



Digital Core - Creating the foundation for digital success

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**Banks must make
the transition to
become a platform
business**

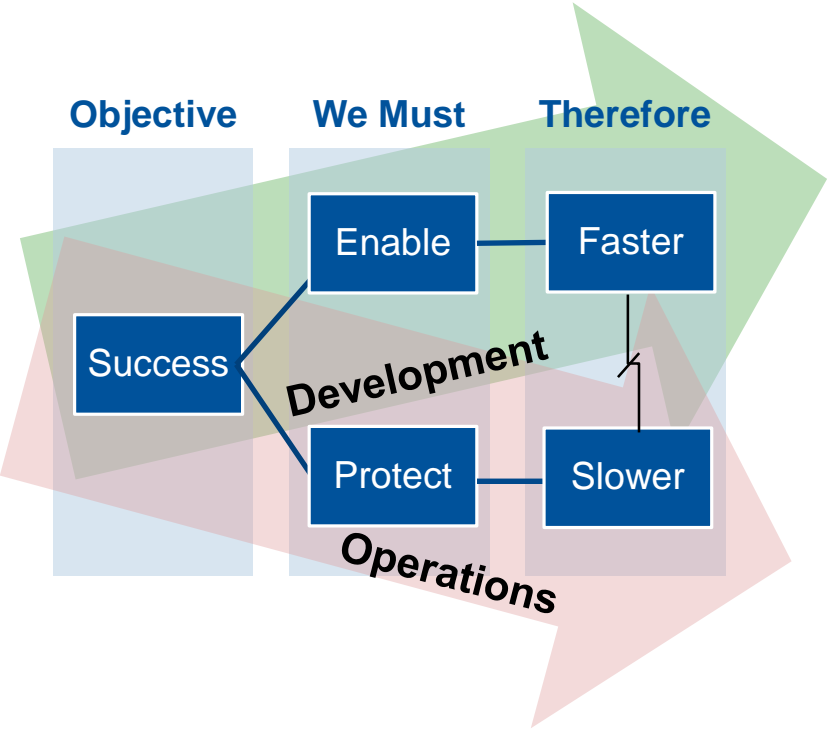
**Through 2019, every \$1 enterprises
invest in innovation will require an
additional \$7 in core execution**

Digital Giants Are Invading Banking With Platforms

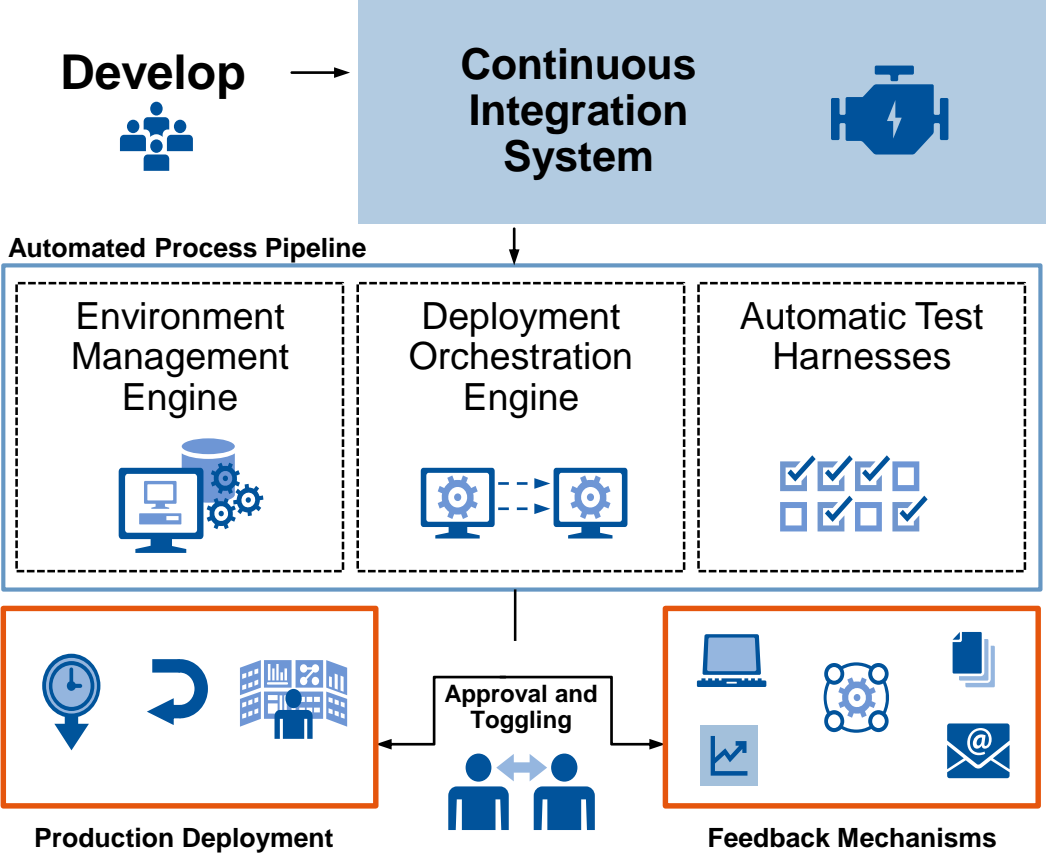
<div><h3>Retail/Personal Banking</h3><div><div> FORD CREDIT™</div><div></div></div><div><div><div>UBER Lending</div><div> Cards</div><div> Mortgages</div><div> Student Lending</div></div><div><div>SMB Insurance</div><div>Payments</div><div></div><div></div><div></div><div></div></div><div></div></div></div>	<div><h3>Wealth Management and Private Banking</h3><div><div></div><div></div><div>WeChat</div></div><div><div>Portfolio Management</div><div>Financial Planning/Advice</div><div>Real Estate</div><div></div><div></div><div></div></div></div>
<div><h3>Corporate/Business Banking</h3><div><div></div><div><div>Invoice Financing</div><div>Financing</div><div>Transaction Banking</div><div>Document Management</div></div><div><div></div><div></div><div></div></div><div></div></div></div>	<div><h3>Investment/Merchant Banking</h3><div><div></div><div><div>Capital Raising/Underwriting</div><div>Market Making</div><div>Syndications</div><div></div></div><div><div>Research</div><div>Investor Relations</div><div></div><div></div><div></div></div></div></div>

Continuous Delivery is the New Business Mantra

Conflicting Objectives

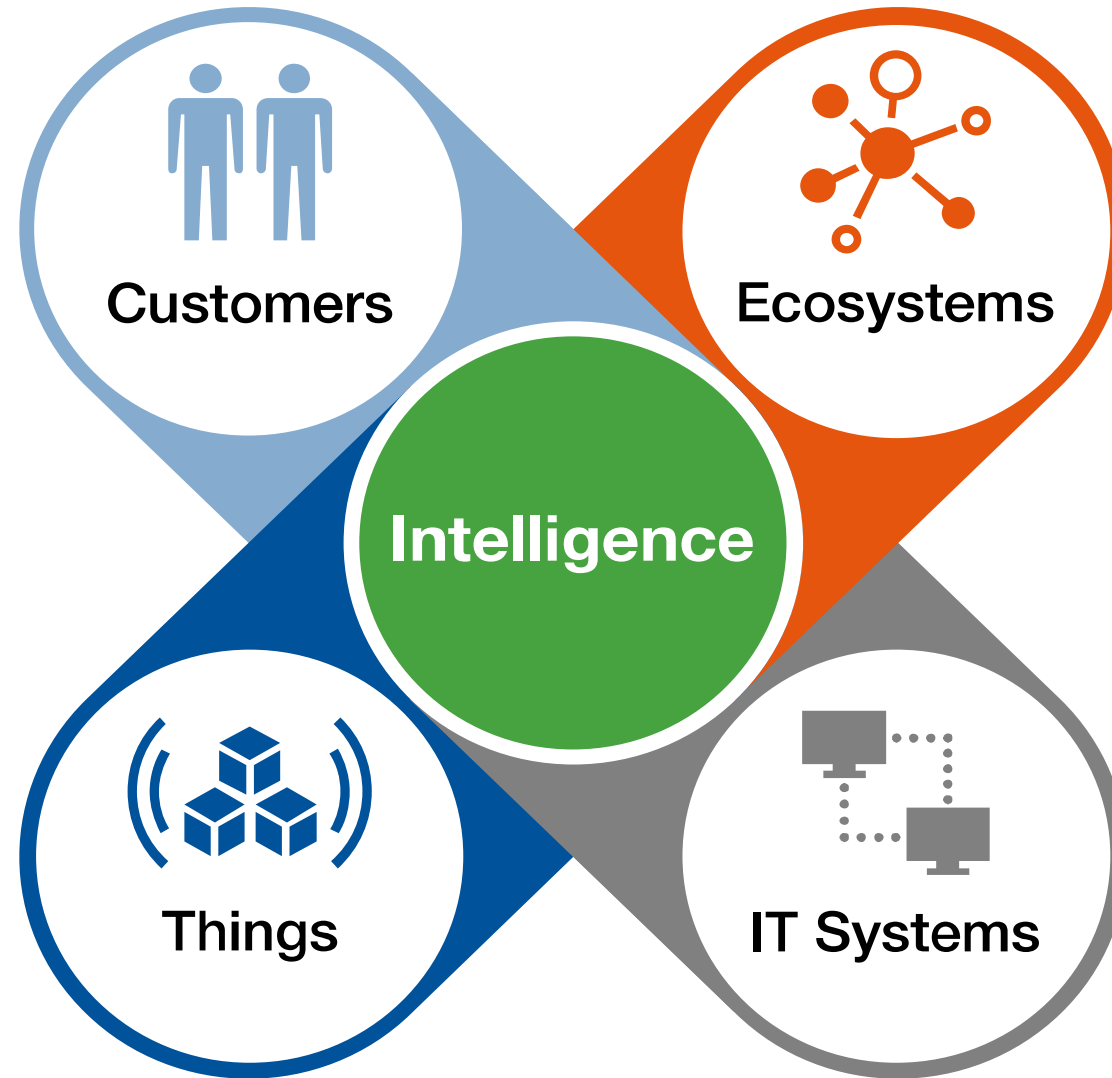


Continuous Delivery

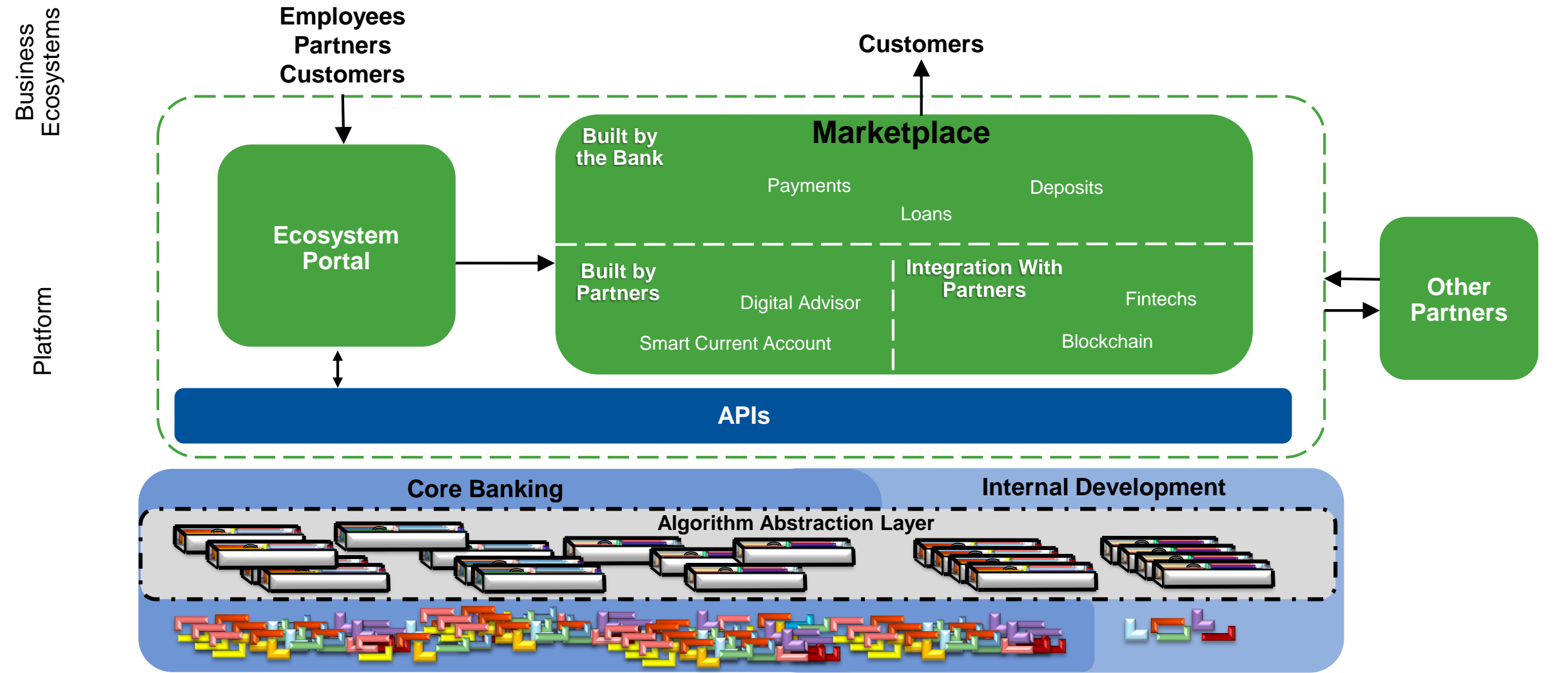


Source: "[Extending Agile With DevOps to Enable Continuous Delivery](#)" (G00297128)

Future State of the Market — Digital to the Core



Banks Will Use Holistic Platforms to Outpace Competitors



Session Speakers



Shaida Lynch

Vice President of Business Technology
Discover Financial Services



Sridhar Nagarajan

Chief Executive Officer
Maubank