

# We have partnered with Microsoft to leverage Microsoft Cloud for Financial Services for digital transformations

## Our Proposition Brings Together Three Elements

### Business

An enterprise Agile operating model that underpins the digital bank and leverages PwC expertise

### Experience

Compelling propositions and customer experiences that take advantage of on-demand technological innovation in the market



### Technology

A modern architecture which brings the best of both the Microsoft Cloud for Financial Services and a set of pre-certified Fintechs to deliver the new business

## Using Our Synergistic Capabilities



Banking knowledge and expertise to design market leading customer experiences and a lean, technology enabled operating model

Reputation and regulatory expertise to assess and certify the Fintech ecosystem offered through Microsoft



Best in class workflow, productivity and cloud infrastructure to build capability on

Significant investment in and development of Microsoft Cloud for Financial Services to create an end-to-end solution for even the most complex regulatory environments

# Our joint asset has pre-configured patterns and a proven approach to enable rapid deployment

## Our Approach

### Experience

Compelling propositions and customer experiences that take advantage of on-demand technological innovation

### Business

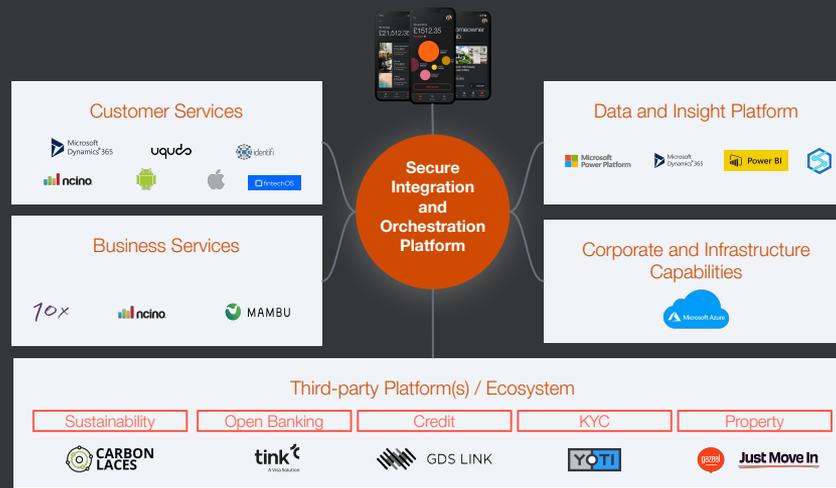
An enterprise Agile operating model that underpins the digital bank and leverages PwC expertise

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## Our Asset

### Orchestrating Microsoft Capabilities and Best of Breed Fintechs



## Our Features

Our assets embody best practice architectural features and patterns:

- Customer-centric architecture built around core journeys
- Low maintenance (Cloud based, Software-as-a-Service)
- API-driven and capable of leveraging an ecosystem of FinTechs
- Rapid to change (low-code, configurable solutions)
- Data science-enabled
- Highly reusable and scalable for application across organisations
- Security and compliance by design