

INDRA HAS THE CAPACITY TO CREATE AND MANAGE A FULLY DIGITAL BANK IN RECORD TIME

- It has developed an innovative model that can be used to manage a bank with a fully digital approach, fostering and promoting the digital transformation of the sector
- It has managed success stories in different countries in the transition of traditional banking models to digital models, the deployment of digital banks that provide complementary products and services to the offering of existing financial institutions and the creation from scratch of digital native banks
- It helps a bank have a fully digital operating model that covers its entire technological operation with the use of its banking platform, allowing the entity to create a more flexible commercial offering and a new customer management, attraction and relationship model
- Indra's digital banking model is based on four key concepts: maximum customization of the offering, focusing on the entity's customer, ease of use, agility in the incorporation of new services and scalability

Madrid, June 12, 2018.- Indra, one of the world's leading technology and consulting companies, is the benchmark technological and operational partner in the development of the implementation of both a fully digital management model and of the digital transformation processes that have been successfully rolled out for banks in different countries.

The company has an innovative, disruptive and differential offering, allowing it to create a digital native bank from scratch in record time. In addition, it provides banks with a fully digital operating model that covers all of its technological operation requirements with the use of Indra's banking platform.

Indra's digital banking model is based on four key concepts: maximum customization of the offering, focusing on the entity's customer, ease of use, agility in the incorporation of new services and scalability. In practice, this model allows the bank to provide a rapid response to the challenges of the new context, characterized by an unprecedented level of interaction with customers through exclusively digital channels .

Indra's platform is used to develop products and services and it facilitates a high degree of scalability, in which both the central business services and the customer care and operations are fully digital. The unique combination of comprehensive management, reliability, leadership, digital approach and open scenarios of this platform allows Indra to take care of the technology, so the bank can focus on growing its business, which results in the creation of a more effective organization.

This translates into huge advantages for banks in aspects such as greater flexibility in the deployment of new products or the establishment of a new customer management, attraction and relationship model. This will allow the bank to greatly expand its offering and add value to these clients.

Banks working with Indra as their technology partner enjoy the highest levels of customer service functionality and capacity, presenting a differentiated service with a high added value.

Therefore, banking customers benefit from a personalized and homogeneous user experience, which focuses on access to the services that best suit their needs, where and when required them, through a 24/7 operation and a model that focuses on simplicity, in which the entire operation can be performed using many different digital channels.

Indra's offering includes a Digital Onboarding system, enabling the registration of customers using the digital platforms and in unassisted form, with the highest possible security levels, for both the Bank and the end customer. In addition, it features a fast and simple disassociation model that can reduce the times required to cancel and deregister a customer to the bare minimum, by applying a model that is similar to social media flow models.

All with the cybersecurity capabilities required to guarantee the protection of sensitive customer data and guarantee the operation of the business.

Indra's digital banking platform is configured as a suite of proprietary products combined with third-party solutions. These include the omni-channel customer experience platform, the Big Data & Analytics Platform with IoT capabilities, the references for regulatory reporting solution or the solutions that facilitate cross-selling of insurance, all developed and owned by Indra.

Digital transformation: the transition for the creation of a digital native bank

Indra has the latest, most comprehensive and reliable offering to drive the digital transformation of banks. This offering has allowed it to manage processes in which it has addressed the different needs of a financial institution when facing its digital transformation. These include:

- Facilitating the transition of financial institutions from "traditional" models to digital models.
- Developing digital business models in parallel to traditional models (spin-off), such as the creation of digital banks that complement the offering of existing banks.
- Creating purely digital banks from scratch in record time, with an agile and flexible model that uses online channels as the main customer relationship vehicles.

Indra presents its leading comprehensive digital management model for banks and for the digital transformation of the banking sector in the 28th CIAB Febraban, one of the most important events of the financial sector in Latin America, which will be held in São Paulo (Brazil).

Leadership in technology for banks and digital transformation

Indra's leading offering is based on the combination of several factors:

- The reliability offered by Indra's position as a technology partner in the key operations of its financial institution customers and its high degree of understanding of the banking market.
- Indra's leadership in digital transformation in the Spanish and Latin American markets.
- The successful experience in managing any type of scenario.
- An in-depth knowledge of disruptive technologies in the financial services market (big data, blockchain, etc.) and the risks of cybersecurity.

Indra is a leader in the development of technologies for the financial sector in Spain and Latin America. Currently, Indra's clients include the 10 top Spanish companies and its Latin American clients represent more than 40% of the total bank assets in the region. The company manages over 2,000 annual projects for 400

banking and insurance groups in Europe, Latin America and Asia Pacific. And it is the leading company in payment methods in the Iberian Peninsula, and one of the major global operators in Latin America.

In addition, it is a leading operator in the field of digital transformation, with a differential offering that focuses on achieving immediate and tangible end-to-end results, covering all of the digital transformation needs of companies and institutions.

Minsait, Indra's digital transformation business unit, has capped off its value proposition with Indra's acquisition of Paradigma, a digital transformation consulting firm having a leading role for offers in 'digital native' formats with agile working methodologies and a culture of innovation. Indra has a multidisciplinary team of over 3,000 digital transformation experts, grouped around four major service lines: business consulting, digital technology consulting, proprietary digital products, and cybersecurity.

About Indra

Indra is one of the world's top technology and consulting companies and a technology partner for the key operations of its customers' businesses worldwide. It is a leading worldwide provider of proprietary solutions in niche areas in transport and defense markets and the absolute leader in IT in Spain and Latin America. It offers a comprehensive range of proprietary solutions and cutting-edge services with a high added value in technology based on a unique culture of reliability, flexibility and adaptability to its customers' needs. Indra is a world leader in developing end-to-end technology solutions in fields such as Defense and Security; Transport and Traffic; Energy and Industry; Telecommunications and Media; Financial Services; Electoral Processes; and Public Administrations and Healthcare. Minsait is Indra's digital transformation business unit. In 2017, Indra posted a revenue of €3.011 billion, employed 40,000 professionals, and had a local presence in 46 countries plus sales operations in more than 140 countries.