

C0

BRD / GCP / GTB



# **Agenda Digitală - provocări și oportunități pentru “Corporate Banking”**

DEZVOLTĂM ÎMPREUNĂ SPIRITUL DE ECHIPĂ



GRUPE SOCIÉTÉ GÉNÉRALE

Victor Radu Rosu  
4 Octombrie 2018

## WE AIM HIGH

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Societe Generale is pleased to announce that its global transaction banking business has once again been recognised in the EMEA Finance's Treasury Services Awards 2018, and has won:

**Best Factoring Services in EMEA and Europe**

**Best Trade Finance Services in EMEA, Central and Eastern Europe and North Africa**

**Best Transactional Bank for Financial Institutions in Europe and Africa**

**Best Treasury Services in EMEA**



*“You’ve got to start with the customer experience and work back toward the technology – not the other way around.”*

Steve Jobs

**Practica bancara  
PRUDENTA SI SANATOASA**

**Clientul in  
CENTRU**

**Clientul nu cumpara  
noutati ci BENEFICII**

**Automatizare**

**Nevoi COMPLEXE**

**OPTIMIZARE nu  
Maximizare**

**PRINCIPII**

**ARMONIZARE strategii  
(UE si SG)**

**EFICIENTA**

**AGILE**

**INOVATIE**

## What are the priorities for corporate treasury in 2016?

Please select all that apply



## SIBOS 2016 – Corp. Treasury

### FOCUS:

- Sufficient Optimized Cash
- Reliable Data / Systems
- Risk Mngt.

## Which multi-bank services are most important for corporates?

Please select all that apply



<https://www.sibos.com/media/news/sibos-2016-final-day-summary>



## PSD 2

RTS, XS2A,  
API, SCA, TPP

## Multi-bank

MCFT, SWIFTNet,  
EBICS vs XS2A

“The challenge that we, banks, and our clients are facing is one created by the need to enhance transparency and greater efficiency. The answer lies in technology and well structured mutually beneficial partnerships.”

 **Benoit Desserre**  
Head of Global Transaction Banking

## Block-chain

we.trade, Interbank  
Information Network

## UX

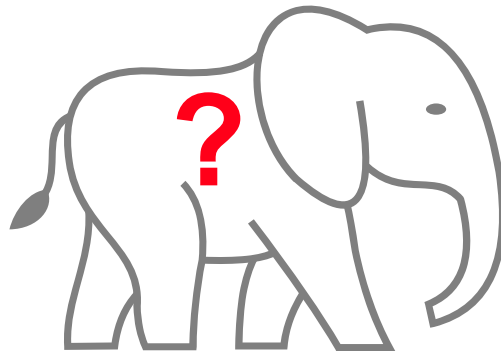
si in corporates

## H2H

SWIFTNet, SFTP

## SSO

CT, Trade, Fact,  
MM & FX



## Cards Acquiring

Legea “Cash-back”, wallet, BYOD,  
mPOS, ecommerce +40%

BLOCKCHAIN

## 75+ Banks Now Part Of JPMC Blockchain

### Payments Initiative



By PYMNTS  

Posted on September 25, 2018

*The Financial Times*, citing JPMorgan, reported **Société Générale** and **Santander** are among the more than 70 banks that are joining the **Interbank Information Network**, which **JPMorgan**, **Royal Bank of Canada** and **ANZ** have been testing for 11 months. The idea is to see if blockchain technology can make payments happen faster and with no errors or need for additional compliance. With a mutually accessible ledger, it would enable banks to quickly take care of any issues such as correcting faulty addresses or missing data so that payments are not held up for weeks on end, reported *The Financial Times*.

BLOCKCHAIN

TRADE

## we.trade blockchain platform completes multiple real-time customer transactions.



Mairin Condon

3 July 2018 • 2 minute read

*“The we.trade platform is a live, blockchain based trade platform. These transactions prove that we.trade is a robust and commercially viable proposition. (...)”, said Roberto Mancone, Chief Operating Officer, we.trade.*

*“we.trade was established by Deutsche Bank, HSBC, KBC, Natixis, Nordea, Rabobank, Santander, Societe Generale and UniCredit to address the expectations of their customers to make cross-border trade more straightforward. The consortium has succeeded in meeting each banks internal governance and procedures requirements to make this innovation a reality.*

**XML**

Pain 001/002  
Camt 053/052

**BSB**

Camt.086

**eBAM**

Administrare CA

**POBO / COBO**

bazat pe XML, MNC's

**Liquidity Mngt**

Domestic, International,  
Notional, Virtual

**Payment Factory**

Simplificarea  
Formatelor & Canalelor

**SWIFT GPI**

Transparenta SWIFT

**dintr-un CONTEXT MAI LARG**

*IA*

*Cognitive*

*IOT*

*Big Data*

*Biometrics*

*Cyber Security*

*FinTechs*

*Instant*

# MULTUMESC

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## Q & A

