The presentations contain future-oriented statements, including statements regarding the Group’s vision and growth strategy in the light of anticipated trends as well as economic and market conditions. Such statements necessarily involve risks and uncertainties, which may cause actual performance in future periods to differ from projections.
Agenda for the day

Digital Transformation

Presentations
Transforming technology and culture

Showcases
Tech and Ops | APIs
Use of data insights

Consumer and SME
(Singapore, Hong Kong)

Pre-empt disruptors

Bancassurance | POSB Smart Buddy

Consumer and SME
(Growth Markets)

Disrupt incumbents
digibank | Tally

Other Businesses¹

Digitalise for profitability
- Audit
- Cash Management
- Wealth Management
- Strategic Marketing

Reimagining Audit
Treasury Prism
iWealth

¹ Corporate Bank, Private Bank, Markets, and Others
Re-shaping the future of Cash Management

Realise our potential as Asia’s leading cash management bank

1. Drive **digital transformation** of cash management services to deliver superior returns and reduce cost-income ratio

2. Leverage **cloud-based architecture** for **rapid product development** and **superior client experience**

3. Drive ideation and deliver **client-centric** solutions using **customer journeys and Agile**
Driving digital transformation of Cash Management

Seven key areas of focus

- Cross-selling
- Sales and solutioning
- Account opening
- Authentication and authorisation
- Transaction information management
- Payments
- Client servicing
Driving digital transformation of Cash Management
Sales and solutioning

Past

Consultative Selling
1-6 months sales cycle
Requests for proposals (RFPs)
30-60 days

Digital

Analytics-based Selling
Real-time dynamic solutioning and insights
No RFPs, timeline becomes irrelevant
Continuous optimisation

Dynamic solutioning
Real-time insights
Face-to-face selling
Driving digital transformation of Cash Management

Account opening

Past
- 7-8 days from form submission

Digital
- Same-day account opening
Driving digital transformation of Cash Management

Authentication and authorisation

Past
Physical tokens inconvenient – not always at hand

Digital
Instant access to token via mobile within IDEAL app
Driving digital transformation of Cash Management

Payments

Past

T+1 day settlement

Digital

API-enabled instant settlement

API

Dynamic solutioning
Real-time insights

Online account opening

Physical security token

Priority payments

Traditional payments

Physical forms

Face-to-face selling
Driving digital transformation of Cash Management

Transaction information management

Past

- Advising T+1
- Reconciliation T+?

Digital

- Instant advising and reconciliation
Driving digital transformation of Cash Management

Client servicing
Driving digital transformation of Cash Management

Cross-selling

Past
- Traditional account planning

Digital
- Instant origination and cross-sell leads

Enterprise data analytics
- Face-to-face selling
- Real-time insights

Account planning and market analysis
- Physical payment forms
- Online account opening

Manual advising and reconciliation
- Physical security token

Traditional payments
- Digital token

Priority payments
- Digital token

API
- Priority payments

API
- Digital token
Clients’ digital transformation

Grab desired **convenient and speedy cashless payment** for Grab drivers, to serve as a point of differentiation to attract more drivers to join its family.

MSIG wished to **enhance the speed and ease of payments** to policyholders to improve client experience and drive customer acquisition.

Maersk wanted to leverage digital technology to **develop a new trade finance revenue stream** in a challenging global shipping industry environment.

**Past**

- **GIRO**
  - Payment to drivers
  - T+1 days.

- **Cheques**
  - Laborious cheque issuance.
  - Policyholders wait 4-10 days to receive cheques.

- **Non-existent**
  - No conventional arrangement available to meet needs.

**Digital**

- **DBS RAPID driver payments**
  - Grab “Cash OUT” delivers instant payments to drivers

- **DBS RAPID insurance claims**
  - Instant settlement to policyholders’ bank accounts

- **Co-creation**
  - Solutioning of financial settlement and data management components for Maersk’s new digital trade finance platform

**“One to watch”**

Adam Smith Awards Asia 2017

**DBS RAPID**

Payment to drivers

T+1 days.

Laborious cheque issuance.

Policyholders wait 4-10 days to receive cheques.

No conventional arrangement available to meet needs.

Instant settlement to policyholders’ bank accounts

Solutioning of financial settlement and data management components for Maersk’s new digital trade finance platform
Customer journeys and Agile to drive ideation
…and deliver client-centric solutions

Adoption and practice of customer journeys and Agility is a clear differentiator in our value proposition

Independent client surveys point to our flexibility, speed and digital innovation as key drivers of our strong business momentum

Customer journeys and Agile in action

A dedicated, cross-functional, co-located journey squad formed to “enable Treasury professionals to optimise cash management in a way that is intuitive, consultative, insightful and trustworthy”

Outcome of the customer journey is “a revolutionary new digital solutioning and insights platform”, allowing Treasury and Finance professionals to…

Create and compare digital simulations of cash management structures to understand level of optimisation and to quantify benefits

Derive the optimal cash management structure (system generated) for tax, yield, banking and corporate costs

Get timely and contextual insights on tax and regulatory implications of any cash management solution or structure

7
person squad

6
teams represented

23
two-week sprints

50+
Treasury interviews

5
key insights

Numerous
prototypes

50+
Treasury beta-testers
“What takes a week today can be done in two minutes with Treasury Prism. This is the most innovative solution for corporate treasury I’ve seen this year.”

Goh Seng Ti, General Manager (Treasury & Accounting), Isuzu Motors Asia
Re-shaping the future of Cash Management

Realising our potential as Asia’s leading cash management bank

Cash Management income momentum S$400m to S$1bn*

*Annualised 9M2017 run rate
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