



Atos Retail Banking BPS

Vendor Assessment
Report Abstract

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8 pages





Who Is This Vendor Assessment For?

NelsonHall's retail banking BPS vendor assessment for Atos is a comprehensive assessment of Atos's retail banking BPS offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of capital market process outsourcing and identifying vendor suitability for retail banking BPS RFPs
- Vendor marketing, sales and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.



Key Findings & Highlights

This NelsonHall assessment analyzes Atos's offerings and capabilities in retail banking services. Atos is one of a number of retail banking services companies analyzed in NelsonHall's comprehensive industry analysis programs.

Atos was created in 1997 to deliver operations services to the banking industry. Atos was founded with the merger of Axime (Paribas bank primary shareholder) and Sligos, which was formed in 1970 through the merger of Cegos Informatique and Sliga, Crédit Lyonnais' data processing subsidiary.

Over time, Atos has grown its retail banking BPS services from major acquisitions including Odyssee, Worldline, and Equens.

Atos delivers retail banking BPS from 26 delivery centers.

Atos anticipates growing its retail banking BPS staffing levels over the next 12 months in existing centers with existing clients in Europe and APAC.

Atos's targets for retail banking BPS are financial institutions headquartered in Europe. Atos' primary targets for retail banking BPS are the top five to ten banks in each market in which it operates.

Targets, by service line, include:

- Payments: any financial institution in a market in which it is active. Markets are predominantly Continental Europe to date
- Loans: Spanish regional and mid-tier banks
- U.K. retail banking market: NS&I. For additional payments services: other government agencies, mid-tier and community banks.

Atos has focused on electronic payments, primarily cards, for the Continental European market through its Worldline division. Today, it has expanded its geographic targeting to include other regional markets, primarily APAC and LATAM. Eventually Worldline looks to establish a market presence in all global markets.

Atos is also working to broaden its non-payments retail banking BPS capabilities. It has started by targeting:

- Retail banking services, customer savings accounts, and payments, in the U.K. market
- Loan BPS services building on the Spanish market business, target new customers in Europe.

These BPS services are in the early stages at Atos, and will take time to become established in the current markets, before expanding into additional markets.

Atos has expanded its retail banking BPS capabilities over time, from simple processes such as transaction processing, to complex processes such as origination services and fraud detection and prevention. Recently, it has expanded its retail banking BPS client base to include new geographies and banks which want to outsource both platforms and processing.

Atos' core focus for retail banking BPS is payments, fraud management, and operational improvement.

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Scope of the Report

The report provides a comprehensive and objective analysis of Atos's retail banking BPS offerings, capabilities, and market and financial strength, including:

- Identification of the company's strategy, emphases and new developments
- Analysis of the company's strengths, weaknesses and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and key service components
- Analysis of the company's delivery organization including the location of delivery locations.

Report Length

8 pages

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Retail Banking BPS Vendor Assessments Also Available for:

Avaloq

Capita

Cognizant

Firstsource

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Atos

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