



PRESS RELEASE

BNP Paribas confers 2014 Innovation Awards on 10 teams from all over the world

For the seventh consecutive year, BNP Paribas is about to present the Group Innovation Awards. The competition is designed to honour employees who have harnessed their creativity and inventiveness to come up with innovative, value-creating solutions for customers.

Over 1,000 projects from across the Group were entered for the 2014 round of Innovation Awards, 44 of which were shortlisted by the Executive Boards of the Group's various Business Lines and forwarded for consideration for Group Awards by an expert committee. From the shortlist, ten winners have been chosen and confirmed by the Bank's Executive Committee.

This year the expert jury comprised representatives of BNP Paribas Business Line Top Management, plus three leading figures from the Innovation ecosystem:

- Thierry Merquiol, co-founder of the Wiseed crowdfunding platform and Chairman of its Supervisory Board
- Georges Nahon, CEO of Orange Labs San Francisco and President of the Orange Institute
- Rand Hindi, founder and CEO of :snips, a startup specialising in Big Data applications, who was named 2014 Innovator of the Year in France under the 'TR35' awards for innovators under 35 years old run by MIT Technology Review

The ten winners will each receive their BNP Paribas Innovation Award at a ceremony in Paris on 7 October. They are:

➔ **Hello bank!** – *Personal Investors / BNP Paribas Fortis / FRB / BNL / Retail Development & Innovation, France, Belgium, Italy and Germany*

A 100% native mobile European bank, Hello bank! offers a new approach to banking, designed to meet the needs of customers who are looking for a service that is fast, easy to use, always available and connected. Easy-to-use apps, new services and new ways of presenting financing; everything has been conceived to make customers' lives easier. Hello bank! re-invents relationship banking, using the latest technology and improving the customer experience by drawing on e-commerce best practice.



→ **Habit@t** – *BNP Paribas Cardif, Italy*

Habit@t is a new generation home insurance product. This new approach comprises a monitoring and alert insurance 'box' which keeps watch over your home by means of connected sensors. If an incident is detected – fire, flooding, power cut, etc – the box alerts both the customer and an operations centre which is then able to intervene immediately.

→ **Social Entrepreneurship Project** – *FRB / BNP Paribas Fortis / BNL / Group Risk Management / CSR, France, Italy and Belgium*

Specific expertise and the organisation that goes with it enable the Bank to support social entrepreneurs in the Group's various domestic markets, taking account of the specific features of their business model. At BNP Paribas, social entrepreneurs can now speak to staff who really understand their needs and are able to apply a risk policy which suits their prime objective of achieving something positive for society at large.

→ **CENTRIC / Regional Legal Documents & My Accounts** – *Corporate & Investment Banking (CIB) France, UK, China and Singapore*

CENTRIC is an e-Banking platform that offers Corporates a comprehensive solution – FX, cash management, trade, investment, etc. – which is also fully integrated, offering transaction functionality and also a business research service. Its apps-based interface, which clients can customise, makes it unique on the market. CIB's digital flow banking suite also incorporates 'Regional Legal Documents' and 'My Accounts', tools designed to provide clients with simple tailored solutions for efficiently opening and managing accounts. CENTRIC should help to boost customer satisfaction while also expanding opportunities for different Group businesses to bring appropriate products and services to the notice of these customers.

→ **Business accelerators:**

- TEB Startup Business Banking and Business House Service Model
– *International Retail Banking, Turkey*

TEB is the first Turkish bank to create a Startup Business Banking (SUBB) service, an incubation centre which offers both financial and non-financial solutions specifically for startups.

- TEB Private Business Angels Platform – *Wealth Management, Turkey*

The TEB Özel private platform complements the initiative, putting startups and investor clients in contact with one another in order to help every investor who wishes to become a private Business Angel, thus making this concept a reality in Turkey.

- Intrapreneurship Programme – *BGL BNP Paribas, Luxembourg*

The BGL Intrapreneurship Programme, which is unique in Luxembourg, is designed to assist both in-house company personnel and external staff in setting up their own in-company business project by providing a range of services – training, dedicated working spaces at the Lux Future Lab, mentoring, introductions to investors, etc.

→ **BNL Via Web Identification** – *Group Legal Affairs / BNL, France, Italy*



The fully-secure 'Via Web Identification' digital solution enables customers to open an account in Italy remotely. Whatever country s/he is in, the prospective customer can communicate with his/her advisor from home via webcam and transmit the set of documents needed to confirm identity. Once the advisor has verified these documents, the account can be opened. This solution, which has won an award from the Italian Financial Innovation Association, also helps to combat money laundering, promoting the image of a responsible bank.

➔ **Ethical Europe Equity Index / the SRI Note** – *CIB / BNP Paribas Fortis, France and Belgium*

The Ethical Europe Equity Index, launched in 2013, has been developed in collaboration with Vigeo and Forum Ethibel, two organisations which provide company ratings on the basis of responsible investment criteria. The index uses a dual selection methodology. In addition to CSR criteria, it adds a financial criterion based on the yield and stability of the securities in question.

➔ **iGotowka: Digital Cash Loan** – *BNP Paribas Personal Finance / International Retail Banking, Poland*

iGotowka is the number one online loan application on the Polish market. It is 100% digital and works on all mobile devices, incorporating electronic signature and responsive web design technology. With iGotowka, BNP Paribas Bank Polska now enables customers to use the Internet as a subscription channel, thus responding to new market trends and meeting customer needs and expectations. This innovative app represents another step towards digitisation of banking services.

➔ **SIXDOTS** – *BNP Paribas Fortis, Belgium*

Sixdots is the only Internet and mobile payments solution on the Belgian market that enables people to shop differently. At the cutting edge of electronic wallet technology for Internet and mobile payments, Sixdots is now setting the first standards for integrated, omni-channel payments, targeted marketing and mobile identity.

➔ **TEB Cetelem iPad Innovation for car financing** – *BNP Paribas Personal Finance, Turkey*

TEB Cetelem's iPad solution represents a real innovation in BNP Paribas' car financing services in Turkey. For the first time, automobile franchise holders can now offer a total loan package, using a simple online procedure, either from their showroom or from elsewhere. The entire process is also speeded up by using QR codes and online identification. The customer experience is also significantly enhanced through an app which is fun to use, incorporating the use of digital signature.



In addition to the ten 2014 winners, the Group Selection Committee has awarded a special prize, designed to stimulate and recognise transversal Innovation initiatives across the Group:

➔ **Hall of Next** – *Retail Banking / IS / CIB / Group HR / Group Communication / L'Atelier BNP Paribas, France*

Installed in a 4,000 m² space at the Palais des Congrès in Paris on 3-4 April to mark this year's BNP Paribas Day, Hall of Next highlighted 140 customer-oriented innovations from all Group businesses and geographies, presented by some 60 BNP Paribas coaches. This internal Innovation 'trade fair' showcased innovations that have been implemented recently and also provided a virtual overview of innovations-in-the-making, presenting the very best new developments from all over the Group and offering a look forward at the banking products and services of tomorrow, based on a visionary, fully-joined-up customer journey.

About BNP Paribas

BNP Paribas has a presence in 75 countries with more than 180,000 employees, including 140,000 in Europe. It ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail banking model across Mediterranean basin countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Investment Banking and Investment Solutions activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia-Pacific.

BNP Paribas Group press contact:

Anne-Sophie Trémouille: anne-sophie.tremouille@bnpparibas.com; +33 (0)1 58 16 84 99

Follow us on  : [@BNPParibas_pr](https://twitter.com/BNPParibas_pr)

