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Steria: innovation and agility to support “BforBank”, the 100% online private bank.

“Become your own banker”: this is the pledge of the new entity of the Crédit Agricole, BforBank, the first 100 % online private bank. Thanks to Steria’s expertise in the banking market, BforBank now has a flexible and innovative solution which enables individuals to manage their savings from the comfort of their homes.

BforBank addresses a clientele wishing to invest its money by offering a wide range of savings products and services accessible from a single portal. Thanks to its services of a quality usually only found in private banks, the site offers competitive savings solutions, accurate and up-to-date information and customised



tools at online banking prices. www.bforbank.com has the advantage of simulation and comparison tools for the main offers existing on the market to help clients’ make investment and management decisions. The site stands out from others because it adapts to clients’ individual needs and their knowledge of the market.

The creation of this single portal constituted a triple challenge for Steria: it had to provide a site with extremely rich content that was accessible, simple and intuitive; it had to integrate the bank’s management system as well as all its partners’ IT systems and the products offered on BforBank; and of course, the whole system had to be totally secure.

The European IT-enabled business services company Steria, with its integrated industrial delivery model, managed to complete the project in seven months, thus pulling off the challenge it had been set. It met all the Time to Market requirements of an extremely competitive market. Steria’s teams - its industrial development centre, ergonomic teams, and IT development and competence centres worked together perfectly, in Agile mode, with a high level of commitment to deadlines, guaranteeing responsive support for BforBank, which can be adjusted as needs evolve.

Steria can rely on its integrated industrial delivery model, and on its experience in managing similar projects at European level. These projects include innovative solutions such as its portal offer based on Service Oriented Architecture (SOA), or its testing offer (TestToMarket®), used, among other things, to validate the site.

“Signing a contract such as this confirms Steria’s ability to provide support for major banking clients with their transformation, innovation and market positioning strategy. Our integrated delivery model, combining innovative architecture and flexibility, means that BforBank can provide a complete offer that is attractive and simple to use while respecting its Time to Market demands,” states Olivier Vallet, CEO of Steria France.

“We chose Steria for its ability to combine an industrial model with proximity, and for its responsiveness, and were able to set up a close partnership between our teams and work in a totally transparent manner. This responsiveness, combined with an Agile approach enabled us to define and meet our needs more precisely as time went by, coming up with an organisational structure and innovative services so that we could work together while keeping in mind the important milestones of the project. This is a real partnership for BforBank,” declared Vincent Chatard, Director of Operations & Customer Services.

About Steria:

Steria provides services which use new technology, enabling public services and businesses to improve their efficiency and profitability. Thanks to its excellent understanding of its clients’ activities and its expertise in IT and outsourcing company core businesses, Steria makes clients’ challenges its own, and helps them develop innovative solutions to deal with these challenges. With its collaborative advisory approach, Steria works with its clients to transform their structures, allowing them to concentrate on what they do best. Steria’s 19,000 employees working in 16 different countries take responsibility for the systems, services and processes which make today’s world go round, thus affecting the lives of millions of people every day.

Steria was set up in 1969, and is now established in Europe, India, North Africa and Southeast Asia. The Group’s annual turnover was €1.8 billion in 2008. Employees hold 16.5% of its capital. Steria, whose company headquarters are based in Paris, is listed on Euronext Paris.

About BforBank

BforBank is a new model of “private online bank” so that savers can manage their assets themselves. The site features useful and customised advice from experts as well as online and telephone assistance.

BforBank is a 100% owned subsidiary of the Caisses régionales de Crédit Agricole and Crédit Agricole SA offering effective saving solutions: a savings account with an attractive interest rate, life insurance without an entrance fee, and, as of October, a full Stock Exchange and Funds package, including 50 funds specially chosen for their level of performance offered by renowned companies, and access to over 2,000 funds without an entrance fee.

BforBank also offers a knowledge database comprising articles on all subjects relating to assets management, decision-making tools, and expert content with exclusive videos. The website user will have access to all the useful and necessary information to make better investments, directly and effectively.

Press Contacts

Steria France Press Department

Cécile Beckerich / Camille Favron

Tel. : +33 1 34 88 56 73 / 67 36

e-mails:

cecile.beckerich@steria.com

camille.favron@steria.com

TBWA\Corporate

Clotilde Huet / Mélanie Hopital

Tel.: +33 1 49 09 66 54 / 27 47

e-mails:

clotilde.huet@tbwa-corporate.com

melanie.hopital@tbwa-corporate.com

BforBank

Coralie Vogt

Tel: + 33 1 71 11 03 33

Mobile: + 33 6 84 57 07 16

[e-mail:](#)

coralie.vogt@bforbank.com