



#PegaRoadshow

Reinventing the customer AND user experience

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**Global Head of Operations
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Société Générale**

**BUILD
FOR
CHANGE®**

Reinventing the customer AND user experience

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Global Head of Operations Client Services



 SOCIETE
GENERALE

KEY FIGURES

A STRONG UNIVERSAL BANK,
SERVING OUR CUSTOMERS AND THE ECONOMY,
BUILT ON 3 COMPLEMENTARY CORE BUSINESSES

- French Retail Banking
- International Retail Banking & Financial Services
- Global Banking and Investor Solutions

SOCIETE GENERALE'S AMBITION

To be **THE relationship-focused bank**, a reference in its markets, close to its clients and chosen for the quality and commitment of its teams.

31 million¹
clients worldwide

146,000²
staff members

66 countries
Over 60% of staff are based outside of mainland France

€4.0 billion
Group Net Income

€25.6 billion
in Net Banking Income

Financial rating
A Standard & Poor's
A Fitch
A (high) DBRS
A2 Moody's

1 - Excluding insurance policyholders.

2 - Rounded figure. Headcount at end-2015 excluding temporary staff

A BANK OF REFERENCE FOUNDED ON THREE COMPLEMENTARY CORE BUSINESSES

French Retail Banking



3 complementary brands at the forefront of the digital transformation:

- Societe Generale
- Crédit du Nord
- Boursorama

Recognised award-winning customer service

Leading online & mobile bank in France

No. 2 commercial bank for large corporates in France

12m clients

€178bn
in loans outstanding

International Retail Banking & Financial Services



Leading franchises with recognised expertise

No. 1 in Cameroon

No. 1 in Ivory Coast

No. 1 in Equipment finance in Europe

No. 2 in car fleet management worldwide

No. 2 largest private foreign-owned banking group in Russia

No. 2 in Romania

No. 2 in Senegal

No. 3 in the Czech Republic

No. 4 in Morocco

32m clients

€106bn
in loans outstanding

Global Banking and Investor Solutions



Corporate & Investment Banking, Private Banking, Asset Management and Securities Services

No. 1 in Export Finance

No. 1 worldwide in Energy Finance

No. 1 European bank for Project Finance

No. 1 worldwide in Commodity & Equity Derivatives

No. 1 worldwide in Structured Products

No. 1 worldwide in Multi-Asset Prime Brokerage

No. 1 in Euro corporate and financial institutions debt issue in France

No. 1 Private Bank in Europe

No. 2 largest Custodian in Europe

> 6,000

Financial Institution & Corporate clients

€135bn
in loans outstanding

GLOBAL BANKING & INVESTOR SOLUTIONS

EMEA LEADER & GLOBAL PLAYER

CORPORATE & INVESTMENT BANKING

SECURITIES SERVICES

PRIVATE BANKING

ASSET MANAGEMENT

Multi-specialist and at the heart of economic flows between issuers and investors, GBIS teams are committed to provide strong value-added solutions in order to become a partner of reference for its clients.

OUR CLIENTS

- Large Corporates
- Small/Mid Caps
- Financial Institutions
- Public Sector
- Family Offices
- High Net Worth Individuals

OUR KEY STRENGTHS

- EMEA leader with a global reach
- Strength of a universal bank
- Innovation and tailor-made solutions
- Teams with a high level of expertise
- A trustworthy partner
- A client relationship focus approach



20,000¹
professionnels

>50 countries²

GBIS ACTIVITIES

CORPORATE &

INVESTMENT BANKING

Global expertise and tailor-made solutions for issuers and investors.

- Coverage & Investment Banking
- Structured Finance
- Market Activities
- IB services for small and mid caps

12,000
EMPLOYEES

37
COUNTRIES

SECURITIES SERVICES

A full range of securities services that are adapted to the latest financial markets and regulatory trends.

- Custody & Trustee services
- Fund Administration & Asset Servicing
- Fund Distribution
- Liquidity Management
- Issuer Services
- Clearing services

4,000
EMPLOYEES

23
COUNTRIES

PRIVATE BANKING

Tailor-made advisory and comprehensive wealth management solutions offering to High Net Worth Individuals.

- Wealth planning & fiduciary services
- Asset allocation & investment advisory
- Portfolio management
- Credit solutions

2,100
EMPLOYEES

13
COUNTRIES

ASSET MANAGEMENT

Customised investment management solutions with a sustainable performance, driven by an advanced risk-management and innovation culture.

- ETF & Indexing
- Active Investment Strategies & Solutions
- Multi-Management

600
EMPLOYEES

12
COUNTRIES

SOCIETE GENERALE'S COMMITMENT



To be THE relationship-focused bank,
a reference in its markets, close to clients,
chosen for the quality and commitment of its teams.



True partners of our clients' projects and ambitions,
our teams are committed to providing solutions with high added value
thanks to our strong differentiating factors:

- EMEA leader with a global reach
- Strength of a universal bank
- Innovation and tailor-made solutions

- Teams with a high level of expertise
- A trustworthy partner
- A client relationship focus approach

PEGA Case Management solution to improve daily care and responsiveness

CMT : Case Management Tool for all Operations :

“ A game changer to improve queries and incident management allowing: ”

- **More responsiveness** for clients (Internal and External)
- Better **user experience** for SOCIETE GENERALE teams
- **Clearer ownership** on issues
- **More efficiency** while managing group mailboxes and allocating tasks, breaking silos between teams
- **Clearer status** for everyone
- **Smart analytics** allowing a better monitoring of production and continuous improvement

CMT Vision and ambition :

Capture 100% of client interactions while improving user experience

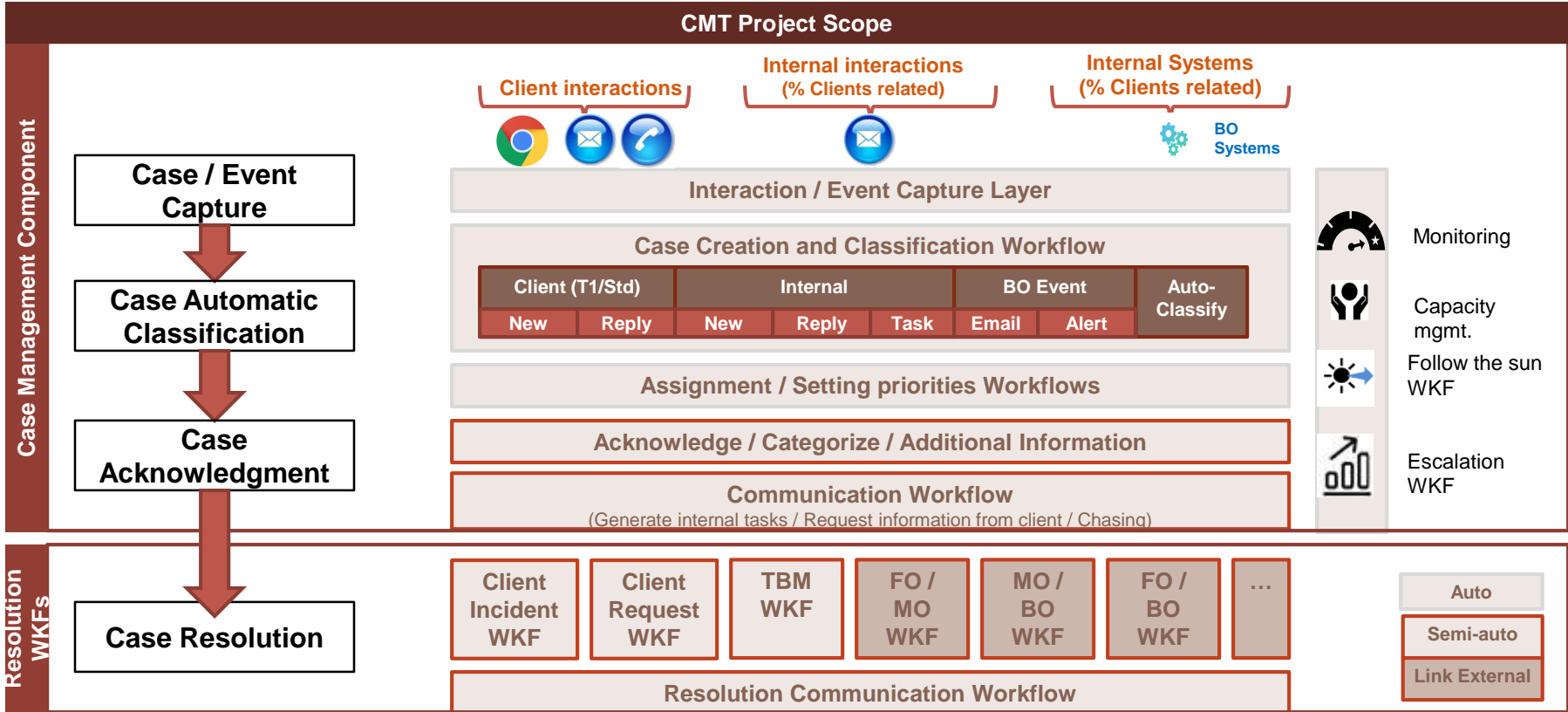
- CMT (Case Management Tool) is the target tool for Operations for query and incident management
- CMT will replace Outlook shared mailboxes email management : **Outlook email will be replaced by CMT case**
- CMT is composed of two major components:
 - ▶ **Case Management generic component** to manage all incoming queries from internal partners and external clients
 - ▶ Automated **resolution workflows** to resolve incoming queries
- CMT case management component common to all Operations users
 - ▶ Functionalities to manage all incoming **queries** (replacement Outlook generic mailboxes) and **incidents** (replacement Trouble Tracker)
 - ▶ **Case management workflows** for automatic assignment, classification, chasing and **follow the sun** processes
 - ▶ Internal and External **Client 360 view**
 - ▶ **KPIs** to monitor daily production and continuous improvements
- CMT resolution workflows
 - ▶ Workflows to **automate repetitive tasks**
 - ▶ Link with existing workflows in back office systems

Operations Objectives

- Priority 1: Rollout Case Management Component for all Operations teams
- Priority 2: Work closely with IT to define Operations workflow cartography and develop CMT resolution workflows

CMT Vision and ambition :

A multi layered architecture to ensure ease of maintenance and reuse



Case Management Component

- CMT already used by 400 users* in 6 countries → 1000+ users expected by end of 2017
- One delivery every 5 weeks taken into account users feedback and requests → 500+ requests pending delivery

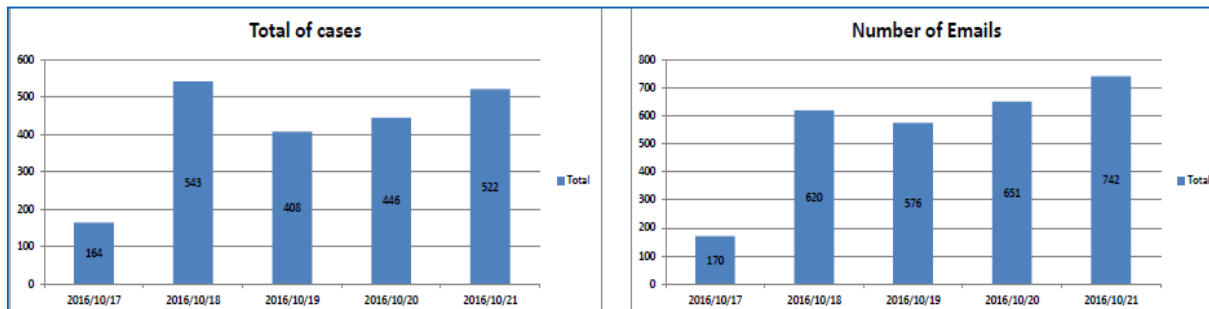
* Mixture of case management and incident tracking users

CMT Vision and ambition :

A set of analytics to foster continuous improvement and load balancing

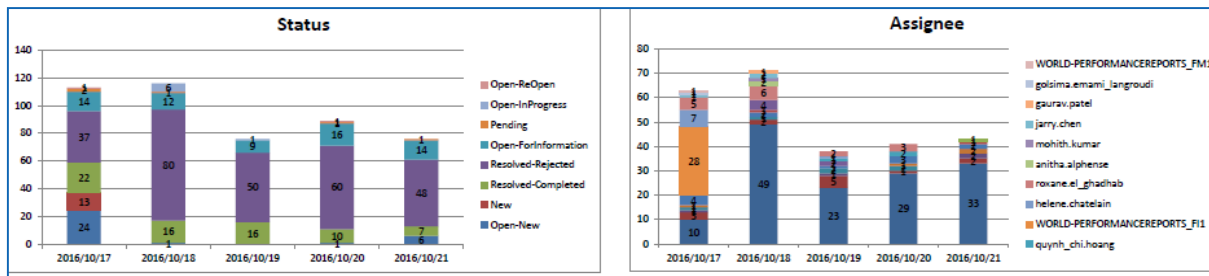
→ A tool to **capture** all **incoming emails** and create cases

→ Rules to **reduce email pollution** : Attach replies to original cases and automatically route to specific queues



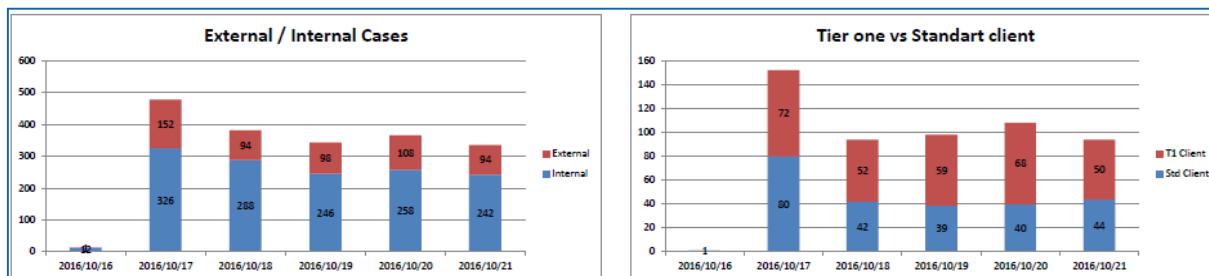
Reduce number of emails not to be treated:
 → Automatically attached to cases
 → Potential Gain : Time needed to classify an email

→ Rules to allow **automatic assignment of cases** and / or **classification** in specific queues



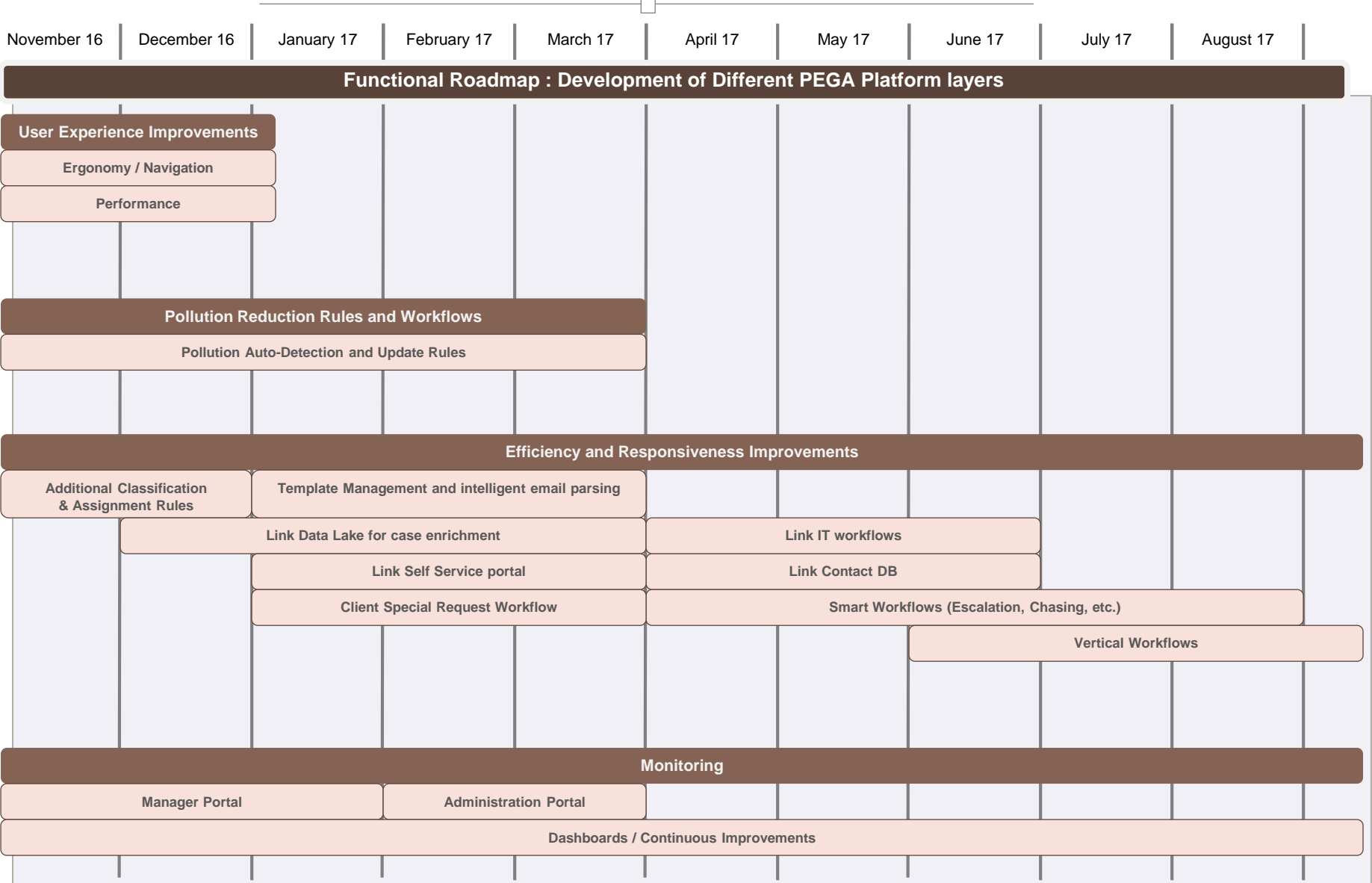
Some cases automatically routed to specific folders:
 → Potential Gain : Time needed to classify an email
 Some cases automatically assigned to users:
 → Potential Gain : Ease access to 'my cases'

→ **Case Information enrichment** : Automatic identification of client and retrieval of client information from internal tools



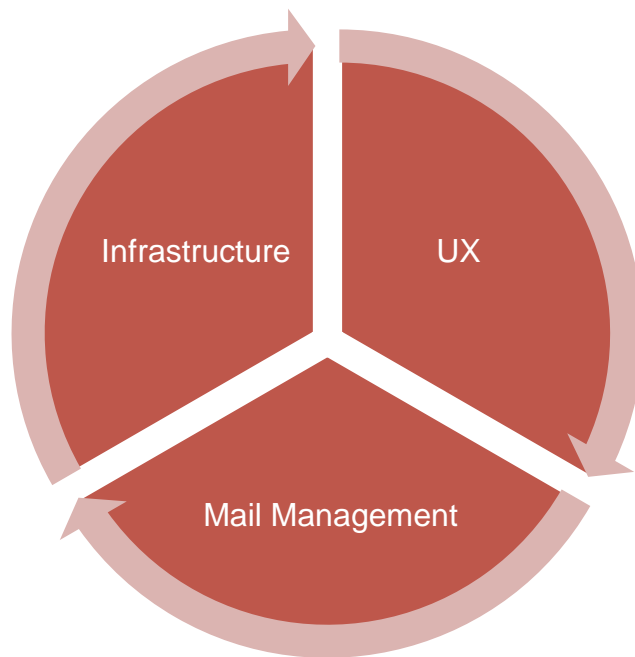
30% of new cases enriched with client information
 → Potential Gain : Time needed to look for information

CMT– Roadmap : Towards automation and smart allocation



Our PEGA journey is not finished !

- We are working in partnership with PEGA to help us on our journey.
- The key learnings we have worked closely with PEGA during this journey are focused around 3 core areas:



- We are only touching the surface on PEGA's capabilities.



THANK YOU FOR YOUR ATTENTION



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