



S P A X S

Strategic Plan 2018 - 2023

Carlo Panella

Digital & Operations

Our goals



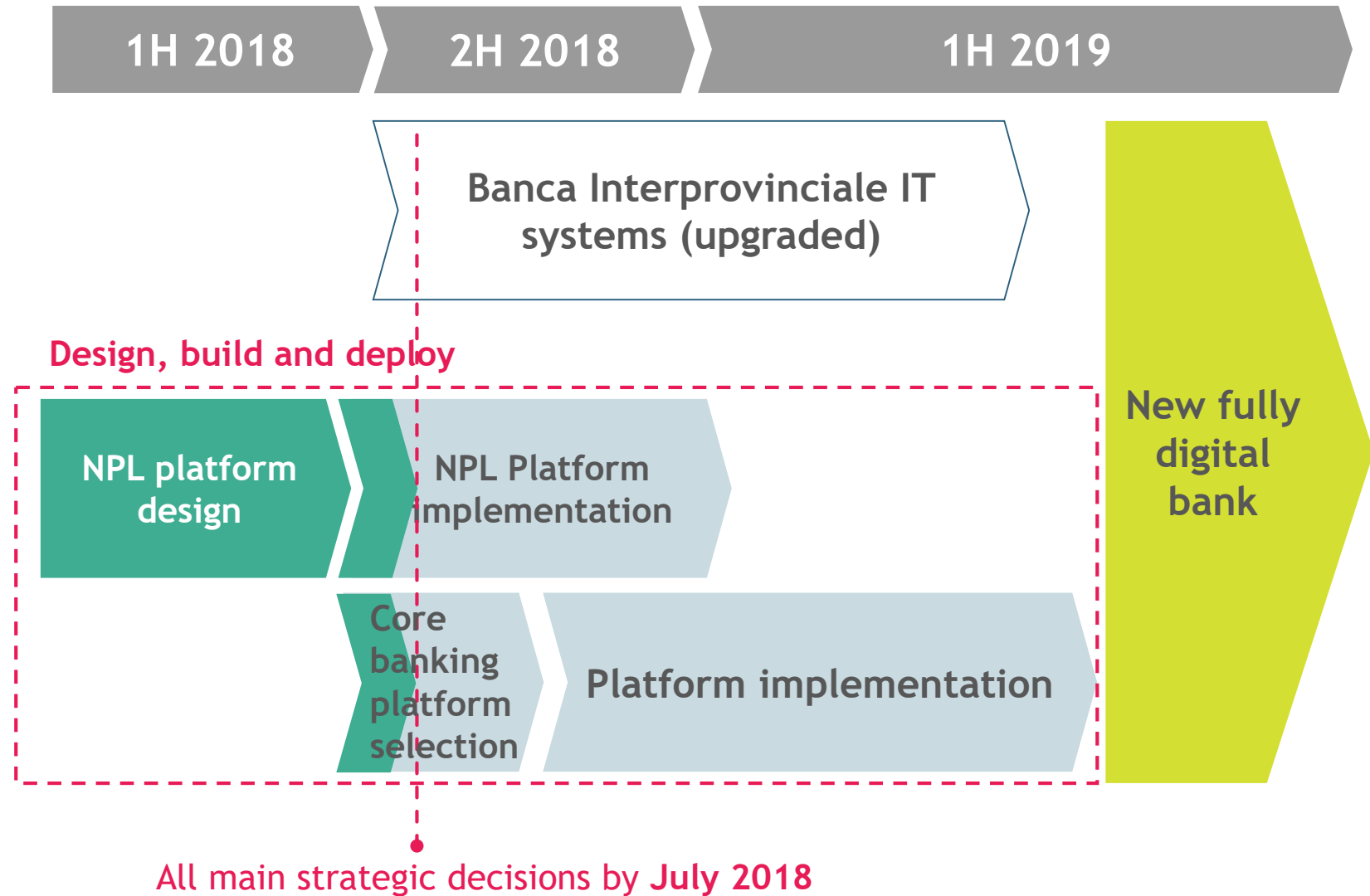
Build a **full digital bank**

Design an **open and scalable platform** at a **competitive cost**

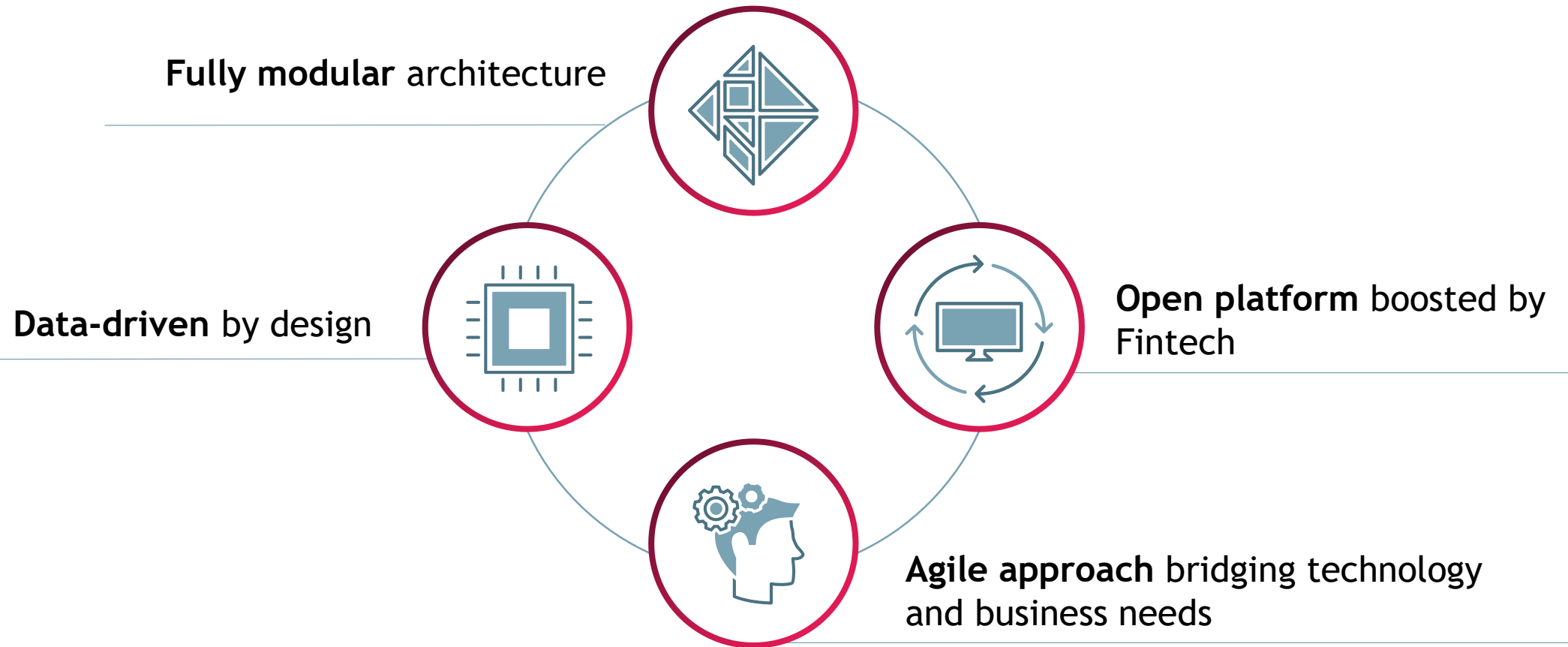
Be a sound, agile and reliable **partner for our business divisions**



Our IT transformation plan










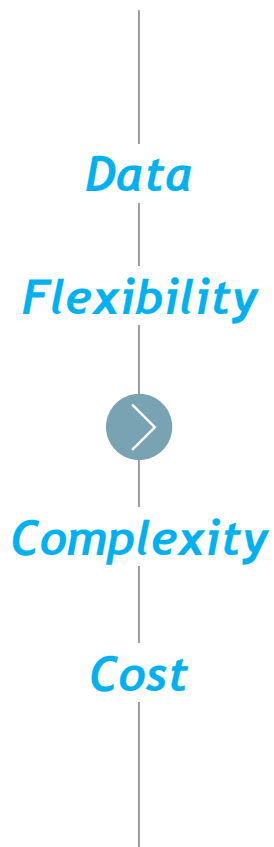
Foundational principles



SPAXS future information system: a quantum leap

Traditional bank

-  Legacy - driven
-  Redundant and incoherent data
-  Slow time to market, business vs IT
-  Complex, layered architectures
-  Omnichannel but still fragmented
-  Advanced analytics
-  Batch data exchange



Our paradigm

-  Legacy - independent
-  Data driven
-  Agile Biz tech
-  Simplicity first
-  360° WOW experience
-  AI Everywhere
-  Always on

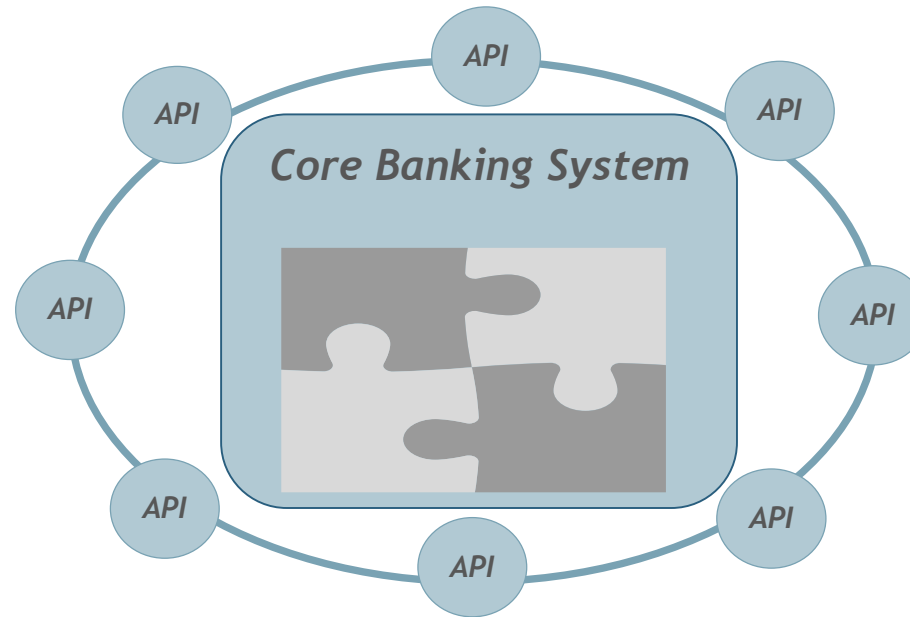


All major IT architectural decisions have been defined



**Modular and resilient
Core banking**

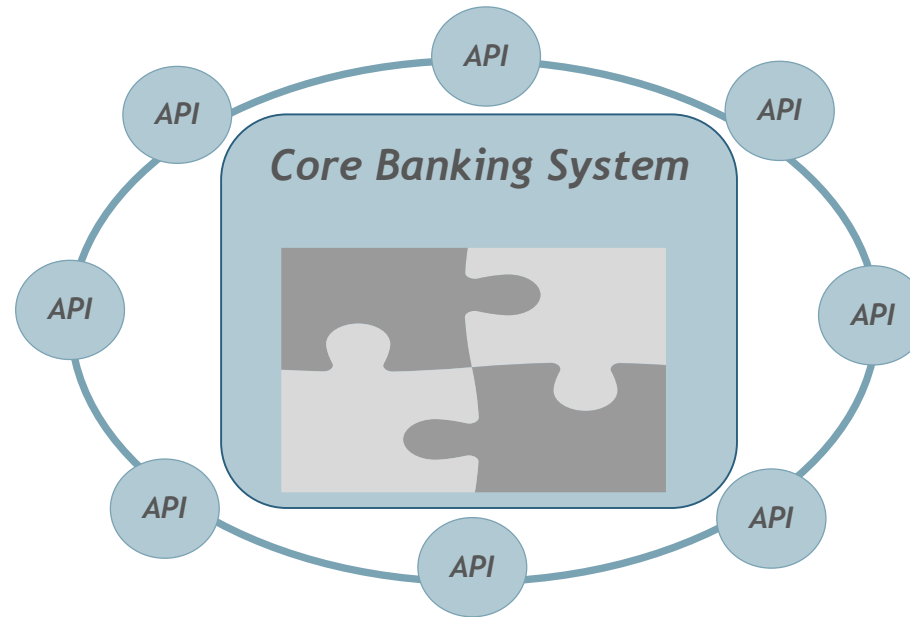
All major IT architectural decisions have been defined





APIs to interact flexibly with internal verticals and third party solutions


Manage security across architecture

All major IT architectural decisions have been defined



 **SME Division**
ad-hoc systems

 **NPL Division**
ad-hoc systems

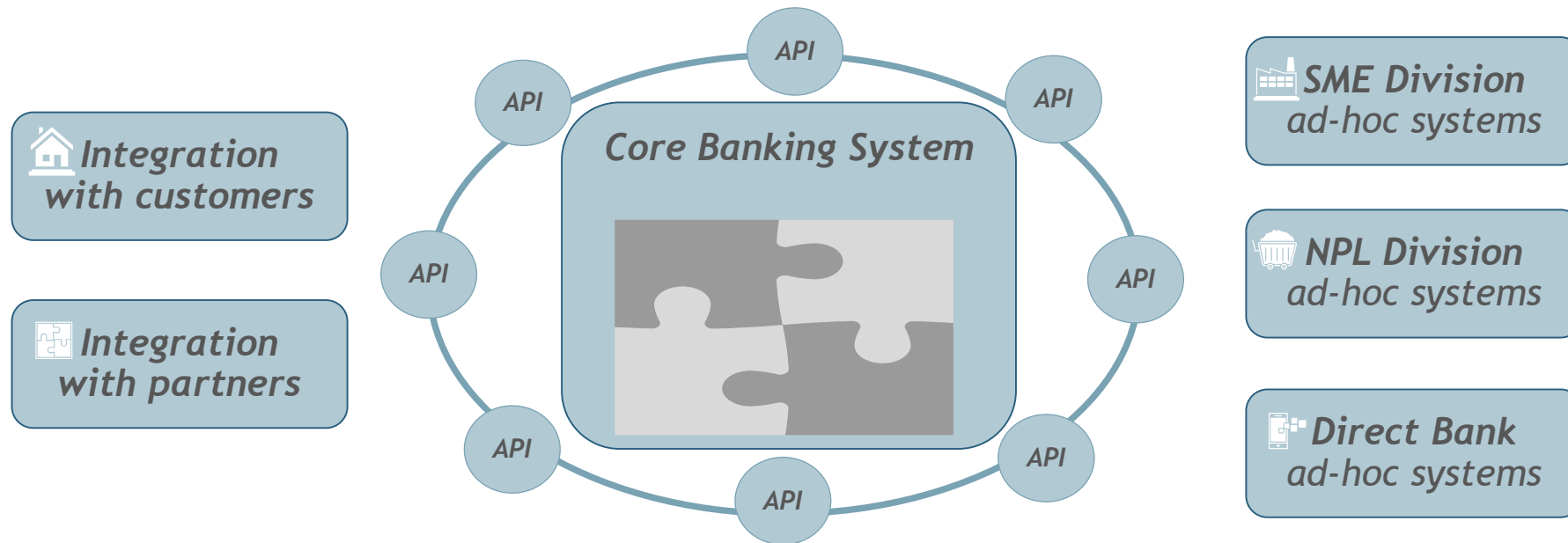
 **Direct Bank**
ad-hoc systems



Division-specific verticals



All major IT architectural decisions have been defined

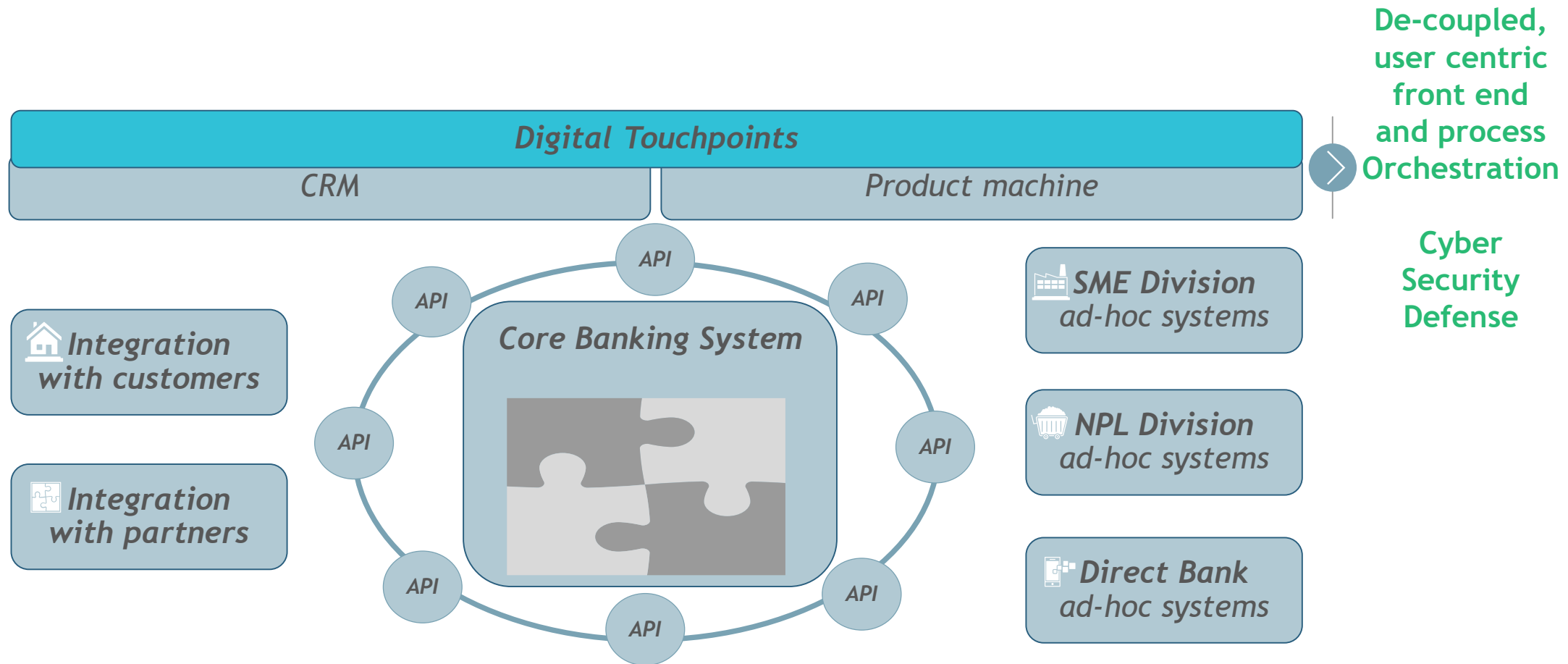


Integration with partners and Client platforms (e.g. ERPs)

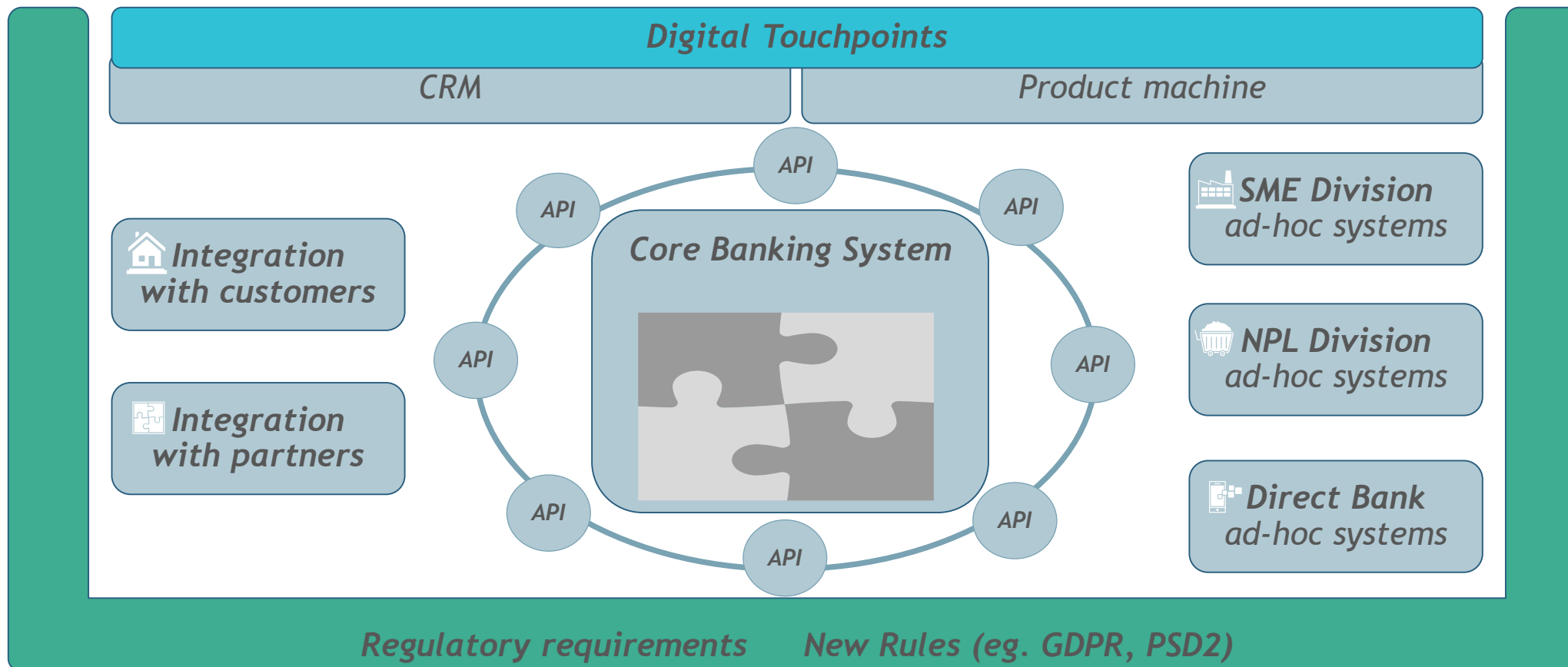
Division-specific verticals



All major IT architectural decisions have been defined

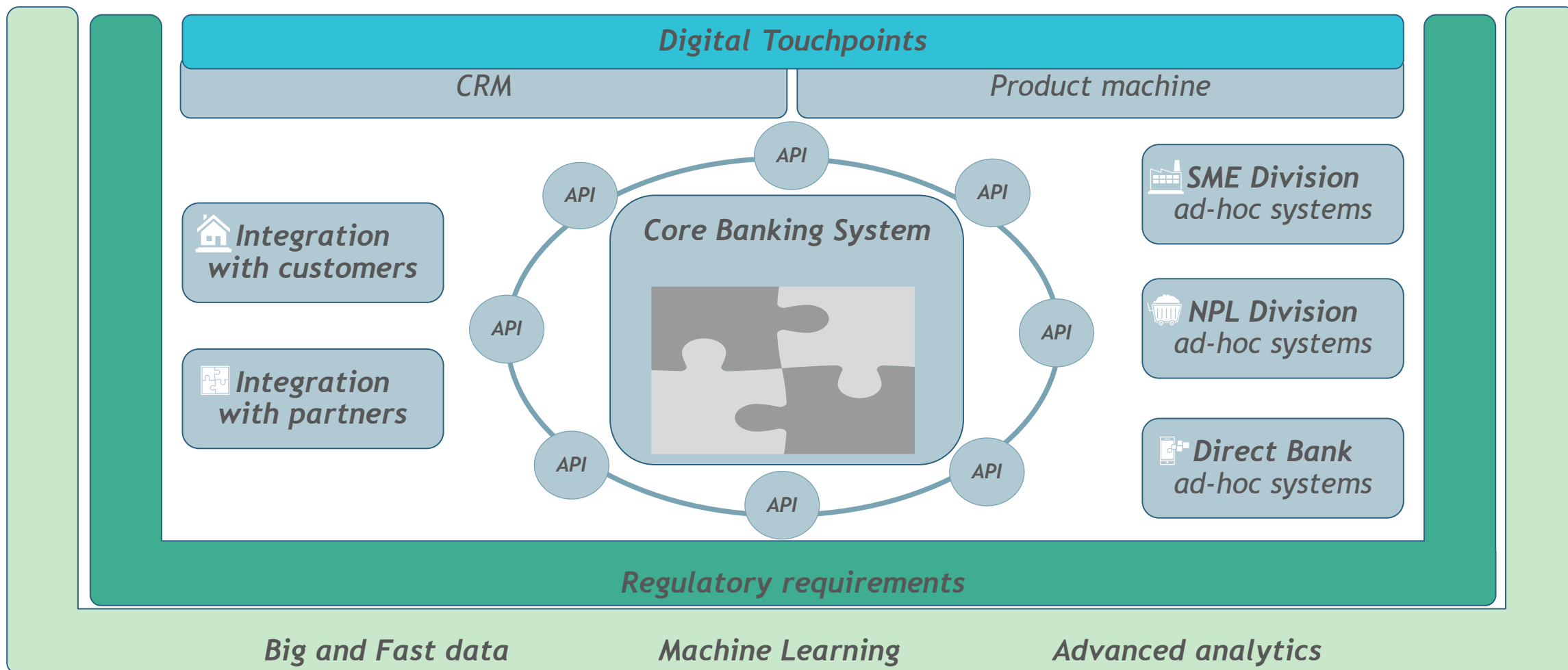


All major IT architectural decisions have been defined

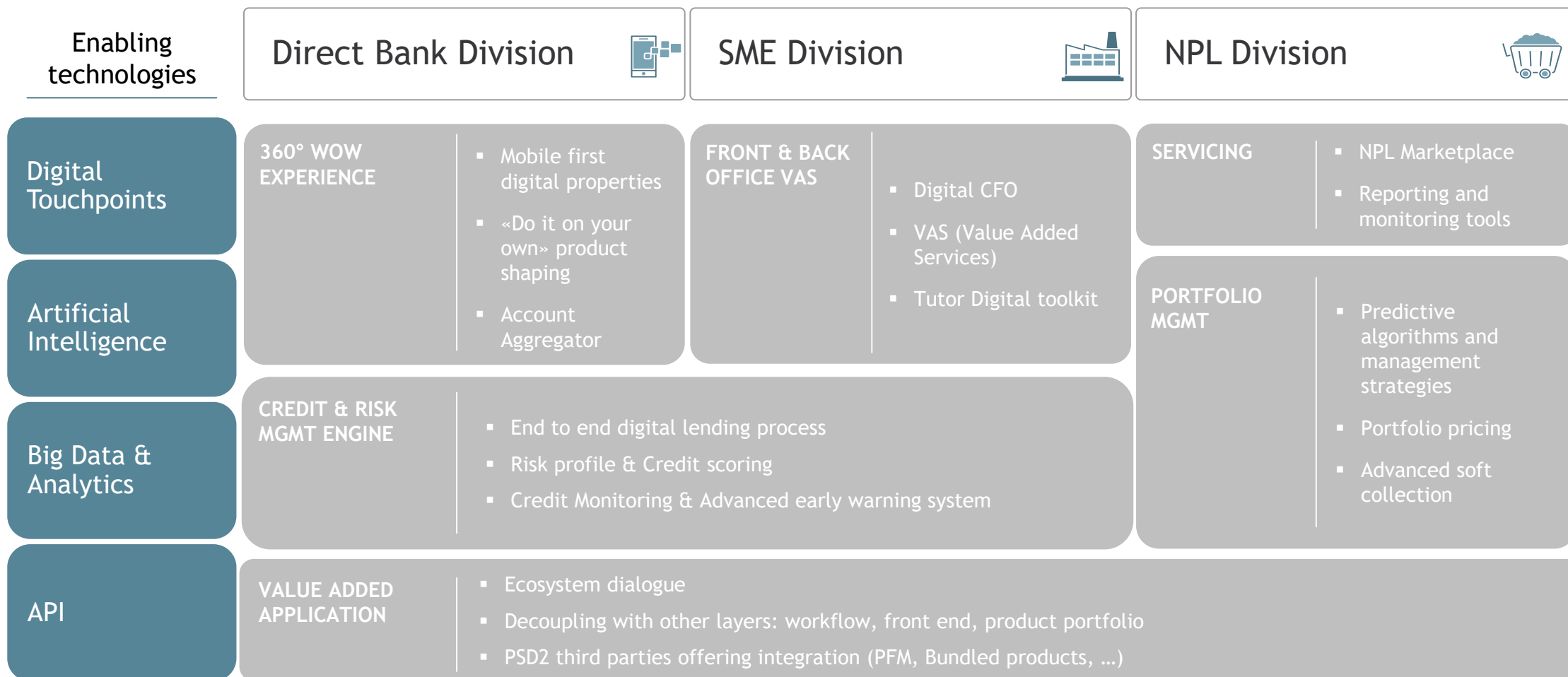







All major IT architectural decisions have been defined



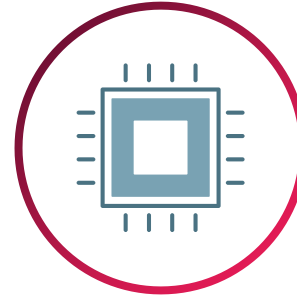
SPAXS intelligent platform: building blocks have almost been defined



SPAXS intelligent platform: building blocks have almost been defined

Enabling technologies	Direct Bank Division 	SME Division 	NPL Division 
Digital Touchpoints	360° WOW EXPERIENCE <ul style="list-style-type: none"> ▪ Mobile first digital properties ▪ «Do it on your own» product shaping ▪ Account Aggregator 	FRONT & BACK OFFICE VAS <ul style="list-style-type: none"> ▪ Digital CFO ▪ VAS (Value Added Services) ▪ Tutor Digital toolkit 	SERVICING <ul style="list-style-type: none"> ▪ NPL Marketplace ▪ Reporting and monitoring tools
Artificial Intelligence			PORTFOLIO MGMT <ul style="list-style-type: none"> ▪ Predictive algorithms and management strategies ▪ Portfolio pricing ▪ Advanced soft collection
Big Data & Analytics	CREDIT & RISK MGMT ENGINE <ul style="list-style-type: none"> ▪ End to end digital lending process ▪ Risk profile & Credit scoring ▪ Credit Monitoring & Advanced early warning system 		
API	VALUE ADDED APPLICATION <ul style="list-style-type: none"> ▪ Ecosystem dialogue ▪ Decoupling with other layers: workflow, front end, product portfolio ▪ PSD2 third parties offering integration (PFM, Bundled products, ...) 		

The plan provides for all resources needed to achieve our goals



~€95 million

Total cumulated IT spend
(CAPEX + OPEX)



~135

Full time employees by
2023

Making this real: achievements so far



Architecture & Infrastructure defined



Core banking scenarios identified, decision by mid July



Potential partners and suppliers identified



Team under selection, 2 key managers identified



Contact centre being designed, key decisions by July

Our road ahead

H2 2018

- Release NPL Platform
 - Design the IT Platform and begin development
 - Hire 15 IT resources
-

H1 2019

- Launch of new IT Platform
 - Complete NPL platform
 - Deployment of Contact Center
-

H2 2019

- Hire up to 30 resources for contact center and BPO
-

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