



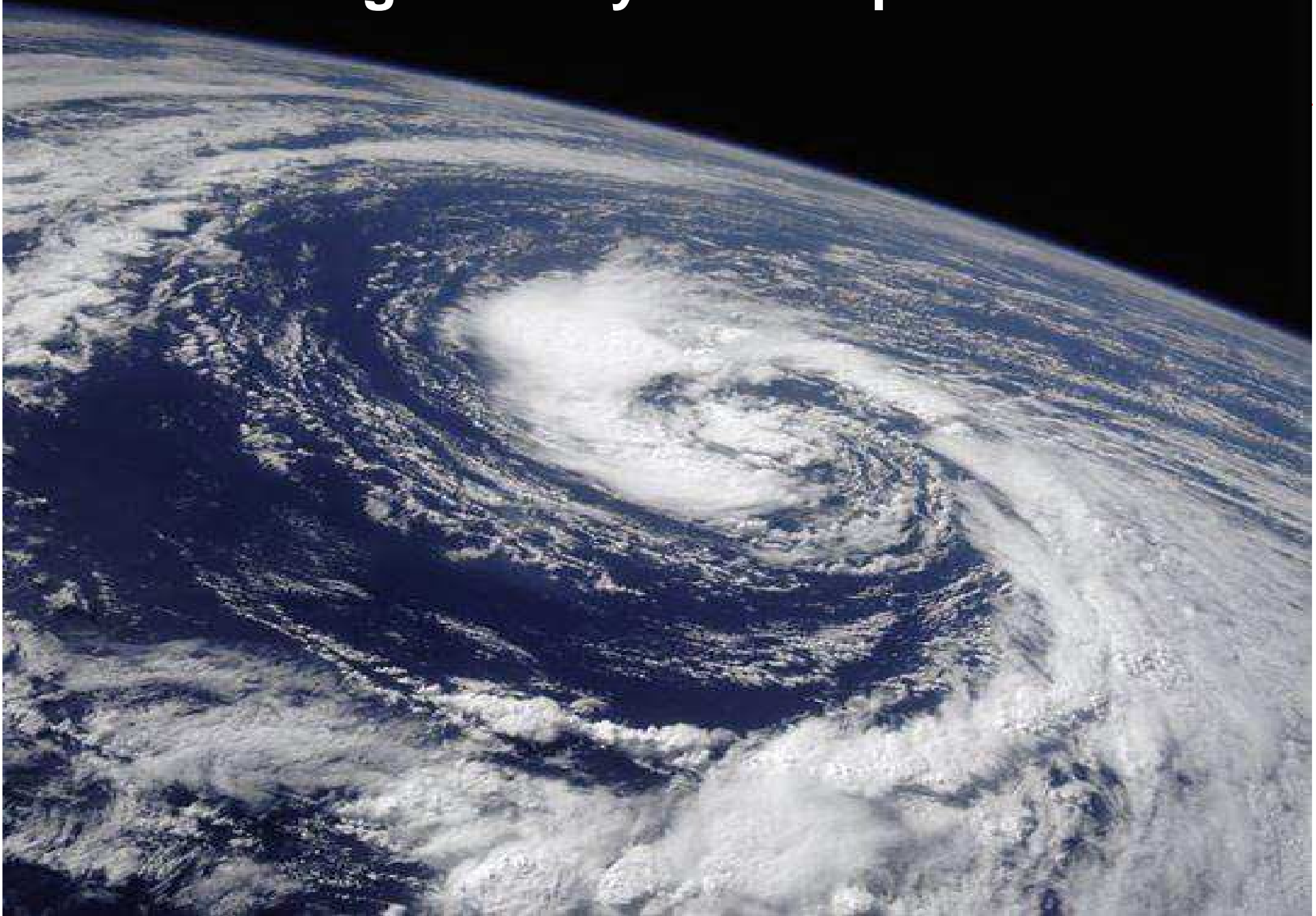
consulting | technology | outsourcing

A large, thick, red arrow pointing to the right, positioned behind the text "High performance. Delivered.".

High performance. Delivered.

# Navigating the storm Innovation in Retail Banking

**The banking industry faces a perfect storm**



**Innovation lies at the heart of financial  
services recovery**



...and payments is the key battleground for banking innovation



# Banks face a set of key challenges to map out their future role

***Towards  
Omni-channel***



***Build Ecosystems***



***Multi-polar  
Innovation***

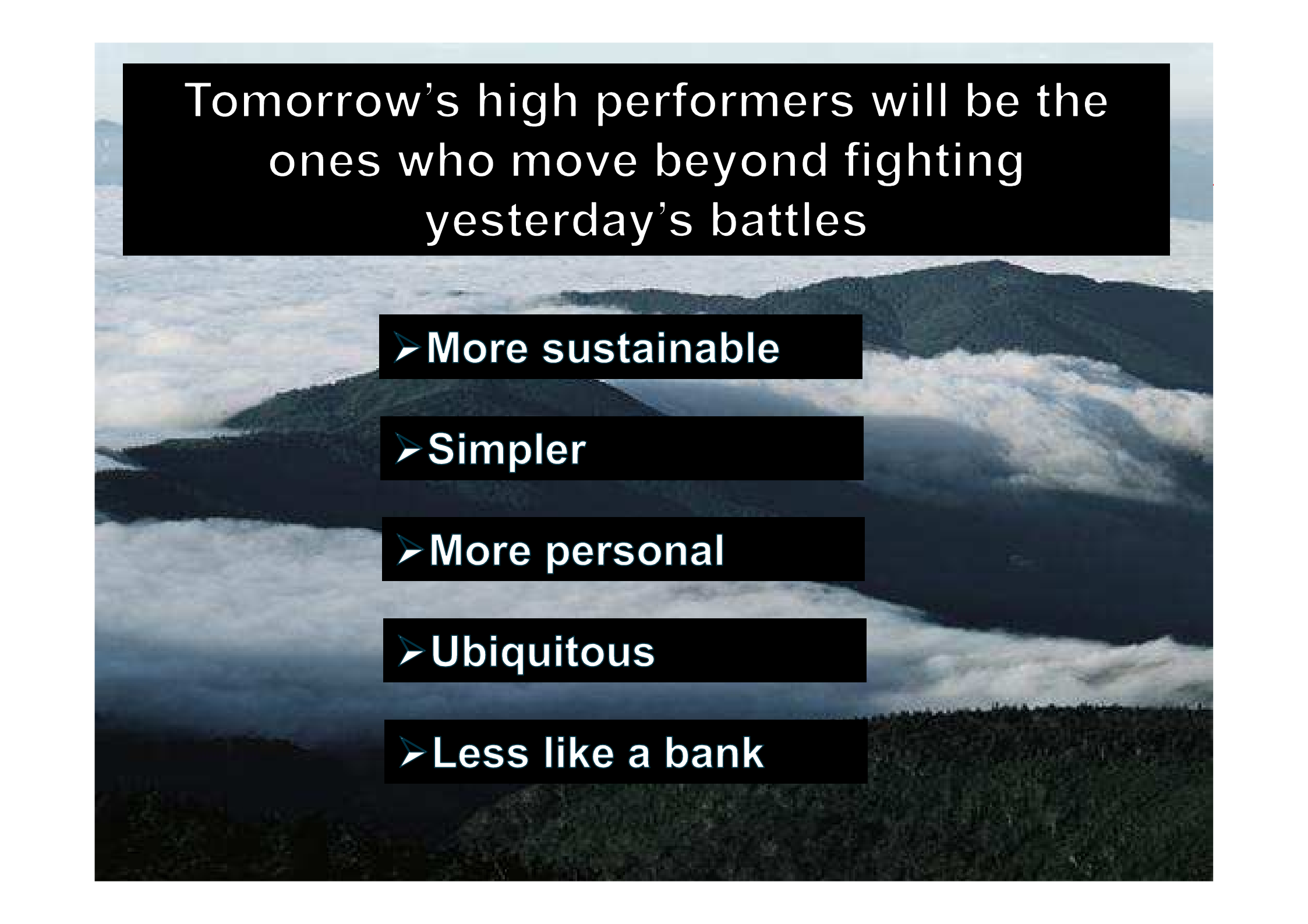


***Payments Value  
Chain***



***Data to Information***





Tomorrow's high performers will be the ones who move beyond fighting yesterday's battles

➤ More sustainable

➤ Simpler

➤ More personal

➤ Ubiquitous

➤ Less like a bank