

accenture

Google Cloud

Accenture Google Cloud Business Group

# Driving the banking sector forward

Future-ready expertise + world-class technology.

# Opportunity in a rapidly-changing world.

With digital adoption of online services 3-5 years ahead of pre-pandemic projections, there is living proof of just how fast change can be implemented. But a confluence of disruptive forces continues to define the gap between the digital best – those banks delivering world-class omnichannel experiences – and the rest.

New standards for innovation, customer service and agility have been set. To get to value faster in the constantly-changing landscape, banks must look beyond incremental improvements and recognize the evolution of technology – in particular AI, cloud, IoT, automation – as the catalyst for new solutions, new services, new ways of working.

These are the building blocks that will enable traditional banks to protect market share and revenue; the enabling technologies for banks to respond with new, disruptive products and services; the means to implement intelligent, high-agility, digitally-enabled

operations at every touchpoint. These are the building blocks giving you the capacity to change how you engage with your customers.



With the sheer intensity of competition in banking, new ways have to be explored in order to maximize efficiency and margins, whilst meeting consumers' increasing intent to favor companies that share their values, particularly in the areas of trust and ESG.

## Transforming customer experiences

Implementing Google Workspace reduced strategic planning, consolidation and reporting time by 50% for a major US bank.

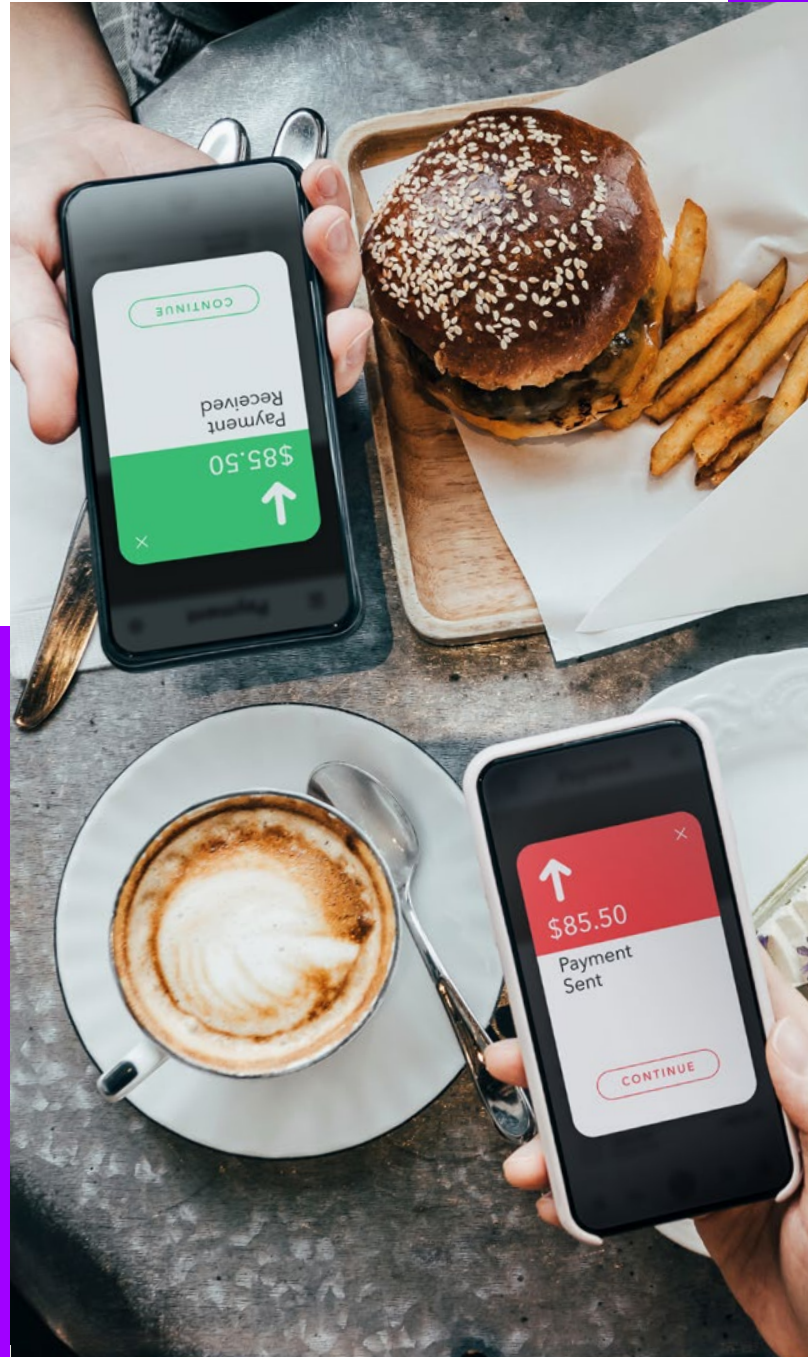
# Accenture and Google, a powerful partnership.

New tech is filled with opportunity. But the pace, cost and complexity of scaling innovation present their own challenges. Accenture offers the imagination and expertise to enable you to capitalize fully on Google's world-class technology.

With Accenture's functional depth and Google's capabilities across Alphabet assets, our two businesses have combined forces to address complex banking industry challenges – the need to unwind mainframes and migrate the core; to unlock the full value of cutting-edge technology; to match investment in IT with workforce transformation; to implement rapid change without disrupting day-to-day operations, and drive innovation while mitigating risk and remaining customer-focused.

## The banking landscape – a confluence of disruptive forces.

- Share and revenue leaking out to 'challengers' and digital-natives
- 'Bigtech' increasingly incorporating payments, deposits, credits
- New working practices and acceleration of digital services
- Macroeconomic factors and low interest rates
- Reassessment of risks and controls including cybercrime
- Changes in privacy landscape and 3P cookie deprecation
- ESG imperatives
- Navigating 'walled gardens' across MarTech and digital marketplaces



# The fast-track to value. Elevate the discussion above and beyond the cloud.

With up to 95% of banks already using the cloud in some form<sup>1</sup>, the question now is not ‘how do we use the cloud?’, but: ‘how do we maximize the business value of the cloud? How do we capitalize on the full cost and scalability benefits? How do we exploit the cloud to compete with digital natives who have reset expectations for how organizations in general, not just banks, serve consumers?’

Our aim is to elevate the cloud discussion beyond infrastructure and savings on IT run costs. The Accenture Google Cloud Business Group is driving a value-based discussion in support of the total enterprise and the highest-level CEO imperatives such as innovation and differentiation, disruption, working practices, ESG, security.

## Together, our imperatives are to:

- Maintain compliance
- Prepare for cyber threats
- Gain first-mover advantage on emerging business opportunities
- Scale innovation at pace
- Re-shape the workforce
- Implement rapid change without disrupting day-to-day operations

<sup>1</sup> Source: Banking Cloud Altimeter, A Cloud First Publication

## The way forward: Cloudification of your platform for three transformative opportunities.

**Grow with existing customers and reach new ones > drive cost and operational efficiency > manage risk and regulatory requirements.**

Our aim is to help you transform by solving customer needs and building relationships; by bringing products and capabilities to wherever customers are; by providing richer, more personalized interactions through embedded finance and customer data platforms.

Future-ready banks will drive cost and operational efficiency by improving cost structures and agility; by modernizing technology, eliminating paper and automating routine interactions; by utilizing Document and Contact Center AI; by modernizing your mainframe; and by using data-driven marketing to reduce ad waste and to target micro-segments. Future-ready banks will use AI/ML, data management tooling and automation to manage and simplify risk and regulatory reporting, AML and KYC, whilst improving security.

Migration to the public cloud can reduce CO<sub>2</sub> emissions by **59 million** tons per year, which equates to taking **22 million** cars off the road<sup>2</sup>

<sup>2</sup> Accenture study

# The way forward. building blocks of future-ready banking.

The Accenture Google Cloud Business Group combines Accenture’s deep banking-specific technology expertise and servicing, coupled with Google’s Open Banking/Embedded Finance. We’ll help you tailor your roadmap to capitalize fully on the cloud, with the highest levels of security.

Together we help banking clients meet business case and self-funding requirements by rapidly scaling the building blocks of future-ready banking.

## Core banking modernization and migration

Google Open Banking eases the integration of your core applications, while mainframe modernization streamlines your infrastructure management.

## AI conversational experience

Personalized customer care experiences with Contact Center AI and Rapid Response Virtual Agent increase revenue, decrease opex, resolve enquiries faster, increase productivity.

## AI-led transformation of documents

Automate and accelerate more of your manual processing such as loan applications with Document AI and Lending Document.

## Digital marketing

Reduce marketing costs, increase digital leads and conversions by tying in multiple sources of data and harnessing Google’s Marketing Data, Customer Data, Maps and Geo.

## Data warehouse modernization

Real-time analysis and decision-making reduce risk and increase opportunities. Liquidity and risk reporting require less capital expense.

## Cloud services

Improve business agility, reduce TCO and simplify compliance by migrating to a standardized and secure infrastructure. Google Anthos reduces the cost of hosting. Migrate Virtual Machines to the cloud for flexibility and agility.

## Next Generation Application Development

Accelerate identification and analysis of opportunities to bring new products and services to market. Leveraging Google’s API integration ecosystem allows banks to see business outcomes faster and gives you freedom to innovate with lower risk.

## Google Workspace

Opens up new ways of working and boost real-time collaboration for a culture of innovation, connected knowledge and intelligent productivity. Simple and secure with proven impact on work satisfaction and innovation.

## Customer data architecture

Integrate your entire data ecosystem, tied to predictive analytics (e.g. to identify trends in customer payments before default, to reduce risk/fraud). Deliver a better customer experience and service opportunities to drive revenue and reduce costs.

The Accenture Google Cloud Business Group is a partnership designed to help you navigate this changing landscape. Accenture accelerates the innovation that Google technology enables.

# Accenture. End-to-end banking-sector expertise and experience.

Accenture's approach to transformation in the banking sector is to bring a flexible development model with a cloud platform and digital decoupling approach, designed to empower you to scale rapidly on your developer-preferred platform.

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## Digital banking

- Digitalized product capabilities
- Transformation of the distribution model
- Reassessment of risk and controls

## Payments

- Payments market infrastructure
- Payments platform as a service
- Cross-industry capabilities
- Central bank digital currencies
- Card in a box, ATM/cash utilities
- Open banking

## Finance, risk and regulation

- Regulatory compliance
- AML and KYC
- Transformation of the finance function
- Solutions for the accelerated pace and interconnected nature of emerging risks

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## Operating models

- Cloud, analytics and AI to optimize the bank operating model
- Adapting and resizing workforce roles, skills, organization and management
- Agile processes to minimize the impact on systems and drive continuous improvement
- Process-specific improvements in areas such as compliance

## Cloud

- Enhanced capabilities, faster growth and greater efficiency
- Solutions for legacy constraints and maximum security
- Value-led approaches to deliver cloud solutions at speed and scale
- Improved resiliency
- Advanced analytics via AI / ML
- Open banking

## Credit

- Enhanced insights to deliver hyper-relevant commercial and retail lending experiences
  - Alternative credit-risk modeling
  - Integration of credit provision with payment transactions
  - Assisting banking clients to scale capabilities at speed
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# Google. World-class infrastructure, products and support for banking

Google helps banks make existing and new data more useful with building blocks such as Anthos, Contact Center AI, BigQuery, Document AI and a comprehensive API ecosystem. Google's industry-aligned AI/ML expertise, powerful infrastructure and security give banks the freedom to innovate with lower risk.

**Google Cloud creates a virtuous cycle powered by data and analytics, to create:**

## Growth

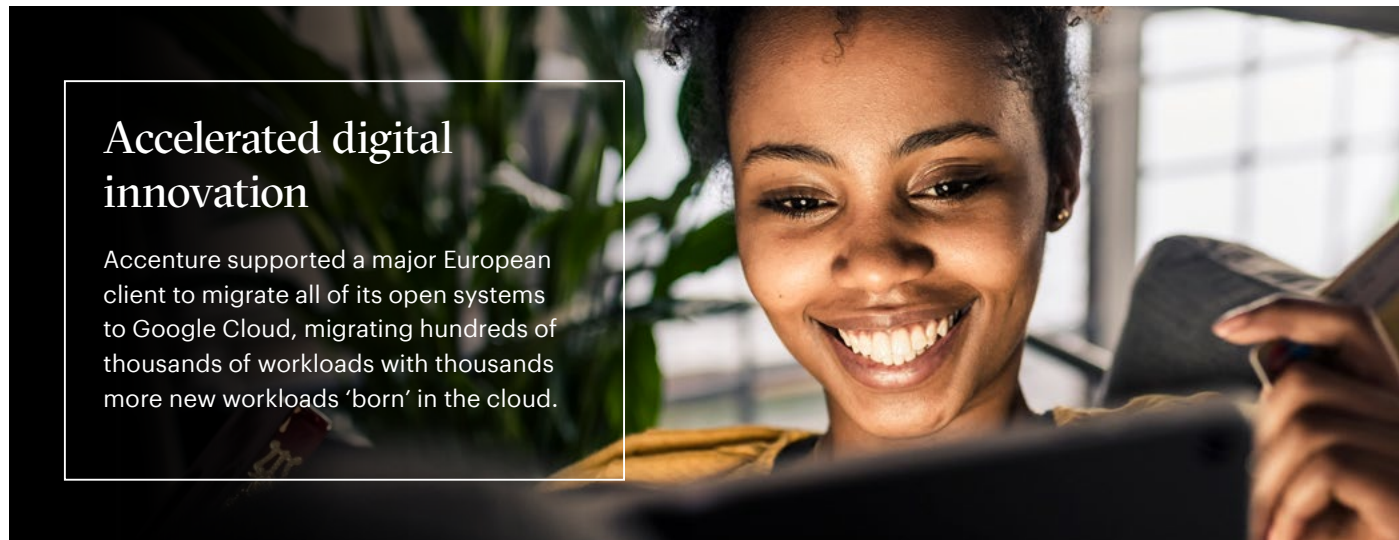
Compete with platform and ecosystem business models, to capture new opportunities.

## Data-driven journeys

Win with digital journeys (for customers and employees) and integrating AI into the value chain.

## Transformed cost curve

Transform cost curves with a comprehensive set of intelligent solutions to enable the should-be costs and reduce legacy technology debt.



### Accelerated digital innovation

Accenture supported a major European client to migrate all of its open systems to Google Cloud, migrating hundreds of thousands of workloads with thousands more new workloads 'born' in the cloud.

### AI and ML innovations

Implementing BigQuery helped a major European bank to process large volumes of historical and real-time data in seconds rather than minutes, and predict expenses to millions of customers using advanced AI algorithms.

# A powerful partnership to deliver your future vision.

Future-ready banks ultimately, will see themselves as technology companies – taking full advantage of the cloud, capitalizing on the power of unlocked data and analytics, and modernizing their infrastructure, workforce transformation and customer-centricity.

The winners will truly understand the markets they operate in by reacting to the unique dynamics of the moment and charting a course towards the specific capabilities needed to thrive.

The winners will shape future business models by exploring the art of the possible, achieving greater clarity on what their next business model will be, adapting to the opportunities unearthed by the new digital pioneers, and transforming talent pools and workplaces.

Accenture + Google enables you to focus on how to get a tangible competitive advantage out of the shift to digital and use it for differentiation, revenue and new customer acquisition.

We can help you prioritize the technological enablement with the most far-reaching impact – optimizing the combination of workforce + AI ... human + machine.

## Customer growth and reduced admin

Using self-serve analytics enabled our client, an online bank, to reduce in-app support requests by 50% and speed up decision-making. Non-technical staff were able to respond to the majority of data requests, which supported 200% YoY customer growth.





The Accenture logo, featuring the word "accenture" in a lowercase, sans-serif font with a small chevron symbol above the letter 'u'.The Google Cloud logo, with "Google" in its multi-colored font and "Cloud" in a white, sans-serif font.

**Accenture is #1  
in Google  
certifications**

**Google Partner**

Award Winner on 14 occasions

**#1**

in Google AI Services

**Leader**

in Google Cloud Platform Services

**7,000+**

practitioners trained

**1,000+**

Apigee practitioners globally

**3 million+**

users migrated to G-Suite

**9**

Google specializations

**Accenture  
in banking**

Accenture brings enterprise, industry  
and technology expertise. We work with:

**24,600**

Banking industry specialists

**95%**

of the top banks worldwide  
are Accenture clients

**19 of the top 20**

money managers worldwide  
are Accenture clients

**50+**

delivery centers with a banking focus in India,  
Spain, China and the Philippines

## About Accenture

Accenture is a global professional services company with leading capabilities in digital, cloud and security. Combining unmatched experience and specialized skills across more than 40 industries, we offer Strategy and Consulting, Interactive, Technology and Operations services — all powered by the world’s largest network of Advanced Technology and Intelligent Operations centers. Our 624,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more than 120 countries. We embrace the power of change to create value and shared success for our clients, people, shareholders, partners and communities. Visit us at [www.accenture.com](http://www.accenture.com)

## About Google Cloud

Google Cloud accelerates organizations’ ability to digitally transform their business with the industry leading infrastructure, platform, industry solutions and expertise. We deliver enterprise-grade solutions that leverage Google’s cutting-edge technology – all on the cleanest cloud in the industry. Customers in more than 200 countries and territories turn to Google Cloud as their trusted partner to enable growth and solve their most critical business problems.