How Banks Can Prosper in the Era of Open Banking
Dear Customers, Partners, and Colleagues,

“Change is an opportunity, not a threat.” The digital economy is changing the banking industry. Banks are no longer competing just against banks, but everyone offering financial services. Fintechs, social media platforms, tech companies, telcos, retailers, and other non-traditional players are entering the banking space and providing customers with a new approach to banking that appeals to people of all demographics – across emerging and developed economies.

Reforms such as the UK’s Open Banking program will increase innovation and competition, but they will also fundamentally reshape the banking landscape. The use of open APIs will enable third parties to build applications and services on top of banks’ data and infrastructure. PSD2 is the first directive mandating open banking with likely more to come. PSD2 will not only change the payments value chain, but also what business models are profitable, and how respective customer expectations are addressed. The “Uberization” of banking is coming, and with it, platform-based business models that will see banks increasingly providing services beyond banking.

How can banks continue to drive digital transformation in order to prosper and stay competitive in this emerging digital financial services landscape? Through partnerships, collaboration, and embracing new technology such as artificial intelligence, machine learning, or blockchain, banks are reimagining their business processes to better serve their customers. With mounting customer demand for more efficient operations, faster delivery of new product innovations, and highly personalized solutions, banks have no choice but to change.

In working with leading banks across the globe, we see the following five strategic priorities:
• Improve customer experience
• Predict customer needs
• Reduce operating costs
• Meet regulatory and compliance standards
• Enable open banking and platform-based business models

Our goal is to be a trusted partner for our customers in enabling them to master the challenges of digital transformation, as well as be a significant driver of innovation in the global banking industry.

This document offers our perspective on where the industry will go and how SAP can help banks with their digital transformation. Let’s innovate the future – together.

Falk Rieker
Global Vice President – Banking
SAP

“Digital transformation presents a huge opportunity for retail and commercial banks to challenge every aspect of their organization: from internal operations to customer experience.”

Falk Rieker
Global Vice President – Banking
SAP

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THE DIGITAL ECONOMY

Big picture: The digital economy reshapes banking

The boundaries of traditional retail banking are already blurred

Online retailers, communities, marketplaces, and platforms have access to large customer and supplier networks. Financial services are offered by non-banks as an integral part of their product offering. Financial technology providers, also known as fintechs, are fueling rapid innovation. Retail banks acknowledge the need to address the challenge that traditional value chains are being disrupted by new entrants.

The always-connected, digitally savvy customer is turning to alternative banking providers. Meanwhile, the role of banks as trusted intermediaries is diminishing.

Technology trends shaping the digital economy

We are witnessing an unmatched era of digitally driven innovation. Breakthrough technologies have matured and achieved scale together. This will change how banks provide financial services. Technologies such as in-memory computing and cloud have already made an impact in banks.

Others such as:

• Enterprise mobility
• Artificial intelligence and machine learning
• Blockchain
• API management, open banking, and banking as a platform

provide new and exciting opportunities. But at the same time they open the playing field for companies who are not traditional banks, yet have expertise in these technologies from other industries.

Bank executives understand that current business models are unsustainable

Banks are collaborating with fintechs and tech providers at a more rapid pace than in the past to take advantage of the technology they have available to serve customer’s tech savvy demands. Having an open and agile platform will enable faster implementation for new products and better customer experience.

Digital business models are disruptive.
The rules have changed.

• mBank anticipates customer demand by using predictive analytics to discover individual customer preferences. They are able to initiate more direct conversations, resulting in a better understanding of clients on a personal level.¹

• PayPal offerings are available in more than 190 countries, enabling 400 million active accounts, processing 15 million payments a day.²

• MoneySuperMarket, UK’s leading price comparison site, works closely with over 790 providers and helped 6 million families save an estimated £1.6bn on their household bills, generating £316.4 million in revenues in 2016.³

• ATB Financial, the largest Alberta-based financial institution, with assets of $46.8 billion, offers online self-service shopping of banking products for new and existing customers and chatbot banking on Facebook messenger, the future way to consume banking products.⁴

Access more information on latest technology trends here.
Strategic priorities for banks

Through an open banking business model, banks will reduce costs, grow, and provide a better customer experience by securely and rapidly enhancing their digital offerings using an ecosystem of third-party applications and services. Here are the top priorities driving the shift to open banking:

1. **Improve the customer experience**: Engage customers with a real-time, multichannel digital experience. Banks need to leverage technology that drives a customer-centric business model for sales, marketing, and service with real-time execution capabilities. Delivering a seamless, consistent, channel-optimized, and customer-centric experience drives customer satisfaction and loyalty.

2. **Predict customer needs**: Big Data and sophisticated predictive analytics of structured and unstructured data provide 360-degree customer insight, enabling banks to anticipate the behavior of their customers; respond to their needs; predict the next, best step or product offer; and rapidly engage them in real time. The digital economy is highly personalized and offers better convenience, choice, and value to the customer.

3. **Reduce operating costs**: Decreasing costs to combat reduced margins and increased competition requires banks to simplify and automate their processes. Machine learning can automate knowledge work. Cloud solutions are adopted to standardize processes. Employee self-service can be made less costly with the help of chatbots and conversational apps.

4. **Meet regulatory and compliance standards**: Meet regulatory and compliance requirements with a platform-driven architecture. The unprecedented volume of global regulation is placing considerable demand on banks from a compliance bandwidth perspective. The best defense against relentless change is a holistic and open system architecture that supports an integrated approach to finance, risk, and compliance that enables new business processes and unanticipated future regulatory demands.

5. **Enable open banking and platform-based business models**: Banks are driving innovation in the areas of digital customer engagement, machine learning, and blockchain. Investments in open and agile software platforms and APIs enable banks to respond to competitive challenges created by reforms like open banking and PSD2. Banks need to be able to collaborate with OEMs and financial technology providers to develop new business models and product innovations.

Successfully embracing the opportunities from new technologies and consequently addressing these five strategic priorities will be the foundation for successful digitalization and staying ahead of the innovation curve.

REIMAGINING

But how do you achieve these strategic priorities? The starting point of the digital journey is the ability to reimagine your business together with customers. That means reimagining your business models, your business processes, and your work. The potential is huge.

10% Of global gross domestic product will be stored on blockchain technology by 2027.

40% Of mobile interactions will be facilitated by smart agents.

20 seconds For ATB Financial to send the first cross-border blockchain payment from Canada to Germany.
In a connected world where every company is becoming a technology company, smarter products and services will refocus commerce on business outcomes and blur industry lines.
Enable open banking and platform-based business models

Technological advances and legislative changes introduce new competitors and additional regulatory pressure to banks, shifting bargaining power to customers. Open banking and APIs will continue to create both opportunities and challenges for banks because it will allow for new ways of interacting with customers, partners, and competitors. Incumbent banks will face changes within their competitive landscape similar to what deregulation did with telecom companies and what Uber did to car transportation and food delivery with its app-based business model. Banks will no longer only be competing against banks, but everyone offering financial services – OEMs, retailers, fintechs, third-party providers (TPPs), social networks, and so on.

Retail banking opens up to fintech and partner products

Leading banks differentiate themselves by combining their own bank services with services from other banks and third parties to provide outcome-oriented, customer-centric products and services. Open banking initiatives and APIs will further accelerate that by offering easier ways to connect with partners and customers.

An example of this would be locating, buying, insuring, decorating, refinancing, remodeling – and even selling a home – by connecting customers with real estate listings, sales data, real estate agents, contractors, and retailers. Knowing a person’s salary, a bank could proactively propose a suitable 360-degree real estate buying scenario.

Banks can benefit from:
• Greater customer loyalty through an improved omnichannel digital customer experience
• Higher-margin, value-add services by leveraging enterprise data to understand and predict customer needs

Commercial banking opens up its value chain

We see successful banks use APIs to respond to the demand of their corporate customers to integrate more closely to their processes and systems as banking services become an integral part of the corporation’s value chain.

For example, leading commercial banks seek APIs and distributed ledger technologies for secure and real-time data exchange to provide supply chain finance, cash flow analysis, and invoice matching services for their corporate clients.

Banks can benefit from:
• New fee-generating revenue streams based on usage of innovations and new technologies
• Reduced operating costs through client self-service processes
• Greater client satisfaction by providing real-time service access possibilities
Intimate customer relationships emerge through omnichannel and real-time interactions and the processing of huge amounts of data. New, refined, dramatically simplified, and accurate business processes are enabled through these strategic priorities.

Open banking will require platform-based business processes
Initiatives like open banking and regulation like PSD2 inevitably will change competitive forces for banks. In the UK, regulators force innovation and competition by requiring banks to provide information to third parties who can build business models and services on top of a bank’s data. Banks have to invest in IT and adapt their processes to comply to this reform. At the same time, banks have the opportunity to profit from collaboration with third parties to provide new services based on aggregation of their own and of third-party data.

Improve customer experience
Customers expect their bank to engage with them on their preferred channel and at their preferred times. Leading banks need to invest and ensure they offer the right products at the right time based on each individual customer’s and household’s needs. Key success factors are:
• Consistent, individualized, channel-independent offerings
• Improved customer activation and on boarding processes
• Offering seamless services across channels
For example, machine learning and speech recognition can enhance and automate customer service.

Reduce operating costs
• Introduce and refine internal, partner, and bundled products at market speed
• Increase efficiency through simplified and automated processes
• Enable a consistent and relevant customer experience in real time for both retail and commercial banking
• Automate back-office processing using rules engines and advanced exception handling tools
Digital end-to-end processes can be orchestrated and integrated with customer channels and third parties. An open and agile platform can help banks to reduce time to market and enable personalization as well as standardization of product processes.
For example, machine learning capabilities can help drive efficiency through higher automation achieved with a self-learning payment posting rules engine.

Meet regulatory and compliance standards
The top priorities for finance executives are:
• Support of business strategy execution and decision making
• Cost controlling
• Compliance to banking regulations
• Real-time insights
Maintaining all relevant financial data at the most granular level on one data platform allows banks to quickly react to the latest regulatory reporting requirements. They’re also able to then deliver real-time insights, while minimizing the need for integration and data harmonization.
For example, automated fraud management made smart with machine learning can help drive efficiency through higher automation achieved with a self-learning payment posting rules engine.

Predict customer needs
By monitoring and measuring social media, transaction history, and external information, digital banks can anticipate customer needs in real time.
Key success factors are:
• Evaluation and analysis of structured and unstructured customer information in real time
• Anticipating and offering products and services to match customer needs
For example, Big Data analysis enables optimal, personalized product packaging based on the particular customer profile.

30% shorter time to market for new products (in months) for banks that spend at least 25% of their marketing budget on digital
87% of global financial services companies feel a significant impact from regulatory reforms
45% of banks monitor borrower behavior to anticipate default risk as a way to seize competitive advantage from analysis of Big Data
Expectations for high levels of service, the convergence of people and technology, and employee competence for increasingly complex tasks are placing high demand on workforce skill sets and flexibility.

Digital transformation simplifies and automates
Banks rely on thousands of employees to service customers and manually process paper-based tasks. Unfortunately, institutions need simpler, more economical approaches to increase efficiency and improve customer service. Digital processes automate manual procedures and streamline workflows in customer service and process management. In addition, they can elevate the performance of back-office functions including finance, HR, procurement, risk management, and compliance.

The right information at the ‘moment of truth’
Mobile technology enables banks to innovate and deploy intuitive mobile solutions for service, sales, teller, and branch manager applications. These solutions can offer full-service and transaction capabilities, guided cross-selling, needs-assessment analysis, and other productivity capabilities that drive continuous engagement and high-touch customer experiences. Having access to the right information on the right device empowers every employee to become a digital banker while simultaneously reducing the cost of running a branch network.

Predictive and self-learning capabilities
These solutions accelerate the delegation of business processes and decision making by allowing people to use their everyday devices. Banks can automatically collect relevant data and analyze it to better understand business performance, costs, and risk drivers. This approach empowers employees to shift their focus toward higher-value tasks, as opposed to manual, time-consuming processes.

Digitalization of the internal knowledge base
Banks are finding it harder to recruit top talent who are more interested in joining top technology providers or startups based on the perception that culture, processes, and technology will be more innovative and cutting edge. Employee onboarding and the everyday technology and tools used need to be digital and agile. Employees require quick access to relevant employee-related information. Real-time digital information on the right devices is critical when advancing the business agenda through staff engagement, especially in a world that relies on physical and virtual workforces.

People continue to be the key asset in digital banks. Their roles will change, but their value to each segment in the network will continue to grow.

73% of CEOs believe the lack of employees with key technical skills is a threat to their company’s growth

65% of senior leaders believe that business simplification is of significant strategic importance today
SAP DIGITAL TRANSFORMATION FRAMEWORK

A SIMPLE AND PROVEN APPROACH TO VALUE CREATION THROUGH DIGITALIZATION

Every company across all industries requires a simple digital approach to build a pragmatic and executable vision of its digital strategy.
SAP sees five pillars of digitalization, and we also understand that continuously changing requirements pose big challenges for banks. Reimagining business models, business processes, and work can help develop the digitalization road map.

We have built a structured framework to think through the development and execution of the banking digital enterprise strategy: the SAP Digital Transformation Framework methodology.

As banks are reimagining their entire business, they need an IT architecture that provides both stability and long-term reliability for the core enterprise processes, and at the same time allows for flexibility in areas where change is happening on a constant basis.

This concept, which is often referred to as ‘bimodal IT,’ is brought to life through the SAP Digital Transformation Framework, pictured below.

1. Business processes enabled by a digital core that connect channels, transactional banking, and analytics in real time to run faster, simpler, and in a more agile manner.
2. Business network collaboration that accelerates growth for both buyers and suppliers as well as driving co-innovation with partners and fintechs
3. Improved customer experience across all channels using data and predictive capabilities.
4. Smarter and engaged workforce across all employees and contractors.
5. Financial excellence achieved through improved transparency and compliance.
SAP PORTFOLIO WITH SAP S/4 HANA AND SAP LEONARDO

SAP has innovated its portfolio to provide for a stable digital core as well as flexible line-of-business (LoB) extensions.

In the digital economy, simplification and business innovation matter more than ever. To do this effectively, it’s important to cover the end-to-end digital transformation journey, ranging from planning a digital innovation road map and implementation plan with proven best practices to the ability to run all deployment options and ultimately optimize for continuous innovation with a focus on outcomes. Processes are designed from the outset to flow end to end across the cloud-based solution extensions, listed in the white bands in the image below, and are fully integrated to SAP S/4HANA Enterprise Management and are optionally deployed to address business needs. The solution capabilities shown in the dark blue band in the image, the digital core, are delivered as part of SAP S/4HANA Enterprise Management. The capabilities shown in the lighter blue band, also in the digital core, are part of SAP S/4HANA Enterprise Management, but added on as needed.

Digital core: Core solution capabilities delivered as part of SAP S/4HANA Enterprise Management

Digital Core: Solution capabilities that are also part of SAP S/4HANA Enterprise Management, but added/purchased as needed.

Extensions: Cloud-based (LoB) solution extensions that are fully integrated with SAP S/4HANA Enterprise Management, but added/purchased as needed.

Leonardo: Solution capabilities that are powered by a Leonardo technology and included in the Leonardo suite and how to add/purchase is not shown on this diagram.

Learn more about SAP solutions today and discover planned innovations by accessing the SAP road map for banking here:
Banks need to focus on the desired customer outcome, not just on the financial transaction

1. Banks will use the explosion of information to turn Big Data into insights to improve the customer experience and retail and grow relationships

2. Successful banks are reimagining their business models to deliver new customer value in the connected digital economy.

Typical business benefits*

- 51% FTEs When the treasury system is integrated
- 40% faster generation of financial statements compared to the previous year
- 40% faster processing rate
- 51% processing error across the volume payment processing system
- 30% processing error across the transactional processing rate

Digital Innovation
SAP Leonardo

Digital Core
SAP S/4HANA

Digital Customer Engagement
Retail Banking Operations
Commercial Banking Operations
Capital Markets Operations
Analytical Banking
Finance
Human Resources
Procurement Excellence

- Create individualized customer engagements using real-time contextual marketing
- Track customers’ complete support history by managing and maintaining accounts and contacts
- Connect with corporate customers on a secure network to offer multiple services over a single channel
- Integrate liquidity and funding management across the trading business in real time
- Accelerate access to risk and compliance, creating greater transparency and ease of client transactions
- Provide decision support for sales, and help measure the profitability of orig units, products, and customers
- Provide enhanced SAP S/4HANA and LOB or cloud capabilities.

- Use real-time behavioural data to tailor the customer experience
- Centrally manage customer data and transactions throughout the customer lifecycle
- Offer advanced commercial banking products and support current accounts on a flexible, cost-efectant platform
- Automate core processes with one cross-asset platform for trading, risk, and settlement
- Allocate cost and revenues on a detailed level and apply various funds transfer pricing methodologies
- Automate financial processes with analytics in real time to create forward-looking business insight

- Centralize sales performance management and plan territories
-数字化客户参与
- 金融平台
- SAC
- 企业资源计划
- Procurement Excellence
- Open Banking
- Blockchain
- Big Data
- Security Services
- UX Services
- Machine Learning
- Analytics
- Artificial Intelligence
- Collaboration Services
- Customer retention
- Deposit management
- Fraud analytics
- Retail lending
- Product lifecycle management
- Cross-asset trading
- Capital markets treasury management
- Accounting for financial instruments
- Performance management
- Revenue management
- Data management for finance and risk
- Financial planning and analysis
- Financial operations
- Digital boardroom
- Invoice matching
- Business planning and consolidation
- Talent management
- Time and attendance management
- Shared service framework software
- SAP Fieldglass
- SAP Successfactors
- SAP Ariba
- Spend visibility
- Collaborative sourcing
- Procurement
- Collaborative commerce
- Collaborative finance
- External workforce management
- Invoice and payments management
- Procurement analytics
- Procurement
- 供应商管理
HOW DOES IT ALL COME TOGETHER?

“Own home” instead of “home loan” – E2E home buying service

The bank of the future can incorporate various non-financial providers into its ecosystem. This will enhance the social utility of the bank and drive customer loyalty while, at the same time, increasing its profitability. As an example, this scenario illustrates how a bank provides services that go beyond traditional banking. The following business benefits are significant for the bank:

- Attract residents with a new-age digital experience
- Drive loyalty, engagement, and customer satisfaction
- Provide another channel to drive home loan origination
- Enable new revenue streams
- Apply stronger innovation and differentiation

Strategic priorities in motion: Improve customer experience and predict customer needs with enabled open banking and platform-based business models:

Imagine your customer is looking for a new home. As they stroll through a neighborhood they see a house for sale. They scan the smart sign on the property with the camera function of their mobile banking app.

- Since the bank has partnered with the real estate company, all of the available property information is listed, including photos, videos, floor plans, price trends, last sold price, nearby schools, nearby properties, and so on.
- Banks use the app to determine whether your customer can afford the property by financial planning scenarios.
- Once your customer decides on their favorite property, they request an immersive experience appointment. In real time, the bank responds with several appointment times, and the customer books a meeting with the banker.
- When they come to the appointment, the banker has a complete view of their banking relationship, as well as their financial situation.
- They send any missing documents through a mobile scan as the bank can complete most of the paperwork with information the customer provided earlier in the process along with details given by the listing agent.
- The bank further guides the customer through all necessary formal steps to acquire the house and offers the best rates for other services such as house inspectors, lawyers, contractors, and movers through its partner network.
- To cover damage and other risks, the bank offers insurance, projects the home’s repair and maintenance costs, and proposes a savings plan tailored to their personal financial profile.
- Once they close on the property, they share the news with their friends and family through social media. Since the bank monitors social networks to track customer sentiment, it knows that they’re extremely happy with the purchase and the services provided by the bank.
- Using sentiment analysis, Big Data, and other available information, the bank identifies which of their friends is likely to join the real estate market in the near future. The bank follows up with them separately and identifies how to best serve their future financing needs.
FROM YOUR CURRENT STATE TO DIGITAL

THE JOURNEY TO BECOMING A DIGITAL BANK BEGINS WITH PLANNING A DIGITAL TRANSFORMATION ROAD MAP
In the digital economy, simplification and business innovation matter more than ever. To do this effectively, it’s important to cover the end-to-end digital transformation journey, ranging from planning a digital innovation road map and implementation plan with proven best practices to the ability to run all deployment options and ultimately optimize for continuous innovation with a focus on outcomes.

And to move forward with speed and agility, it helps to focus on live digital data, instead of Big Data, and combine solution know-how and industry-specific process expertise with data analytics so that the right digital reference architecture is defined and delivered. In that context, we believe that a model company approach is very relevant to enable you to transition from your current state to digital. Model companies represent the ideal form of standardization for a specific line of business or industry. They are built on existing SAP solutions using best-practice content, rapid prototyping solution packages, and additional content from customer projects. They provide a comprehensive baseline for rapid, customer-specific prototypes, cloud demos, and quick-start implementations.
SAP has a broad range of services to cover the end-to-end digital transformation journey, ranging from advising on a digital innovation road map and implementation plan with proven best practices to the ability to run all deployment options and ultimately optimize for continuous innovation. We provide both choice and value within our service offerings, allowing you to tailor the proper approach based on your specific company expectations and industry requirements.

From proposing a comprehensive digitalization proposal to realizing and running it, SAP delivers on the digital transformation promise to its customers on time, on budget, and on value.

SAP value delivery relies on unique differentiating assets:

- Expert organization
- Global reach
- Partner ecosystem
- Industry expertise
- Focus on business outcome
- Co-innovation

SAP Digital Business Services delivers digital innovation with simplification and accelerated implementation, which is key to adoption and value realization. Continuous improvement is supported through ongoing assessment of real-life data insights and joint governance with customers.

SAP's value delivery focuses on the following deliverables:

**Digital business foundation**
- Digital business model
- Flexible, scalable enterprise architecture
- Platform for the digital future
- People and culture transformation

**Business insights**
- Digital boardroom
- Predictive customer insights
- Value realization dashboard
- Agile decision making and execution support

**Continuous improvement**
- Joint value governance
- Sustainable engagement model
- Innovation without disruption
- Simplification
Our comprehensive ecosystem for banking offers:
- Integration into a wide range of business services (retail banking, commercial banking capital markets, and so on)
- Open architecture: choice of hardware and software
- Complementary and innovative third-party solutions
- Reach with partners to serve your business of any size, anywhere in the world
- Forum for influence and knowledge
- Thought leadership and industry expertise

Our banking partner ecosystem includes, among others:

**BUSINESS NETWORK**
- 2.1 million suppliers
- 200 major travel partners (air, hotel, car)
- 50,000 service and contingent labor providers

**INFLUENCE FORUMS AND EDUCATION**
- User groups across all regions
- SAP Banking Advisory Council
- SAP Chief Architects Forum for Banking
- SAP Community >24 million unique visitors per year
- 2,650 SAP University Alliances
- >20,000 partner resources educated on SAP’s financial services industry portfolio

**IMPLEMENTATION SERVICES**
- >500 SAP partners in the financial services industry
- >5,000 consultants trained in financial services core solutions

**INNOVATION**
- >1,900 OEM solution partners to extend SAP solutions
- 3,200 startups developing apps for SAP HANA
- >30 financial services partner solution co-innovation initiatives

**PLATFORM AND INFRASTRUCTURE**
- 1,400 cloud partners
- >1,500 platform partners
- >500 financial services partner development resources trained on SAP Cloud Platform

**CHANNEL AND SME**
- 4,800 overall channel partners
- >400 active financial services partners
WHY SAP?

SAP HELPS DIGITAL BANKS BUILD A DIGITAL CORE, EXPAND BUSINESS NETWORKS, AND LEVERAGE THE IoT
SAP IS COMMITTED TO INNOVATION

**Vision**
Help the world run better and improve people’s lives

**Mission**
Help our customers run at their best

**Strategy**
Become the cloud company powered by SAP HANA

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**ATB FINANCIAL**

“Implementing cross-border, straight-through processing with SAP Payment Engine has virtually eliminated the need to manually add routing details to each payment. Wire transfers are processed faster and reach the beneficiary sooner.”

**COMMONWEALTH BANK**

“The success of the core banking modernization program has given CBA a two- to three-year first-mover advantage over competitors that could significantly change the Australian banking landscape.”

**GALICIA**

With millions of customers, Banco Galicia is a top private bank for local capital in Argentina. Given the country’s economic environment since the late 1990s, managing risk to protect its customers is one of the bank’s primary objectives. By deploying SAP banking solutions, the bank is now able to respond to new regulations in less than 24 hours, while offering customers 21st century products, services, and convenience.
RESOURCES

Outlined below is external research that was used as supporting material for this white paper.

8. SAP benchmarking.*
14. Ibid.
15. Ibid.

*All sources cited as “SAP” or “SAP Benchmarking” are based on our research with customers through our benchmarking program and/or other direct interactions with customers.

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