEY BACK TO THE FUTURE



Who: ERI

What: A digital journey for financial services

Why: The digital journey is critical

When: Back to the future financial services

How: The OLYMPIC Banking System

ERI is a global solution provider specialising in the design, development, distribution and support of the award winning, state-of-the art, open, integrated, real-time financial services software package:
the **OLYMPIC Banking System** ®

Our goal is to support the **growth of** our clients' **businesses** - via our product and teams - while enabling them to monitor and **control** their operating **costs** and **expenses** in a world of ever increasing **regulatory compliance** requirements and **digital innovation**

ERI at a glance



**International company
celebrating 30 years of
excellence and stability**

**Clients:
300+ installations
50+ countries**

**ERI Team:
400+ Staff
40% R & D
40% Consulting & Support**

**Offices:
Geneva, London, Lugano, Luxembourg, Paris, Singapore, Zürich**

**Leading Supplier in the
Private Banking space –
expanded to other market
segment**

**Alliances:
IBM, Oracle
Complementary Solution Vendors**

**Strong industry and
technical knowledge,
international expertise**

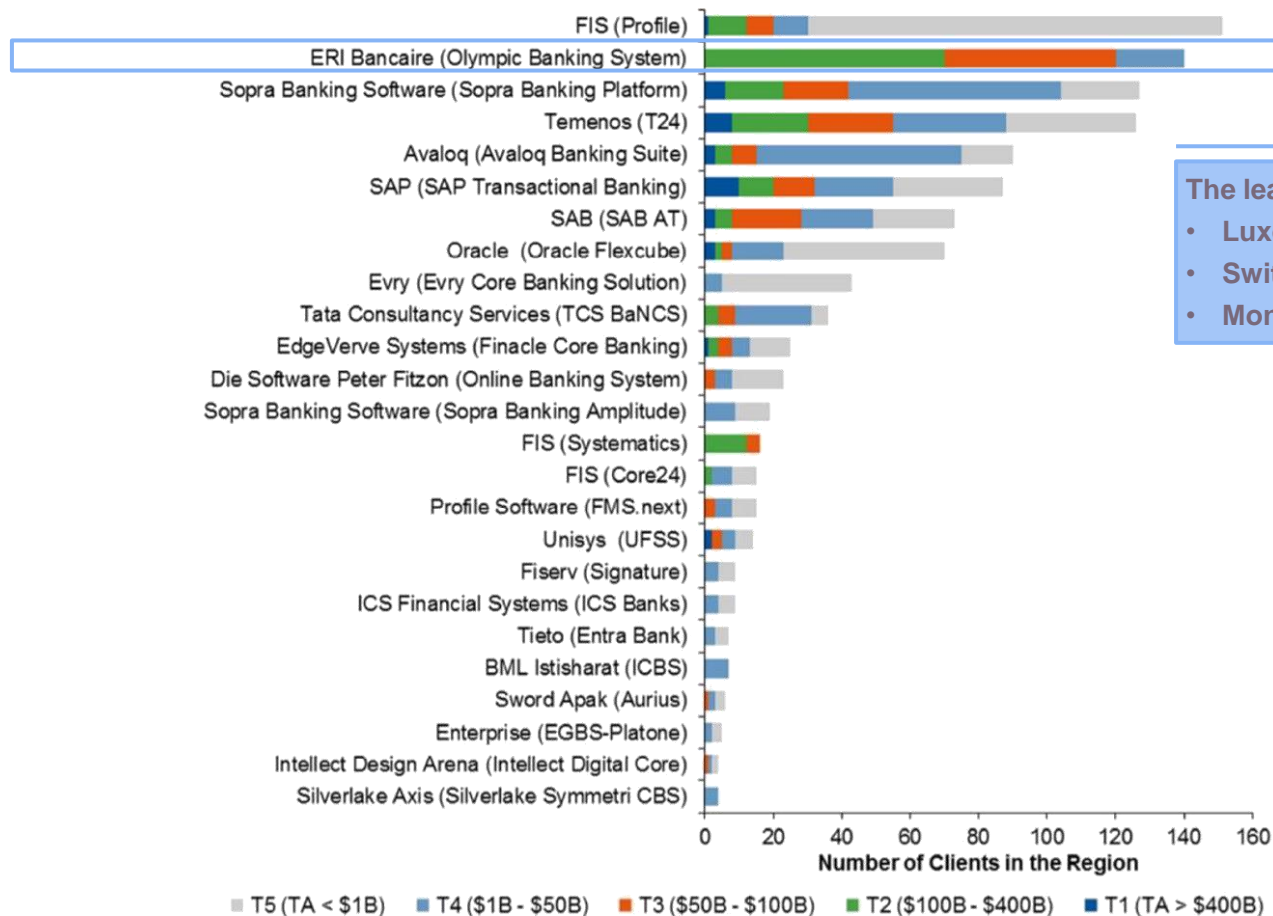
100% Implementation track record

Target Segments:

- Private Banking
- Wealth Management
- Retail Banking
- Corporate & SME Banking
- Funds & Trusts
- E-Banking/Brokerage
- Treasury Management
- Central Banks

Leading supplier to mid-size institutions in W Europe

(Source: Gartner 2016)



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Banking back then...



1981



Omnichannel experience

- True continuity of the user experience (in terms of time and 'location')
- Channel integration (a process flow from one digital channel to another one)
- User channels / user experience; responsive design, biometry, geo-localisation, sensors, etc...



Dematerialised processes

- Front-to-back-to-front automation (STP, client on-boarding)
- Paperless processing and archiving (e-documents, e-messages, e-vaults)
- Workflow automation, dashboards, EDM, PIM, ...



Digitalised business

- The bank creates its own virtual structure (B2B)
- The client creates its own virtual bank (B2C)
- Open APIs, blockchains, FinTechs, etc...



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An era of unique business challenges

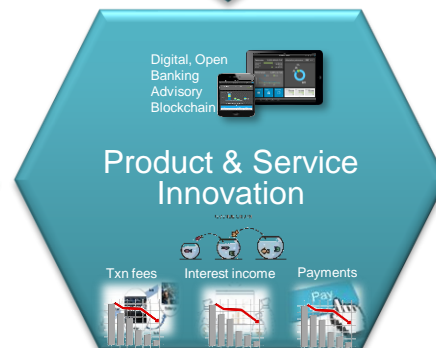
OBJECTIVES

Reduce
risk &
losses

Lower
overheads

New
sources
of revenue

SOLUTIONS



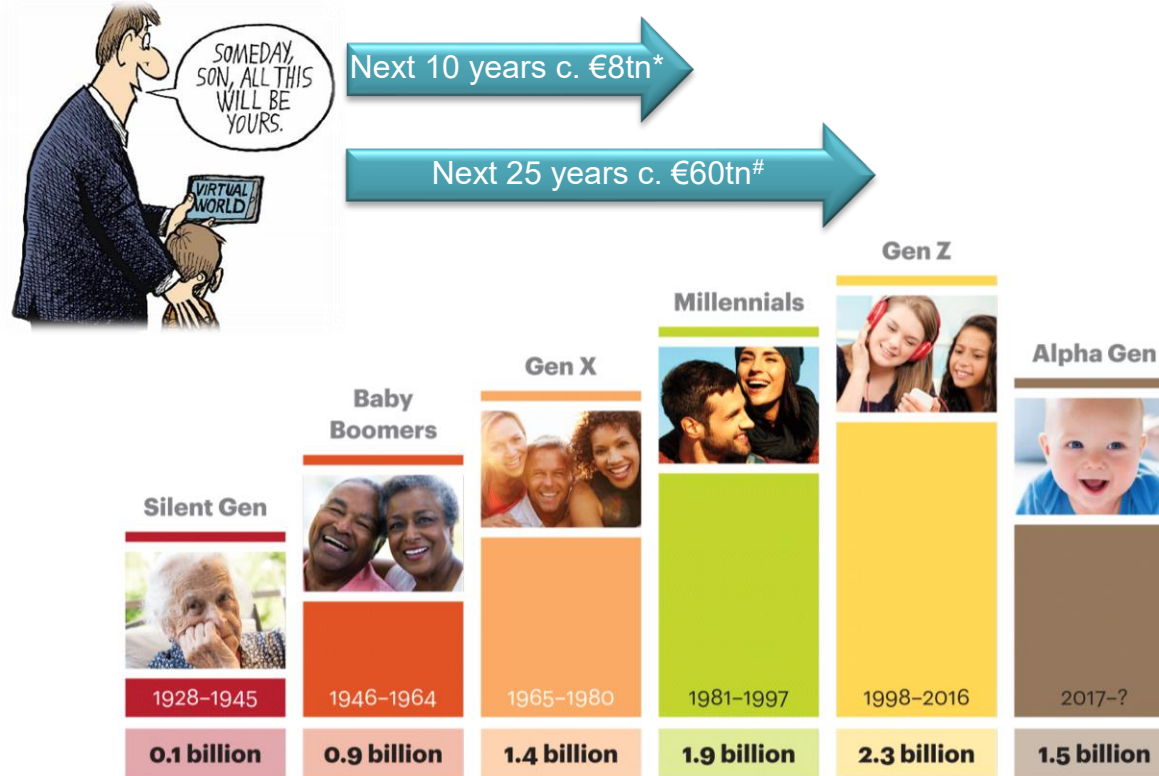
CHALLENGES

Escalating
cost of
compliance

Increased
complexity

Competition
&
market forces

New generation(s) of opportunities and challenges...

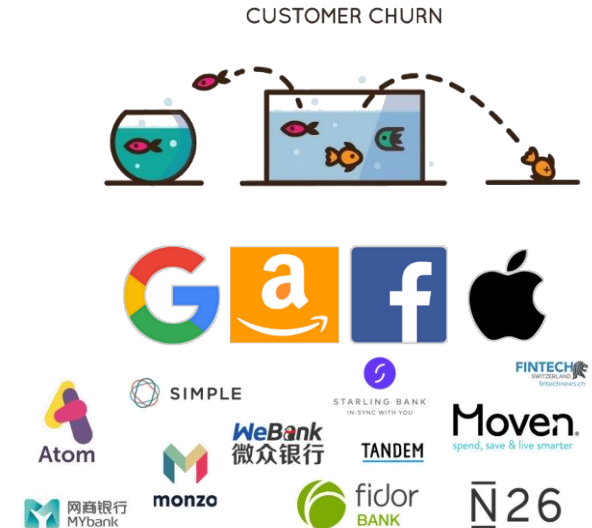


Source: A.T. Kearney analysis

* Source: GlobalData
Source: Cerulli Associates

New generation(s) of opportunities and challenges...

- 28.3% of clients' children will discontinue the relationship with their parents' financial services provider upon inheriting
- This means, over the next 10 years, c.€2tn of wealth will move from one competitor to another as inheritors look for a provider better suited to their needs
- Greater focus on digital channels, socially responsible investing, and social media
- 84% demand more digital interaction when obtaining advice / services from financial services providers



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Back to the future financial services

Roads? Where we're going we don't need roads!



But, **YOU** will need **TRUST**!
And, **YOU** will need **DIGITAL**!

Leverage Gen *n* trust to establish and secure Gen *n-1* trust

- Develop appropriate products and services to target next generation of clients right from the cradle

Offer HNWI-style products and services to **ALL** customers

- Use hybrid human and intelligent automation solutions to cost-effectively scale and generate fee income



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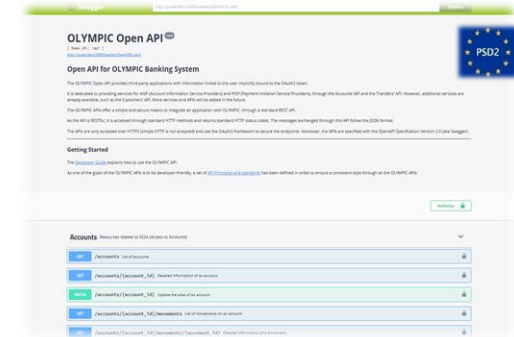
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Embracing Open, Fintech & Cloud technology



<https://www.ibm.com/case-studies/eri-bancaire-watson-cloud>



<https://www.netzwoche.ch/news/2018-12-02/so-unterstuetzt-eri-bancaire-bank-frick-beim-blockchain-banking>

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