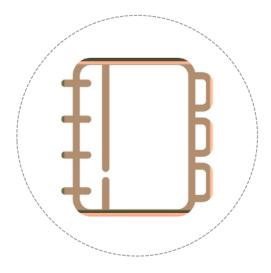
Digital Transformation - Lessons from the Trenches

October 2019



Agenda

- 1 Introduction
- 2 So where are we on Digital Transformation?
- 3 Transformation Zones
 - 3a Technology Transformation
 - **3b** Business Process Transformation
 - **3c** Business Model Transformation

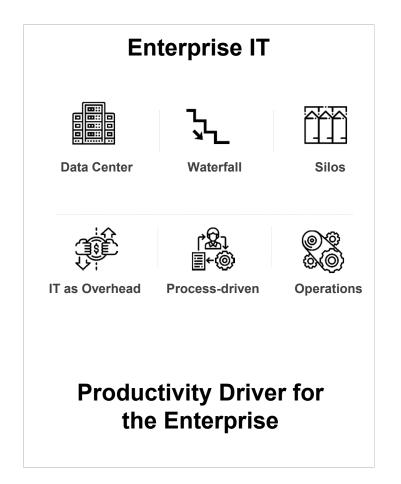


Digital..... Huh......



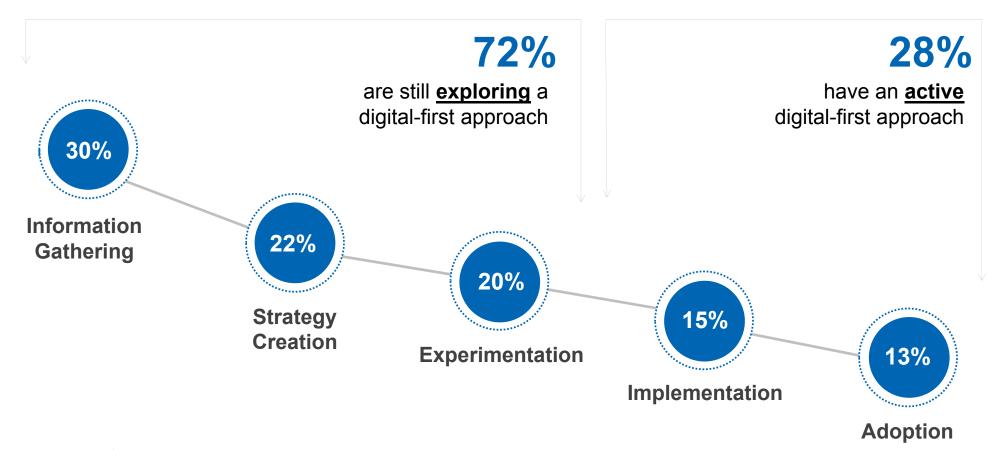


Its all about the impact!!



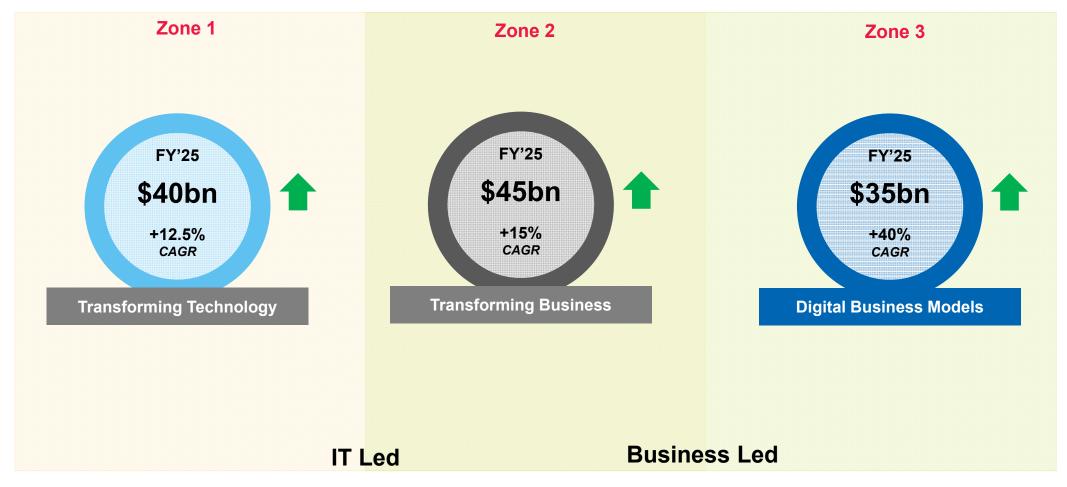


So where are we on adoption.



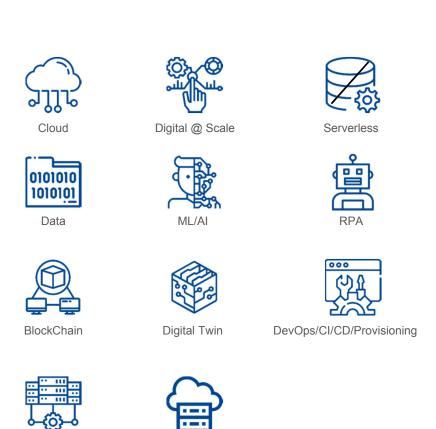
*Source on numbers IDG

Zones of Transformation

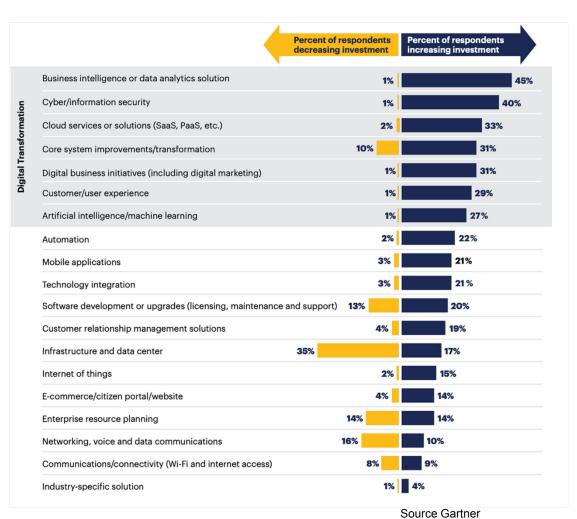


- *Source on numbers World Economic Forum, many secondary sources combined to provide a picture
- European Data

Zone 1: Transforming Technology



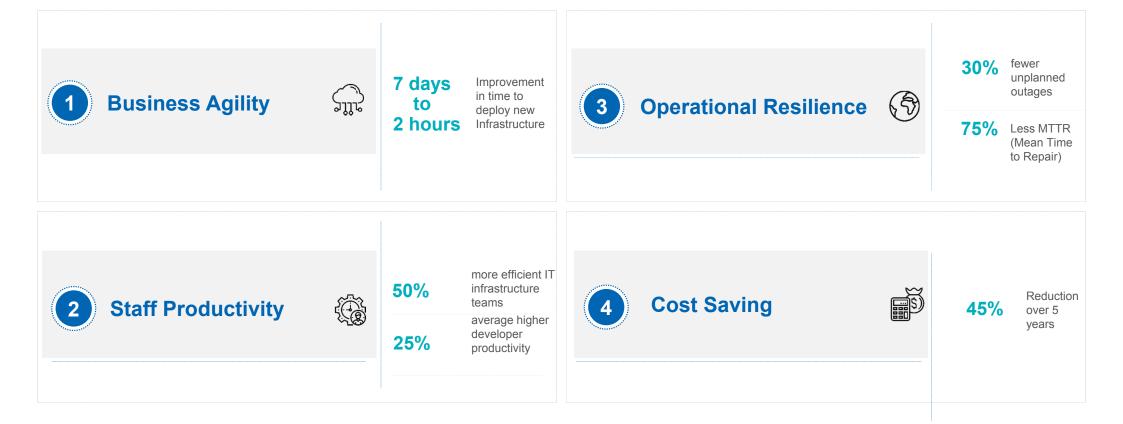
Multi Cloud



Edge Computing

Zone 1: Transforming Technology

Example - Impact of Public Cloud



Zone 2: Transforming Business Process

Potential Impact of Business Transformation



32% Higher Growth



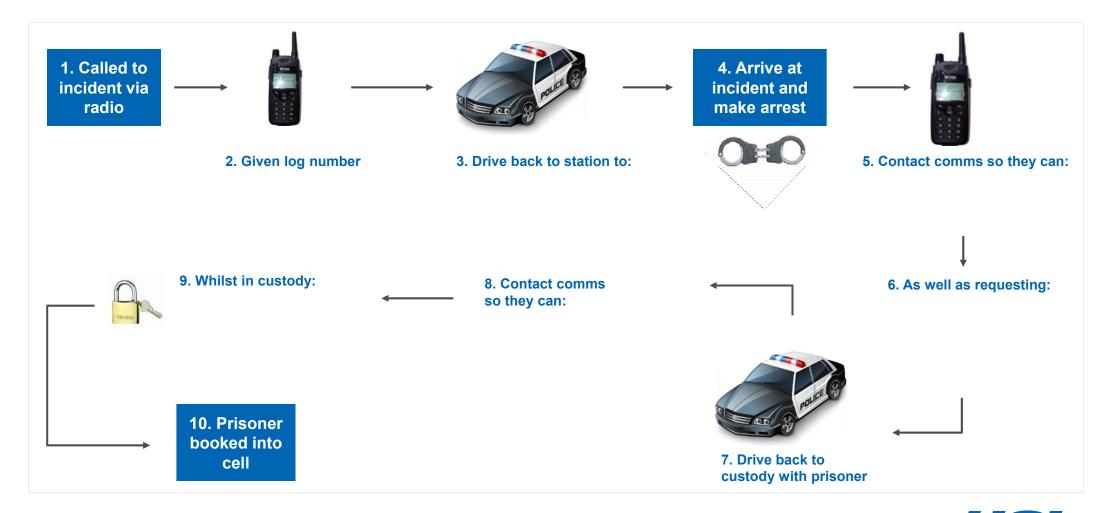
27% Higher Profit Margin

*Source on numbers - MIT Sloan CISR

UK Police Forces



Command and Control – The Past



The Process Re-imagined





Go to scene





Go to custody





Tasked via the PDA

- <u>Immediate</u> access to Command and Control log
- Phone call enquiry on device
- Integrated SATNAV directions

Arrive at scene and make arrest

Conduct:

- PNC
- Update STORM log
- · Intel checks
- Request police & court print

Arrive at custody

- Request Niche closure
- PNC, Rick Assessment & Intel <u>already</u> done



Redefining Policing

- Adding 2 hours per officer per shift to policing on the streets in UK & Ireland
- Reducing process time for submitting intelligence from
 14 Days to under 14 seconds
- Increasing officer's safety STOPS process completed in 15 20 secs
- Better **response times** for 999 calls

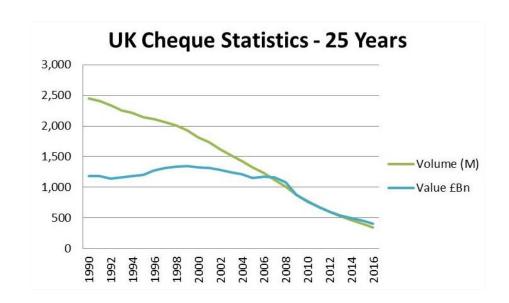


Leading Bank



The Challenge

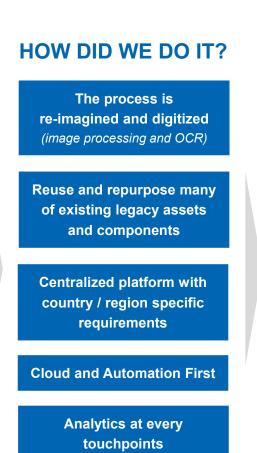
- Cheque processing is dying yet banks are forced by regulators to retain cheque processing service everywhere the bank operates (infrastructure, operations, ..etc.)
- Cheques cost between \$15-25 per cheque and can be as high as \$50 in low cheque volume markets
- Cheque processing comprises systems which are legacy, siloed, scattered across geographies hence, hence no scalability, lots of manual processes (e.g., reconciliation and tracking), no automation and high maintenance costs
- Cheque fraud is the most common type of payment fraud. In 2017, 75% of the companies who were affected by payments fraud experienced cheque fraud

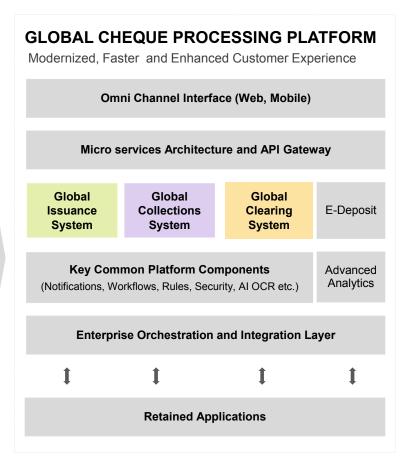


^{*}Source on numbers - Payments Canada, JP Moran

The Solution

18 CHEQUE PROCESSING APPLICATIONS Fragmented Applications, Redundant Functionalities, Regional Specific, Aging Tech Cheque CHK XYZ **Payment** Collection **Processing** Web **ABC** XAZ **Disbursements Exceptions** AAA ZZZ NNN Matching **Adjustments**





A Global Cheque-as-a-Service

- End-to-end digitalisation of process removing the manual processes
- Reducing operations labour by 82% and IT support by 90%
- From Capex to Opex model (transaction based pricing)
- From 80 Vendors and geo scattered systems to one centralised platform and vendor!



Zone 3: Transforming Business Model – Global FAN Platform

Manchester United



The business challenges facing this global football brand

An untapped fan base

Reach out to the untapped fan base and increase it (659M)

Improve fan engagement

Need to improve fan engagement through commerce and content Increase digital revenue

Don't have Digital revenue but massive potential to monetize if and when they want to do it

lmprove global reach

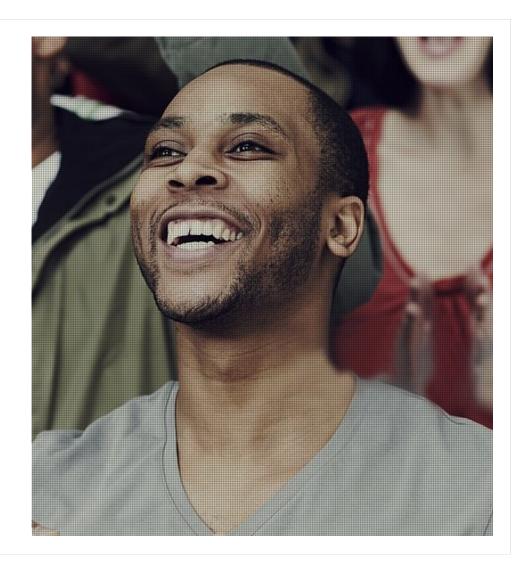
Limited fan insights across all geographies

A human centric experience

Poor content authoring experience



An experience for the fans **re-imagined**



A global community with a common desire



Before the match: News



Live up to date videos streamed from Manchester United TV increase retention global reach and marketing & sponsorship opportunities



The smart platform delivers contextually relevant e-commerce opportunities. This Pogba shirt is embedded in an article about the player.

**Proper context can increase sales by as much as 30%.

The push notifications starts our daily relationship with the fan



The relationship exists on multiple devices.

News is the most popular section of the current App.

This concept brings news content to the forefront, provides a clear path to more content and can effectively lower exit rates.

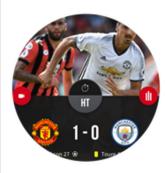






During the match: Event

Updates to Match day create an engaging first and second screen experience



Match day commands 42% of all current app traffic

This evolved experience will extend the moment-tomoment excitement of our biggest weekly event to a global audience.





Stat snapshots give fans easy ways to see the game at a high level, comparing live influencer stats and head to head data.



Live match infographics get retweeted 3x more than plain text.





During the match: Intelligent live analytics



Live data and game statistics



Follow your favorite players every move

Using powerful analytics to create intelligent live player statistics putting you closer to the action.



Generating live Head to Head player statistics.





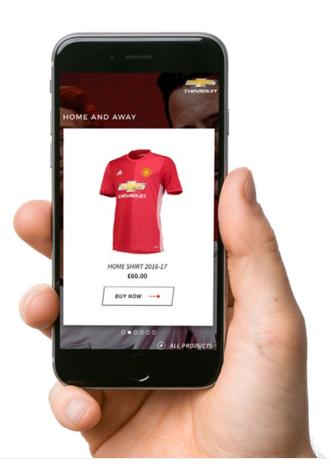
After the match: Social

Match statistics, final scores and live updates of other Premier League

fixtures



Sports related emails and push notifications have an open rate of 26%





Based upon 'user' interactions the user is given another opportunity to buy the shirt



Extended engagement by inviting users to review their match day experience and the final results





Zone 3: Transforming Business Model – Competence View

One of Europe's leading media companies and biggest of TV networks.

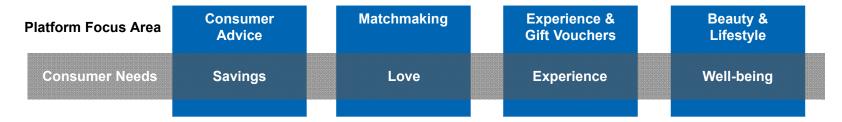




With **Core Competence of building strong consumer-driven brands**, with focus on monetizing relational capital, i.e. facilitating valuable interactions and transactions between multiple producers and consumers.



Created multiple segment leading platform businesses (instead of yet another OTT!)





Zone 3: Transforming Business Model – Cost View

Cost View



Prospective Unicorns









Creative team who can embrace change



Playbook



Start Up Partners



Digital Engineers

Product 2

Product 3

Product 4



Q&A





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