



BNP PARIBAS
PERSONAL FINANCE



PRESS RELEASE

Staff at the heart of BNP Paribas Personal Finance's digital transformation

Levallois-Perret, 3rd December 2018 - In order to provide solutions for the constant evolutions of its clients' needs, to adapt to new technological innovation, to accelerate development and innovation, BNP Paribas Personal Finance equips and trains its staff to be capable, proactive agents of change.

Sitting right at the heart of the company's strategic plan, BNP Paribas Personal Finance's digitalisation and digital transformation is focused on four key areas: the simplification of the client journey, developing contact and retail channels, the automatisisation of internal processes and the successful exploitation of data analysis.

BNP Paribas Personal Finance has put in place a comprehensive system that offers its employees the chance to acquire the necessary new tools and new working methods. Comprising several programmes, this system seeks to achieve various objectives and is aimed at different professions according to the stage of their digital development: simple acculturation (*NetExplo*), raising awareness in Senior Managers (*Digital Reverse Mentoring*), specific training for an exercise (*Digital Campus*) and training dedicated to IT roles (*Upskilling*).

Launched in 2017 by the Human Resources Division, ***Digital Resource Mentoring*** is a digital acculturation programme which offers young digitally-talented employees in the company the opportunity to share their digital experience and their knowledge of digital culture with Senior Managers.

This type of venture, already deployed in around fifteen countries, allows Senior Managers to learn about the internet and its purposes in order to be able to better utilise them, and also to use social networks in a professional context. *Digital Reverse Mentoring* is part of a global digital acculturation plan which includes ensuring that every member of staff holds a digital passport, rather than the third of employees who currently benefit from one.

For Frédéric Thorat, Director of Human Resources: 'Just like innovation, change cannot be decreed. The world of business is changing rapidly, and these changes are being prepared for and actively supported, so that employees can benefit from the developments. Promoting digital acculturation by offering employees the opportunity to learn new tools and methods of working for themselves is one of the key missions of the Human Resources Division, as part of the transformation of the company. Digital Reverse Mentoring has allowed nearly 100 young digital talents to be trained to become Digital Mentors, and has allowed around 100 Senior Managers, as well as members of the Executive Committee, to be mentored. And this is just the beginning, because the programme extends into 2019!'

The Commerce & Marketing Division launched the ***Digital Campus*** programme in 2012. Initially dedicated to employees who already possessed a certain amount of digital expertise, the programme was then opened to Human Resources staff, also IT employees and car industry employees.

There is a dual objective: one aim is to maintain the most experienced employees' level of knowledge around continually changing topics, and the other is to create a knowledge base and a certain level of experience for the larger number of employees.

For Grégory Desfosses, Digital Marketing Manager: *'First the internet, then the mobile phone, fundamentally changed the expectations of our clients. It is therefore absolutely essential that every member of staff within the company is incredibly aware of these changes. Digital Campus allows employees to acquire the skills they need to contribute to enhancing the visibility of BNP Paribas Personal Finance's offers in its various retail channels, to develop new services for our partners and to strengthen client focus. Since 2012, more than 2000 employees from the Human Resources, Commerce, Law and IT Divisions have benefitted from Digital Campus, mainly in France. In 2019, we plan to deploy this programme significantly in many other countries.'*

In 2017, the Human Resources and IT Divisions signed a partnership with the Simplon digital school so that certain employees could be trained in the new role of web developer 2.0. This type of initiative is part of the **Upskilling** programme. The training takes place over nine months and combines, in the form of a sandwich course, lessons at the Simplon school with periods of experimenting on projects conducted within the company with the assistance of a tutor. The goal is to allow employees to have new experiences while at the same time being involved with projects which contribute significantly to the transformation of BNP Paribas Personal Finance.

For Gilles de Wailly, Information Systems Director: *'In implementing our Upskilling programme, we aim to adapt our employees' skills so that they can apply them to the new roles. The programme was commenced with training for web developer 2.0 and data engineer roles. Soon, we will offer Cybersecurity training to female company employees. The aim is to allow them to embark on a new professional project and to include more women in this profession, where there is little diversity.'*

About BNP Paribas Personal Finance

BNP Paribas Personal Finance is the leading consumer finance company in France and Europe through its consumer finance and home loan activities. A wholly-owned Groupe BNP Paribas subsidiary, BNP Paribas Personal Finance boasts over 20,000 employees and operates in approximately 30 countries.

With brands such as Cetelem, Findomestic, LaSer and AlphaCredit, the company offers a comprehensive range of personal loans in stores, car dealerships or directly via its Customer Relations centres and the Internet. BNP Paribas Personal Finance has rounded out its offer with insurance and savings products for its customers in Germany, Bulgaria, France and Italy.

BNP Paribas Personal Finance has developed an active partnership strategy with retail brands, car manufacturers and distributors, e-tailers and other financial institutions (banking and insurance) based on the company's experience in the credit market and its ability to offer integrated services adapted to the activity and business strategy of its partners. BNP Paribas Personal Finance is also a benchmark in terms of Responsible Lending® and budgetary awareness.

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Contact:

Valérie Baroux-Jourdain – 06 43 95 60 23 – valerie.baroux-jourdain@bnpparibas-pf.com

Christian Yombe – 06 38 98 71 11 – christian.yombe@bnpparibas-pf.com