



Atos Digital Banking Services

Vendor Abstract
Report Summary

May 2018

by Andy Efstathiou

Director

NelsonHall

9 pages





Who Is This Vendor Assessment For?

NelsonHall's Digital Banking Services Vendor Assessment for Atos is a comprehensive assessment of Atos' Digital Banking Services offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of capital market process outsourcing and identifying vendor suitability for Digital Banking services RFPs
- Vendor marketing, sales and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.



Key Findings & Highlights

This NelsonHall assessment analyzes Atos' offerings and capabilities in Digital Banking services. Atos is one of a number of banking operations services companies analyzed in NelsonHall's comprehensive industry analysis programs.

Overview

Atos has delivered services to the banking industry since its inception in 1997. Atos began with the merger of Axime (the primary shareholder was Bank Paribas) and Sligos; itself formed in 1970 through the merger of Cegos Informatique and Sliga, Crédit Lyonnais' data processing subsidiary.

Over time Atos has grown its retail banking services delivery capabilities through multiple acquisitions including:

- Odyssee: January 2000, financial services consultancy
- Worldline: 2004 Atos creates a division (Worldline) from its continental European payment processing capabilities. It acquires Indian payments processor, Venture Infotech, in 2010. In 2014, it did an IPO of Worldline shares, retaining ~75% ownership
- Canopy (2012): Atos entered into a joint venture with EMC and VMware to create a cloud hosting and services entity named Canopy. In 2015 Atos acquired all of Canopy and today all its cloud and hosting services are delivered out of Canopy
- Bull (2014): Atos completed the acquisition of Bull, expanding the Atos' private managed cloud, cyber-security, big data, and data center capabilities
- Xerox ITO (2015): Atos completed the acquisition of Xerox ITO, expanding its North American cloud operations with Xerox's virtual machine and storage business, which operated out of North America data centers
- Equens & Paysquare (2016): completion of the acquisitions of the payments processors Equens and Paysquare
- Engage ESM (2017): Atos acquired Engage ESM, a ServiceNow Gold Services partner, enabling Atos to offer enterprise and emerging customers an enhanced portfolio of cloud based service-management solutions

- InTouch (2017): Worldline and Total signed a technology, commercial, and financing agreement with African fintech InTouch. Worldline and Total will support the deployment acceleration of the “Guichet Unique” platform in eight African countries (Senegal, Ivory Coast, Cameroon, Burkina Faso, Guinea (Conakry), Mali, Morocco, and Kenya)
- DRWP (2017): Worldline acquired Digital River World Payments, an online global payment service provider
- MRL Posnet (2017): Worldline acquired MRL Posnet to obtain a terminal management platform, enabling cost efficient deployment and management of new terminals. MRL PosNet processes payment transactions on behalf of 18 Indian banks, through the management of ~100k payment terminals
- Diamis (2017): reinforcement of Worldline’s Account Payments division through the acquisition of Diamis.

In 2013, Atos began its digital banking services capabilities by establishing a partnership with Backbase, a vendor of customer experience software that delivers: portal, mobile, content, targeting, and forms in a single platform. The partnership was a reseller partnership, but it allowed Atos to start delivering a large amount of digital banking implementation services to clients, especially banks. The initial implementation was for a Middle Eastern bank, one of the largest Islamic banks in the world.

Atos accelerated its digital services initiatives by merging its consulting, application management and system integration units into a single service line, Consulting & System Integration (C&SI) in 2014.

In Q4 2016, Atos established a three-year strategy to focus on digital transformation across all industries, including BFS, a major focus for Atos.

Contents

1.	Background
2.	Revenue Summary
3.	Key Offerings
4.	Delivery Capabilities & Partnerships
5.	Target Markets
6.	Strategic Direction
7.	Strengths & Challenges
	7.1 Strengths
	7.2 Challenges
8.	Outlook

Scope of the Report

The report provides a comprehensive and objective analysis of Atos' Digital Banking services offerings, capabilities, and market and financial strength, including:

- Identification of the company's strategy, emphases and new developments
- Analysis of the company's strengths, weaknesses and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and key service components
- Analysis of the company's delivery organization including the location of delivery locations.

Report Length

9 pages

Report Author

Andy Efstathiou

andy.efstathiou@nelson-hall.com

Digital Banking Services Vendor Assessments Also Available for:

Avaloq

Capco

Capgemini

DXC

EXL Services

Genpact

Infosys

Mphasis

NIIT Tech

Syntel

Tata BSS

Tech Mahindra

Tieto

TCS

Virtusa

Wipro.