

# Driving Digital-First Transformation Across Banking, Insurance & Capital Markets

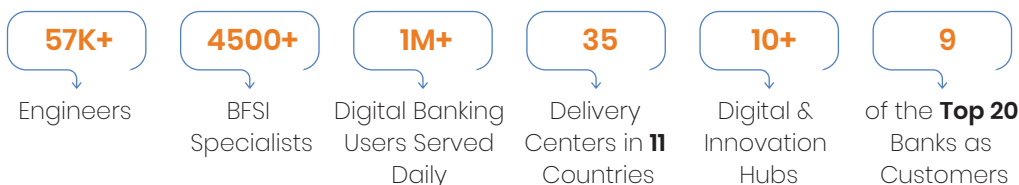
Financial enterprises are moving beyond legacy systems to become digital-first leaders. At the heart of this shift, ALTEN brings deep domain expertise across banking, insurance, and capital markets, while ACL Digital accelerates transformation with cloud, data, and AI innovation.

- Next-gen digital banking with real-time payments and frictionless onboarding
- AI-driven insurance platforms for dynamic pricing, fraud detection, and claims automation
- Data & AI-powered capital markets for advanced risk analytics, regulatory compliance, and customer 360° insights

## ALTEN Group & BFSI Market

ALTEN + ACL Digital = AI-led financial transformation – shaping the future of global financial services.

We combine domain expertise, regulatory knowledge, and global delivery to help financial institutions modernize core systems, enhance customer experience, ensure



## Functional Expertise



### Banking

Digital onboarding, eKYC, lending platforms, core banking modernization, payments (cards, SEPA Instant, PSD2/Open Banking, 3DS)



### Finance / FinTech

Asset management platforms, portfolio & risk analytics, data integration (TIBCO EBX MDM), RegTech & compliance automation



### Insurance

Policy administration, underwriting, claims management, actuarial analytics, data quality remediation, AI for pricing, fraud & document processing

## Banking Digital Value Creation (DVC)

### Experience & Engagement

Digital onboarding, eKYC, omnichannel journeys, AI-driven personalization

### Core Transformation

Modernized banking, payments & insurance platforms with cloud-native, automated delivery

### Data & Compliance

Customer 360, fraud detection, risk analytics, and regulatory reporting (IFRS9, Basel III, Solvency II)



## DIGITAL BANKING TRANSFORMATION

- Real-time payments & transaction processing
- Seamless digital onboarding & KYC automation
- Open banking & API integration
- Core banking modernization

## NEXT-GEN INSURANCE SOLUTIONS

- AI-driven underwriting & risk assessment
- Fraud detection & prevention
- Claims automation & straight-through processing
- Personalized customer engagement platforms

## CAPITAL MARKETS & WEALTH MANAGEMENT

- Risk analytics & compliance automation
- Trading platform modernization
- Customer 360° & portfolio insights
- AI-enabled advisory

## CLOUD, DATA & AI

- Cloud migration & hybrid cloud strategy
- Data platforms for governance & insights
- AI/ML for predictive analytics & decisioning
- Cybersecurity & regulatory compliance

## Success Stories

### Digital Banking Transformation – Tier-1 European Bank

**Scope:** End-to-end digital service center for web & mobile banking

**Scale:** Up to 50 consultants, multi-country SQUAD model

**Impact:** 1M+ customers connected daily with 24x7 digital access. 99.3% on-time, 99.4% on-quality delivery rates.

### Asset Manager – EBX (MDM) & Cloud Migration

**Client:** Leading European Asset Manager (AXA IM)

**Scope:** Replace 100+ legacy apps with a centralized TIBCO EBX platform; Azure migration

**Scale:** 60+ applications, nearshore Romania, Agile delivery

**Impact:** 3 months to recover and migrate the entire application portfolio. Enabled unified customer 360° and faster regulatory compliance

### Insurance Data Quality & Standardization – CNP Assurances

**Scope:** Policyholder & beneficiary data remediation and alert management

**Scale:** 47 analysts task force with LAB/LAT expertise; scaled to 50 consultants

**Impact:** Achieved a 40% reduction in processing time (within 4 months) and handled over 2,500 alerts per quarter. Up to 40% infrastructure & resource cost savings

### AI/ML in Insurance – Commercial BOP Risk Prediction

**Scope:** AI-driven underwriting solution for risk scoring & pricing

**Tools:** AWS SageMaker, ML classification models

**Scale:** 3 FTE team, deployed in <6 months

**Impact:** 5% reduction in loss ratio. 7% pricing uplift for high-risk applications. Improved profitability & decision-making accuracy



## Our Value Proposition

### Domain & Industry Expertise

01

A wealth of experience built through engagements with top-tier banks, insurers, capital market players, fintech disruptors, and emerging financial enterprises worldwide.

### Technology & Delivery Excellence

02

Backed by 30+ years of innovation in financial technology, we harness AI, data, and cloud to help banks and insurers reimagine their business models and accelerate outcomes.

### Robust Partner Ecosystem

03

From core banking systems to fintech APIs and cloud-native platforms, our partnerships across the technology ecosystem help financial enterprises unlock agility, innovation, and growth.

ACL Digital, an ALTEN Group company, helps businesses innovate and thrive. Our chip-to-cloud capabilities enable us to help our clients design and build cutting-edge products, platforms, and digital experiences. Our unique approach combines design expertise with deep engineering knowledge and AI capabilities to help businesses unlock their full potential in today's digital world.

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