Digitization is undoubtedly transforming our society. In particular for banks, the most visible effect is the shift in the balance between banks and clients that traditionally favour the financial entities.

Technology is also tearing down entry barriers facilitating new players into Banking businesses frequently coming from different industries, which are deploying new disruptive business models (digital payments, crowd lending, blockchain etc.). The emergence of new regulation like PSD2, Instant Payment that are at the same time a threat, but also an opportunity.

In this one and a half day exchange opportunity, our experts will cover the following subject:

- How IBM technology helps banks in their digital transformation journey
- How information is being shaped to address Customer insight
- The transformation driven by regulation: PSD2 and Instant Payment
- The importance of IBM z Systems to support new applications
- How DevOps is supporting the modernization of IT systems
- Accelerators as a mean to capture real time insight
- Manage Ocean of Data: the next frontier of managing information
- The disruptive emergence of new models = Blockchain
- Cybersecurity, the new wild west frontier
- How to instrument API for older legacy systems
- How the technical value of a solution influence costs

We look forward to meeting you in Montpellier

Audience: This technical workshop is especially designed for IT Architects & IT Consultants from the Computer Services Industry working in the Banking industry.

Contact your local IBM Sales or Technical Representative
Banking Industry Digital Transformation Effect

An event for European Consultants and System Integrators

**Presentation Abstracts**

<table>
<thead>
<tr>
<th>DAY 1 (9H–17H30)</th>
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<tbody>
<tr>
<td><strong>Digital transformation and its impact on banking business, How IBM Technologies help to deliver?</strong></td>
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<tr>
<td>Digitization is undoubtedly transforming our society. In particular, for banks, the most visible effect is the shift in the balance between banks and clients that traditionally favour the financial entities. Nowadays, clients are more powerful in their relationship with a financial institution. They can be, for example, by using mobile and social tools all the time, everywhere connected, sharing experiences with their peers in social networks, assessing in real time their perception and feeling about the services and products they consume, expecting a customized and advanced customer experience. Technology is also tearing down entry barriers facilitating new players into Banking businesses frequently coming from different industries, which are deploying new disruptive business models (digital payments, crowd lending, blockchain etc.). With the emergence of new regulations like PSD2, Instant Payment pose a threat, but also an opportunity. All these aspects are forcing banks to change quickly to better understand and serveless loyal customers, compete with the new entrants and the traditional players and win in the digital ecosystems. These drivers, also impact bank’s IT environments and architectures to support the new computing paradigms like hybrid cloud, contextual mobility, and cognitive computing (relying upon analytics technologies). Certainly, core-banking systems are the first to be involved in implementing the new computing paradigms. <strong>During the speech we will address and link banking topics to Architecture and Mainframe Technology, the position of the Legacy systems (z/OS ) will be discussed as the enablers to address these industry trends and transformation.</strong></td>
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<tr>
<td><strong>How to support the Customer Driven initiative by leveraging current IT environment?</strong></td>
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<td>The individual-centered economy is already here. The newest digital technologies – among them social media, mobility, analytics and cloud – keep changing how people, businesses and governments interact. These digital forces enable unprecedented levels of connectedness and so the world is already investing in consumer-centricity. However, sometimes, IT faces difficulties even on supporting a Single view of the Customer, what are the technologies and the architectures that needs to be deployed? How to build a foundation that will support future new initiative for the next 5-10 years?</td>
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<tr>
<td><strong>Payments transformation PSD2 &amp; Instant Payment IT</strong></td>
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<td>The payment business generates a lot of revenue globally, over $1 trillion a year today and it is expected to double in the next ten years. With that kind of current and future revenue it is a clear and present candidate for disruption. There are disruptors spending billions of dollars today trying to get a stake in tomorrow’s revenue stream. It’s been over 50 years since we’ve experienced a massive overhaul of the financial services business. Technology was the enabler that led to the development of today’s payment systems and networks such as ATMs, SWIFT, cards, and automated clearing houses. Many new financial service providers came along too to satisfy the needs of this new marketplace. Today, technology is again creating another sea of change that is just about to give birth to another wave of new business models. Technology is the enabler, what are these technologies? How they integrate in the existing systems? What are the next challenges that regulators will impose in the Euro zone? <strong>During the speech we will introduce new industry trends, the adoption of PSD2 and upcoming new opportunities Instant Payments and Secure Payment.</strong></td>
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<tr>
<td><strong>IBM z Systems platform is ready for the Digital Transformation</strong></td>
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<tr>
<td>The computing models supporting digital transformation deeply rely upon technology innovation. An example among all is provided by the IBM z13 mainframe system specifically designed, as highlighted during the presentation, to meet the needs associated with the digital transformation of clients.</td>
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<tr>
<td><strong>Introduction to Development and Operations (DevOps)</strong></td>
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<tr>
<td>The digital transformation requires a new approach to react quickly to market and customer’s new demands, DevOps is an approach based on lean and agile principles in which business owners and development, operations, and quality assurance departments collaborate to deliver software in a continuous manner that enables to quickly seize opportunities.</td>
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# Banking Industry Digital Transformation Effect

**An event for European Consultants and System Integrators**

## Presentation Abstracts

### DevOps in Action with Linux on IBM z System

An Agile, Scalable, Secure, Robust & Efficient Cloud Solution! Use Linux on IBM LinuxONE Systems or Linux on IBM z Systems for your DevOps projects. Linux is growing at an astounding rate. Cloud Computing, and Hybrid Cloud Computing, on IBM z Systems bring the agility you need. Having disparate development tools leads to increased complexity and delays in application delivery. DevOps with IBM z Systems combines the qualities of service of the platform (availability, reliability, security) with the capability to drive software innovation via DevOps processes, tools, and culture - a win-win for the digital enterprise.

The speaker will use a 20 min technical video to explain the different pieces and will explain how to build an end-to-end service, from application development to the deployment into an operational environment.

### The best business decision at the point of impact with IBM DB2 Analytics Accelerator latest feature

Clean and trusted data are key for every business decision maker. However, to maintain the right data quality, our customers cannot avoid their Extract, Transform and Load (ETL) processes. These are well known for taking up to 70% of their analytics development time and cost -- and can be real showstoppers for their projects. This session will address the key issues of existing ETL approach and we will explain the new in-database transformation feature of IBM DB2 Analytics Accelerator enabling the exploration of data architecture options which accelerate and alleviate some of these costly ETL processes! You will sense how this capability extends the analytics possibilities on z Systems!

### IBM Storage Strategy: Proposes a new home for the data

The world of data and how it’s stored is changing. Data has more volume, types, value... All the data are not any more stored as block behind the servers. IBM has a clear strategy to support this transformation. We are combining key hardware technologies like Flash and Tape with our Software Defined Storage Spectrum offering.

This presentation will highlight the new solutions proposed by IBM to welcome all the new data that banks need to host.

### Blockchain explained

Blockchain overview: high level presentation of the different Blockchain concepts. What are Blockchain, Why is it relevant for my business, and How can IBM help me apply Blockchain.

### Cybersecurity = the new challenges of the digital era

The boom in information technology has led to a transformation which has been increasing in recent years due to the widespread adoption of Internet and mobile devices. Companies are all imbued with Digital Transformation. In banking, this reality has also marked a before and after in another sector, that of information security which is becoming more complex every day. Speaker will browse the big picture of security Trends for 2020 and how to anticipate new security projects led by business imperatives.

### The Mobile-ready Mainframe: Building REST APIs to service z Apps in the API Economy

The digital economy has forever changed how consumers, businesses, and employees interact. To create powerful and useful mobile apps, the use of application programming interfaces (APIs) becomes essential. Nearly 70% of all enterprise transactions touch a mainframe, yet the mainframe is not thought of as API powerhouses. In this session we will present and demonstrate that z Systems are fully conversant with REST APIs. We will guide you through technologies, like z/OS Connect Enterprise Edition, IBM API Connect and build a secure end-to-end solution from an Internet of Things, Cloud-based Bluemix application, a mobile app back to a CICS environment.

### Cost and Values in Banking Industry

When determining the strategic orientations for their IT, deciders have to get the best idea of the technical value of each scenario in balance, and also of the costs (budgets, ROI...) of each option. A Total cost of ownership (TCO) study is a financial estimate whose purpose is to help enterprise managers determine direct and indirect costs of deploying a solution over its life cycle. Beyond the costs, it is also important to complete this financial estimate with technical insights of each solution, and to understand how the technical value of the solution will influence costs.