



Making collaboration effective towards intuitive customer experience



'Scaling up' Innovation

In this data-driven digital age, startups are redefining the customer experience. Traditional Financial Services firms (banks and insurance companies) need to embrace the startup promise to provide contemporary experiences and services to their customers. This paradigm shift will become possible through the adoption of a platform-based business model, with a mix of internal and external solutions provided by chosen partners with shared roles and responsibilities.

With **complementary strengths**, startups and incumbents can enjoy a **symbiotic relationship**, as startups will most likely fail if they go at it alone and traditional Financial Services firms will not be able to innovate fast on their own.

The path forward is a **collaborative engagement model** leveraging traditional Financial Services firms' scale and startups' customer-centric and data-driven mindset. Scaling up the innovation together with the right set of strategies, approaches, and capabilities will offer both parties a 'win-win' opportunity.

Capgemini is at the forefront of this "Bank-as-a-Platform" model with a series of initiatives, tailored to foster effective collaboration between FS firms and startups.

The **Innovation-as-a-Service with a ScaleUp** solution aims to create the right environment to accelerate the collaboration between FS firms and ScaleUps, right from the handshake to the industrialization of the solution. Through this offering, Capgemini engages in a **Diagnose, Design, and Orchestrate** process resulting in structuring and launching joint business solutions.

Getting Started

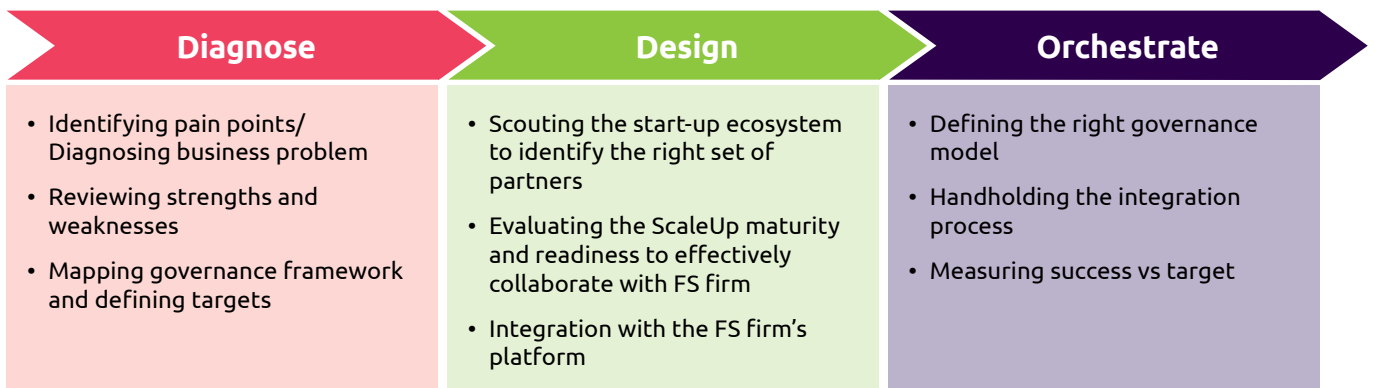
At Capgemini, we work with ScaleUps, acting as the 'orchestrator' between FS firms and ScaleUps. ScaleUps that have a higher probability of successfully collaborating with incumbent firms are identified through a comprehensive ScaleUp Qualification program.

The **Capgemini ScaleUp Qualification** program has been devised to enable greater collaboration between traditional financial institutions and ScaleUps that are most likely to integrate successfully with FS players' solutions.

This will enable Collaborative Business Experience™ for both the parties.

Startups are early-stage companies, with limited seed-level funding, focusing on new business models with small teams and few paid customers

ScaleUps are revenue-generating startups that have raised significant funding and have a fully-dedicated management team



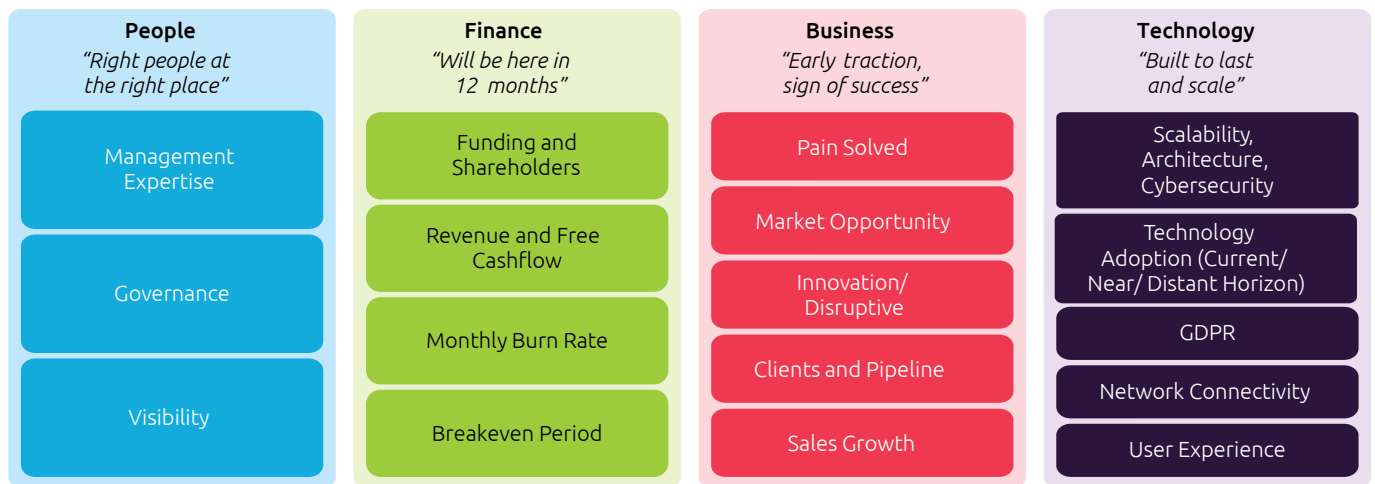
The “Capgemini ScaleUp Qualification” makes collaboration effective

The Capgemini ScaleUp Qualification program is a comprehensive evaluation process, leveraging Capgemini’s expertise in technology, cybersecurity, insights and data, digital customer experience (DCX), and consulting to identify the ScaleUps most qualified to effectively collaborate with traditional financial institutions. The program evaluates ScaleUps across four dimensions: People, Finance, Business, and Technology. It involves a rigorous four-step process encompassing web-scraping, self-declaration, expert interviews, and client feedback.

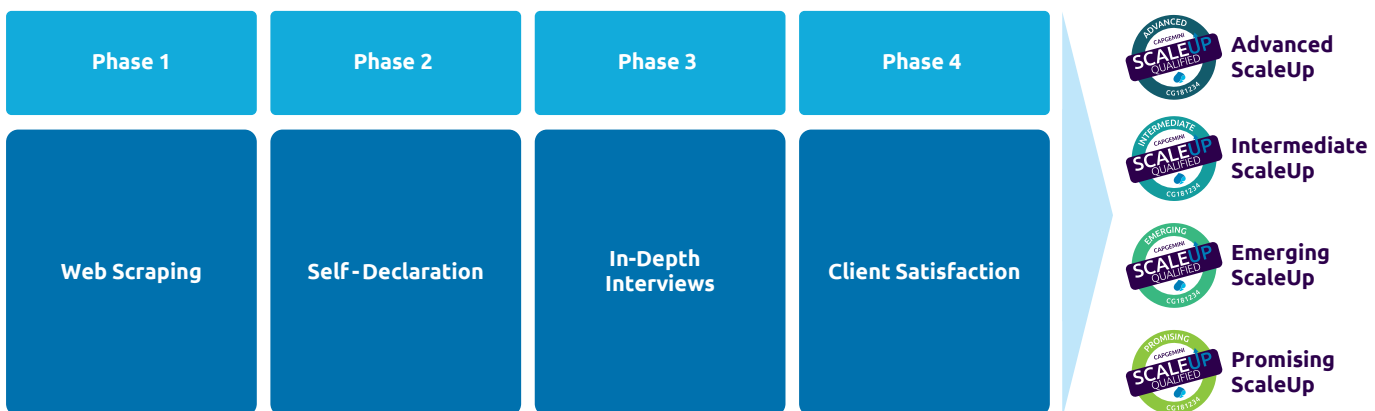
Upon completion of the four phases, the ScaleUp receives a detailed report, a quantitative rating, and a qualification level (Advanced, Intermediate, Emerging, or Promising). Qualification levels serve to identify the likelihood of a good collaborative fit between the ScaleUp and a financial institution or other business partner. Once qualified by Capgemini, the ScaleUp can use it in its promotional material for business development or fund-raising activities. Capgemini will also promote the qualified ScaleUp to its extensive customer base.

As a financial services digital transformation leader, Capgemini’s qualification process and innovation models are backed by over 30 years of financial services experience and extensive industry research. Clients can avail these benefits with access to Capgemini’s global network of Applied Innovation Exchanges that bring together a curated community of technical experts, sector evangelists, business acumen, and efficient ScaleUps.

The Four Pillars for Effective Collaboration



A 360° Qualification Approach





For more information

please visit us at www.capgemini.com.

For any queries, please write to us at financialservices@capgemini.com.



About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of 200,000 team members in over 40 countries. The Group reported 2017 global revenues of EUR 12.8 billion.

Learn more about us at

www.capgemini.com

People matter, results count.