



CAPGEMINI HELPS ORANGE SET-UP DIGITAL BANK IN ONE YEAR

Starting a new bank in less than a year is no easy feat, but that is exactly what telecommunications provider Orange had to do. It formed Orange Bank after acquiring 65 percent of Groupama Banque, and did a complete overhaul of its offerings, systems and organization, including IT. To accomplish this massive change, Orange Bank selected Capgemini to be an experienced transformation and technology partner to facilitate the launch of the Bank.

With many digital transformations, companies try to tackle projects sequentially; that was not possible given Orange's timeframe. Orange worked with Capgemini to define key objectives and outcomes. Success required being a mobile-first bank to deliver services in line with modern consumer expectations – real time money transfers, a suite of banking products, chatbots for self-service, AI investment advisory and modern design.

To accomplish this, Capgemini set out to build Orange a Digital Operating Model to define how it would build and maintain the new IT services. They also created relationships with multiple technology and financial startups. Orange Bank's executives

quickly realized that even with their aggressive actions, the timeline would still be too short to develop all the needed features. They turned to Capgemini to help scout the 40 partners they needed to deliver the specific technologies and services needed, and integrated them into the in-house API-based service platform architecture designed by Capgemini.

Capgemini's consulting team, Invent, stood up along Orange Bank's product delivery organization. Capgemini Invent also helped Orange Bank create a customer-centric organization by designing end-to-end customer journeys and setting up design and marketing teams.

After one year, the first version of the bank was running in limited release, and the user base widened as testing continued. Once testing was done, the bank fully launched in late 2017. Within a year the bank had expanded to 200,000 customers and was launching additional products like personal loans and premium credit cards.

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