

PREMIUM

A REVISTA DA CSC

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REVOLUÇÃO DIGITAL 7 TRANSFORMAÇÕES DIGITAIS QUE VÃO REDEFINIR A SUA EMPRESA

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CSC





MENSAGEM DO DIRECTOR GERAL

2009 - UM ANO DE EXPECTATIVAS

É com muito prazer que desejamos a todos um Feliz 2009! Iniciamos esta edição com um destaque especial para os Clientes que apostaram continuamente na experiência da CSC. Exemplo disso é a implementação do sistema GRAPHTALK A.I.A na Ocidental Vida, Grupo Millenniumbcp Fortis, para a gestão da sua carteira Vida. A colaboração de duas décadas entre o Grupo BCP e a CSC possibilitou esta implementação, permitindo ao Millenniumbcp Fortis apresentar-se ao mercado com uma variedade de oferta, flexibilidade e tempo de resposta, que potencia a diferenciação em relação à concorrência. Nesta edição felicitamos também a CA Seguros, que foi reconhecida pela Revista Exame, Informa D&B e Deloitte como a Melhor Seguradora Não Vida no seu segmento de dimensão. É com muito agrado que apresentamos ao mercado português a DDWay, uma solução multi-língua e multi-banco especificamente desenvolvida pela CSC, que permite a qualquer banco num país abrangido pela SEPA oferecer aos seus Clientes o novo serviço de Débito Directo da Single Euro Payments Area. Com estes projectos, acreditamos que 2009 será um ano de expectativas. Iremos certamente continuar a apostar em servir cada vez mais e melhor os nossos Clientes, com produtos e serviços que respondam eficazmente às necessidades e desafios do altamente exigente mercado financeiro. Boa leitura e bom ano!

ANTÓNIO DA CUNHA
COUNTRY PRESIDENT DA CSC PORTUGAL

SOLUÇÕES

SEPA: O NOVO CENÁRIO EUROPEU

A pós a introdução do Euro, a adopção dos standards IAS/IFRS e do acordo Basel II, a introdução do SEPA constitui um novo passo significativo na construção do Mercado Comum Europeu.

Em particular, no que diz respeito aos sistemas de pagamento uma rápida e profunda transformação iniciou-se em Janeiro de 2008, tornando-se efectiva após o início do SEPA Cards Framework e do SEPA Credit Transfer possibilitando a migração para novos métodos de pagamento, perfeitamente integrados e que podem ser utilizados de forma transparente e homogénea por cada país associado ao SEPA.

SDD: O NOVO SERVIÇO EUROPEU DE DÉBITO DIRECTO

O novo serviço SEPA de Débito Directo, torna-se efectivo a partir de 1 de Novembro 2009, quando a Directiva de Pagamento de Serviços tiver sido

aprovada por cada Estado Membro. É importante salientar que os Débitos Directos representam hoje na Europa cerca de 30% dos pagamentos efectuados. O novo serviço SDD visa estabelecer uma nova pan-European framework para uma gestão standard de pré-autorização de débitos (local e transfronteiriça), com impacto a partir de 2009 em todos os países e mercados (B2C, B2B, B2G) abrangidos pelo SEPA.

DDWAY: O SISTEMA COMPLETO DE DÉBITO DIRECTO DO SEPA

O DDWay é a nova solução multi-língua e multi-banco especificamente desenvolvida pela CSC com o objectivo de permitir a qualquer banco num país abrangido pelo SEPA, oferecer aos seus Clientes individuais e empresas o novo serviço de Débito Directo do SEPA. Esta solução garante um funcionamento efectivo, abrangendo todas as

necessárias funcionalidades, associadas ao banco credor e ao banco devedor. O DDWay está desde já disponível e pode ser implementado rapidamente, sendo esta a solução líder na resposta às solicitações tendo por base os requisitos comerciais e o sistema bancário (ex. operações B2B) – um serviço SDD totalmente compatível com a Directiva Europeia para Pagamento de Serviços. A flexibilidade do DDWay, resultante do seu alto nível de parametrização e de um modelo completo interbancário, permite aos bancos a gestão dos serviços SDD resultantes dos processos e requisitos específicos de bancos individuais ou países. Esta solução permite também dar resposta às solicitações futuras, quer ao nível de novos requisitos legais, assim como aos requisitos associados à evolução do mercado.

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TENDÊNCIAS

CA: A MELHOR SEGURADORA NÃO VIDA EM 2007

A CA Seguros, empresa com a qual a CSC colabora nas áreas de Gestão de Sistemas “Core” de Negócio, Arquitectura SOA e Suporte às Aplicações SAP, foi reconhecida pela Revista Exame, Informa D&B e Deloitte, como a Melhor Seguradora Não Vida no seu segmento de dimensão. Atribuído na sequência do estudo “500 Maiores &

Melhores”, publicado pela Revista Exame, este reconhecimento visou destacar as melhores empresas a operar em Portugal em diversos sectores, no ano de 2007. A CA Seguros apresentou neste ano uma taxa de crescimento de 4,7% em Prémios Brutos Emitidos, num período particularmente difícil da actividade de

Seguros Não Vida no mercado nacional. Este desempenho destaca a aposta da empresa não só na inovação como também na adaptação dos seus Sistemas de Informação às crescentes exigências do negócio. A CSC dá os parabéns à CA Seguros.

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PREMIUM

CSC'S MAGAZINE

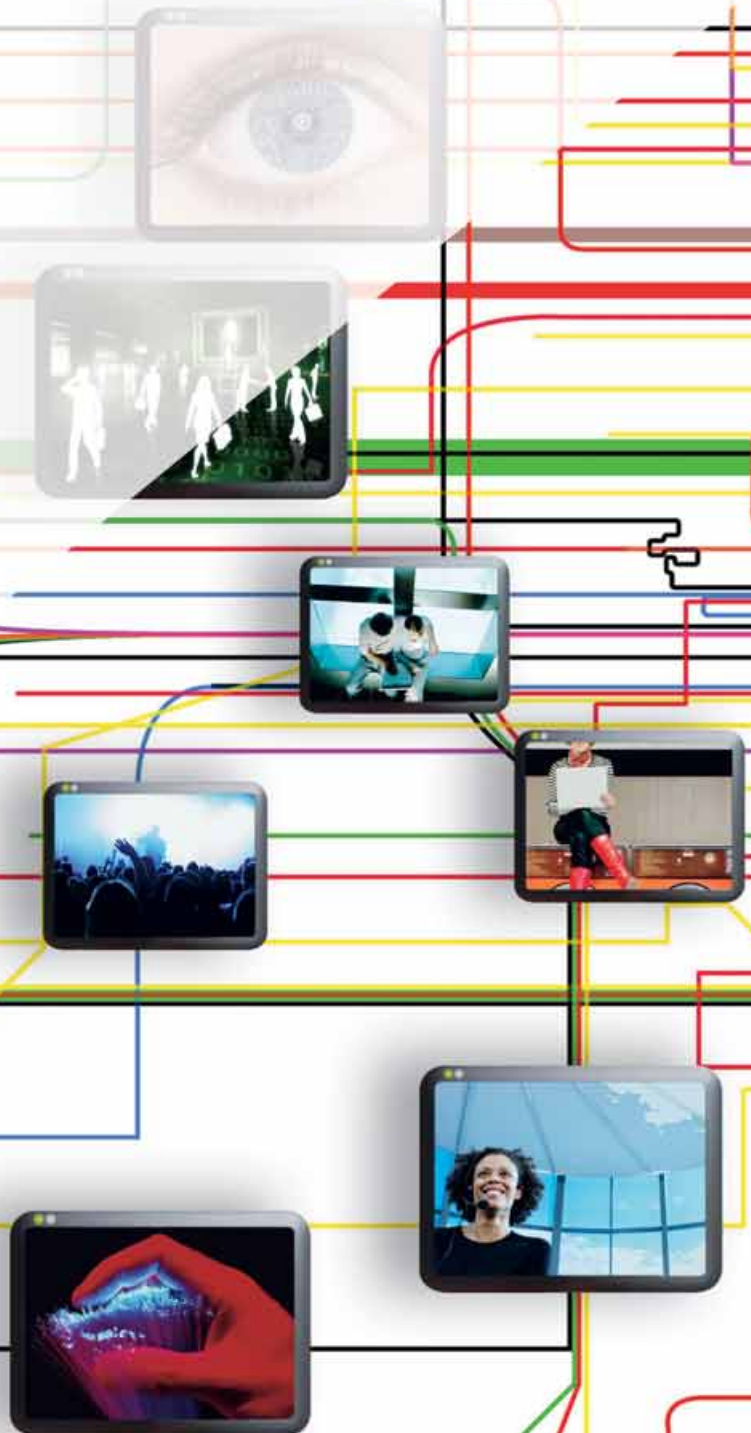
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FOR MORE INFORMATION: WWW.CSC.COM/PT

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MAGNIFYING GLASSES AND BINOCULARS



In English there is a saying: “Bad news travels fast”. How fitting! In just a few weeks, the financial crisis has expanded into a global economic crisis. Although not all industries and countries are equally impacted, the economic slowdown is now an undeniable fact. To ignore it or to continue along the same path without making necessary adjustments amounts to denying the obvious. Going forward, each company must define its own response to the crisis and make the required adaptations to its business model and structures.

IT systems and related technologies play a key role in this transformation. These can ensure a comprehensive view of company operations and are important tools for simplifying and adapting processes and structures. Having this perspective proves particularly useful in times of crisis. Adaptations to IT systems can achieve required short-term savings without having to sacrifice vital investments over the medium term. This pragmatic approach is far-reaching: companies that adapt now will be the first to rebound and will get a head start in the new competitive environment.

We strongly believe in this approach. That’s why we have devoted this issue of Premium to building a bridge between today and tomorrow. We invite you to benefit from the experiences of companies that are currently leading or have led major projects to adapt their processes. At the same time our feature article offers a forward-looking approach and analyses seven technology trends that will transform your daily and professional lives. To successfully run a business during times of crisis, you must look through both your magnifying glass (for immediate savings) and your binoculars (for the long-term strategic vision). While this is certainly a challenge, it is nonetheless absolutely vital. Enjoy your reading!

CLAUDE CZECHOWSKI
PRESIDENT AND CEO SOUTH & WEST EUROPE
PRESIDENT, GLOBAL BUSINESS SOLUTIONS, EMEA

ABOUT CSC

WITH APPROXIMATELY 90,000 EMPLOYEES, CSC IS A LEADING GLOBAL INFORMATION TECHNOLOGY SERVICES COMPANY. CSC’S MISSION IS TO PROVIDE CUSTOMERS IN INDUSTRY AND GOVERNMENT WITH SOLUTIONS CRAFTED TO MEET THEIR SPECIFIC CHALLENGES AND ENABLE THEM TO PROFIT FROM THE ADVANCED USE OF TECHNOLOGY. CSC PROVIDES INNOVATIVE SOLUTIONS FOR CUSTOMERS AROUND THE WORLD BY APPLYING LEADING TECHNOLOGIES AND CSC’S OWN ADVANCED CAPABILITIES. THESE INCLUDE SYSTEMS DESIGN AND INTEGRATION; IT AND BUSINESS PROCESS OUTSOURCING; APPLICATIONS SOFTWARE DEVELOPMENT; WEB AND APPLICATION HOSTING; AND MANAGEMENT CONSULTING. CSC REPORTED REVENUE OF \$16.5 BILLION FOR THE 12 MONTHS ENDED MARCH 28, 2008.

INSURANCE SOCIAL NETWORKING COMMUNITY

CSC has announced the latest innovation in the evolution of its property and casualty (P&C) insurance client community: the introduction of WikonnecT, an Internet-based collaboration network using the latest Web 2.0 technology. More than 3,000 members representing 200 companies have joined since the network was launched.

The CSC-hosted social network is a personalised 24x7 Internet site for product announcements, information exchange and collaboration between CSC and members of its P&C client community. WikonnecT includes blogs, polls and a feature to keep clients informed on new software products and developments.

Users also may rate and provide feedback on CSC solutions, prioritise improvements and interact directly with CSC developers to reduce the cycle time for enhancements or responses to requests.

"CSC has taken the value of its client community to a new level," said Mike Paulin, Information Systems Manager for Michigan Insurance. "Now we can seek solutions to industry or software needs, peer-to-peer advice or new ideas for leveraging our CSC systems anytime through an innovative, fun Internet community and no longer have to wait for the next face-to-face user meeting."

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Royal Mail delivers 82 million items per day to 27 million addresses.

MOBILE SERVICE

ROYAL MAIL DELIVERY TRACKING GOES MOBILE

As online shopping and home delivery are skyrocketing, more and more customers are asking "Where is my parcel" and "When do I get it?". And, in busy periods like Christmas, those questions become all the more pressing...

CSC has signed a new information technology (IT) services contract with the UK's Royal Mail to deliver a national mobile service to 25,000 delivery vehicles in its letters and parcels operation. The CSC-led team includes Blackbay,

a provider of mobile workforce solutions. The service will enable Royal Mail to provide increased quality of service to customers by allowing them to view the status of their tracked deliveries in near real time via the Web. It will also enable replacement of current paper-based systems for the majority of tracked items, including Special Delivery™, by capturing signatures on mobile handheld devices provided by Intermec. The solution integrates numerous legacy systems and

provides confirmation of delivery. "Working with CSC to deliver this innovative, key service will help Royal Mail to continue to meet the growing needs of our customers, increasing our efficiency and service in this area of our expanding business in an increasingly competitive marketplace," said Robin Dargue, Chief Information Officer at Royal Mail Group.

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AWARD CSC WINNER OF FIRST 'BEST TECHNOLOGY FIRM' AWARD

CSC has been named "Best Technology Solutions Provider" as part of the Reactions Global Awards, an international awards program for insurers sponsored by Reactions magazine, a financial publication for the global insurance market. To select the award winners, Reactions surveyed its readers and conducted

interviews with leading individuals and companies representing the insurance and reinsurance industries. The Best Technology Solutions Provider category was added for the first time in the program's seven-year history because of the critical role information technology (IT) now plays in the insurance

industry. "It is an honour to be recognised by some of the most respected companies and individuals within the industry, many of whom are our customers," said Jim Cook, President of CSC's Financial Services Sector. "Being the first company to receive this award makes it even more gratifying

as it demonstrates the outstanding reputation our reinsurance solutions have gained. It is also rewarding to see technology being recognised, on a global scale, for the intrinsic value it brings the insurance industry."

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AWARDS

CSC POSITIONED IN "LEADERS" QUADRANT

CSC has been positioned in the "leaders" quadrant of the Gartner report Magic Quadrant for Managed and Professional Network Service Providers, Worldwide. The report evaluates vendors that deliver information technology (IT) services for business communications systems on a global basis. According to Gartner, "Vendor and customer experience weigh heavily in the leaders quadrant. Leaders have demonstrated that they have significant network management and outsourcing experience and understand the dynamics needed to deliver network-centric IT services successfully." "We believe networks have become the central vehicle our clients' employees rely on to obtain the information and applications they need to be competitive and effective. We are pleased with our placement in the leaders quadrant, which in my opinion is an indicator of the quality, in-depth, integrated network transformation and management services our clients have come to expect worldwide," said Richard Ricks, President of



CSC's Global Outsourcing Services organisation. To be included, a service provider has to directly provide IT management services in support of customer wide-area network (WAN) environments; develop and maintain its own remote management platform for the provisioning of various remote

IT services across WAN, LAN and premises-based voice infrastructure; and have annual network IT service revenue of \$250 million or more, among other criteria.

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EVENT
50 YEARS STRONG



A lot can happen in 50 years. You can put a man on the moon and a rover on Mars. You can shrink computers

from room-size to nano-size. And you can move processing from the punch card to the "cloud." You can also grow a company from two men with \$100 and an ingenious idea to a \$17 billion global enterprise. That's just what CSC has done. On April 16th 2009, CSC will celebrate 50 years of business technology problem-solving. Stay tuned to tackle the next 50 together.

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BUSINESS INTELLIGENCE

CSC AND BELGIAN FEDERAL PUBLIC SERVICE ECONOMY WIN TWO AWARDS AT SAS FORUM

CSC's data warehouse project for the Belgian Federal Public Service (FPS) Economy came away with two awards at the recent SAS Forum in Belgium. The project was awarded the SAS Award for the "Best Enterprise Intelligence Platform" built using the SAS solution. The project was awarded

as it not only encompassed technical aspects but also took into account the impact on the organisation, its processes and its working methods. CSC and the FPS Economy also won the prize for the "Best Paper" which is awarded by the audience for the most compelling client case presented

during the Forum. The mission of the FPS (Federal Public Service) Economy is to create the conditions for competitive, sustainable and balanced functioning of the goods and services market in Belgium. Underpinning this is the need to deliver meaningful statistics that provide insight into

macroeconomic issues. In 2006 the FPS set out to completely reengineer its data infrastructure and prepare for the future. The award winning data warehouse project is part of this programme.

FOR MORE INFORMATION ABOUT THIS PROJECT PLEASE REFER TO THE EXPERIENCE SECTION.



Interior of a typical airport traffic control tower.

PUBLIC TRANSPORTATION

CSC SUCCESSFULLY COMPLETES SECOND PHASE OF MODERNISATION OF FAA'S TRAFFIC FLOW MANAGEMENT SYSTEM

CSC has successfully completed the second modernisation phase of the Federal Aviation Administration's (FAA) Traffic Flow Management System (TFMS), which tracks, anticipates and manages the flow of air traffic throughout US airspace. Phase one involved the FAA establishing all modernised interfaces for the TFMS. Under phase two, CSC installed new

hardware and developed new software to manage these modern interfaces. The new system, which integrates real-time weather and flight data from multiple sources, provides centralised communications, enhanced security, initial relational database constructs and centralised system management. "The FAA is pleased with the progress CSC is making to meet future air traffic demands

with our Traffic Flow Management System," said Mike Gough, Director of System Operations Programs for the FAA. "Ultimately, this updated system will contribute to the reduction in flight delays and decrease in cost for the flying public and the airlines." "Through the FAA and CSC's extraordinary teamwork, we have successfully supported the administration's mission to

provide the safest, most efficient aerospace system in the world," said Tom Anderson, President of CSC's North American Public Sector Civil Division. CSC has supported the FAA with Air Traffic Management system development and integration since 1978.

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SUSTAINABILITY

THE BARRIERS TO GREEN SUPPLY CHAIN INITIATIVES

What are the major barriers for companies striving to “green” their supply chain? It is the inability to justify cost of implementation and measure ROI. What are their most important environmental issues? Waste disposal and recycling. These are some of the conclusions disclosed in the “The Green Supply Chain Study,” a new survey jointly conducted by CSC, Manhattan Associates Inc., IBM and *Supply Chain Management Review* magazine. The study focuses on the most important environmental issues faced by supply chain professionals; outlines the supply chain green initiatives currently implemented or planned in manufacturing, warehousing and distribution; gauges the level of green collaboration with extended supply chain partners; and highlights the greatest challenges for implementing sustainable business practices. 78 percent of the 250 supply chain executives who responded are either implementing or evaluating sustainable supply chain initiatives. 40 percent of those implementing a program have not yet established a method to measure return on investment. Close to two-thirds of those in the evaluating stage say the greatest barrier is cost justification. Many of them are

involved in sustainability-related groups, such as the EPA’s SmartWay Transport programme, the Green Suppliers Network and/or Carbon Disclosure Project. “The results speak for themselves. Companies clearly need an effective method to identify and quantify high-impact areas throughout their supply chain and ensure their investments are green – especially in cases where these efforts also drive improved profitability,” said Brad Barton, a partner and managing director in CSC’s Global Business Solutions group.



FOR MORE INFORMATION
on The Green Supply Chain Study please visit
<http://www.scmr.com>

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HR BAROMETER SURVEY

IMPORTANT TRENDS IN THE HR FUNCTION

For the sixth consecutive year, CSC, in collaboration with Liaisons Sociales and Entreprise & Personnel, has published the HR Barometer. The survey, polls 150 Human Resources Directors (HRDs) working in Europe’s largest companies. In the current tense economic climate, the 2008 edition reveals that the main concerns are talent management and the management of re-organisational change. 65% of HRDs have indicated that their top priority is to attract new talent and to retain current employees, while key skills management comes in second place, along with improving professional mobility and skills

transfer. In light of the current crisis, talent management and business transformation are seen to be more closely related: 44% of HRDs see the management of re-organisational change as a major preoccupation. In order to encourage discussion among HRDs on the themes that emerge from the HR Barometer Survey, the project partners have launched an international blog “It’s All about HR”. This site includes summaries of articles and studies on the field of HR, as well as video testimonials from HRDs, experts and other stakeholders.

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CLIMATE

UNDERSTANDING CLIMATE CHANGE BY IMPROVING CLASS

The Comprehensive Large Array-data Stewardship System (CLASS) is the premier online facility for the distribution of the US Department of Commerce’s National Oceanic and Atmospheric Administration (NOAA) environmental satellite data (geostationary and polar) and derived data products. This secure and evolutionary system provides

capabilities for obtaining data essential to understanding climate changes. CSC is part of the team led by Diversified Global Partners, LLC, that has been awarded the contract to develop and maintain CLASS. CSC will process and store critical environmental and climate data, and make it available to the public. By working with NOAA to re-engineer, modernise and



enhance the current suite of national environmental archive and access services, CSC will help manage a large volume of critical information, including hundreds of millions of environmental observations stored in a variety of media dating back to the mid-1980s.

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MEDIA

MEDIA

TRANSPARENCY



INTELLIGENT

LEADING EDGE FORUM: CSC GETS AHEAD... AND SHARES ITS FINDINGS
 As part of CSC's Office of Innovation, the Leading Edge Forum (LEF) is a global community whose programs help participants realise business benefits from the use of advanced IT more rapidly. Members enjoy access to a global network of thought leaders and leading practitioners, and to a powerful body of research and field practices. The content of this dossier is in large part drawn from the LEF's latest report, "Digital Disruptions: Technology Innovations Powering 21st Century Business."

THE COMPLETE REPORT IS AVAILABLE AT
www.csc.com/ddreport.

PARTICIPATE IN THE DIGITAL DISRUPTIONS BLOG AT
www.csc.com/ddblog

TRANSPARENCY



NETWORKS

VIRTUALITY



INTELLIGENT

INTELLIGENT

THE ADVENT OF THE INTERNET AND MOBILE TECHNOLOGIES HAS PROFOUNDLY CHANGED BOTH OUR WAY OF LIFE AND THE WAY BUSINESS IS CONDUCTED. BUT THIS IS ONLY THE BEGINNING, ACCORDING TO A NEW REPORT FROM THE LEADING EDGE FORUM, CSC'S TECHNOLOGY THINK TANK. THIS REPORT EXPLORES THE CURRENT AND UPCOMING "DIGITAL REVOLUTION," DEFINING SEVEN MAJOR DIGITAL DISRUPTIONS THAT WILL SHAPE THE WORLD OF TOMORROW.

SEVEN DIGITAL DISRUPTIONS SHAPING THE DIGITAL REVOLUTION

YouTube, Facebook, the swift expansion of e-commerce. With the Internet, the social links, information access models and business models of yesteryear have begun to falter. Some economic sectors have already been on the receiving end: the record industry is undergoing an unprecedented crisis, while television's economic model is threatened... And these are only a few of the "digital disruptions" that will continue to transform the world over the coming decades, according to the latest report from CSC's Leading Edge Forum, *Digital Disruptions: Technology Innovations Powering 21st Century Business* (see text box). What exactly is meant by "digital disruptions"? The report uses this notion to identify technologies that not only bring about technical advancement but act as catalysts for very different value propositions that are likely to redefine our business models. As such, disruptive technologies constitute a dilemma for businesses: Do I invest immediately, with the risk of outpacing consumer expectations, or wait, with the risk of one day finding myself behind the competition? To settle this question, businesses must constantly be on

the lookout, in order to be among the first to identify the models of tomorrow.

The Next Ten Years Will Be Crucial

Digital Disruptions singles out seven major "disruptions." They are all at various stages of maturation: some of them have already begun to transform our frames of reference; others remain under the radar - but are already having a transformative effect behind the scenes. Despite current economic woes, these digital disruptions will help world gross domestic product flourish in the 21st century, much as industrial disruptions did in the 19th century. However, according to New York University pundit Clay Shirky, progress is often not made in a straight line. When disruptions arrive, they typically take us from current business model A to a somewhat chaotic state, before taking us to new and improved business model B.

"We are at the stage where digital disruptions are leading us temporarily into expected chaos," says Alex Fuss, LEF associate and the reports' lead researcher. "It will take a decade or two to sort out, but we will move through chaos to B. Ever the optimist, I think we will end up in a better place."

NETWORKS



MEDIA

VIRTUALITY

NETWORKS

1 NEW MEDIA: WE HAVE MET THE NEW MEDIA, AND IT IS US.

Internet technologies have shattered the traditional media model of one producer broadcasting to a mass audience. A phenomenon like YouTube gives individuals a direct line to the media as both producers and proactive viewers (dubbed “proviewers” in the report). The traditional media model has clearly been disrupted: we are all the new media. Whether we are bloggers, citizen journalists or basement musicians, going forward we will all participate in the creation of our own media. Although the phenomenon has already begun, it will inevitably spread. For example, in publishing, half of the top 10 best-selling novels in Japan in 2007 were initially published as cell phone novels, created on and for cellular phones. On the technology front, major change will come from video: less costly to produce than before, easier to post online, it will likely replace text in many areas. In this spirit, several businesses have devel-

oped sites along the lines of YouTube, where employees offer testimonials of their experiences and exchange good practices. This democratisation of video should also ensure the Internet’s eventual dominance as the pre-eminent advertising platform, further hastening the decline of television as we know it.

CHALLENGES

- **Video Indexing:** When will users be able to search for images and sounds as easily as they do now for text? This impor-

tant issue relates to the future of information organisations. Technical progress in this field is growing.

- **Embracing Openness:** In a world open to participation, businesses must pass some of their power to individuals; the report describes this as “losing to win.” According to the report: “The business models that will flourish are those that invite participation and give individuals more control. Ownership is not the way to win. Openness, customisation and personalisation are the way of the future.”



2 LIVING IN A NEW REALITY: WE WILL BLEND PHYSICAL AND VIRTUAL REALITY, IMPROVING BOTH.

The boundary between physical reality and virtual reality is blurring. Virtual worlds augment our reality by enabling the impossible to be possible. For example, NASA’s Jet Propulsion Laboratory created a virtual world for the Phoenix Mars landing in May 2008, enabling people worldwide to witness the spacecraft landing in real time. Video games like “Guitar Hero” and games for the Nintendo Wii console also blend physical reality with virtual reality, allowing us to play music or tennis in our living rooms without lessons. Thanks to related technologies, it will soon be possible to try on clothes without being physically present: 10 seconds is now all it takes to complete a 360° body scan! Virtual technology is also giving us more virtual mobility. Today it is possible to organise a convention for 100,000 people without the need for anyone to travel, by having the participants interact with each

other via avatars in a virtual world. Other promising applications in education and training are currently under study.

CHALLENGES

- **Integrating the Real and Virtual Worlds:** The two worlds are not mutually exclusive; rather, they complement each other to create a new “blended reality.”

- **Group Co-Creation:** Thanks to new virtualisation technology, it should become more feasible for companies and their customers to “co create” products.



Qwaq Forums: The Workspace of Tomorrow?

What if your digital workspace looked and felt like your physical office? CSC and other companies are experimenting with Qwaq Forums, a virtual environment designed specifically for secure business collaboration. Qwaq Forums takes the form of virtual rooms whose walls double as portals to view and edit documents as a group, for example, or access an application. Working together with others from around the world, in real time, is a core feature. Different rooms can be set up for different projects and activities; you can move your avatar from room to room to go from one project or meeting to another. Applications for these virtual workspaces include virtual office collaboration, program management, virtual operations centres, facilitated meetings and corporate training.

3 SOCIAL POWER: THE POWER INHERENT IN CONNECTED PEOPLE SURGES.

Leveraging the power inherent in connected people is disrupting how we locate and retain expertise, collaborate, advertise, lend money and even listen to music. New business strategies harnessing social power put a premium on relationships and what others say and do, and tap the viral capability of social networks as distribution channels for advertising, software applications and more. Enterprises need to “let people be people” and flex their social muscle at the office (with blog posts, social networks, etc.), but within corporate guidelines for acting responsibly. With social networks infiltrating the enterprise as well as becoming the hub of one’s Internet experience, major disruptions are afoot.

CHALLENGES

- **Create Links Between the Private and Professional Lives of Employees.** Should employees be allowed to use social networking sites and manage blogs? Yes, concludes the report, although organisations need to decide what works best for them: consumer sites, internal corporate sites, or a combination of both. In addition, clear limits must be set to prevent abuse. (See next item.) Solutions for making social networking secure in the enterprise are emerging.
- **Establish Guidelines.** Enterprises need to create guidelines for appropriate use of social networking tools regarding

transparency, proprietary and confidential information, regulatory compliance and legal discovery. Additionally, they need to create provisions to protect

employee privacy. This is especially important for companies with employees in Europe, where privacy laws are stricter than in the United States.

virginmoneyus.com: Peer-to-Peer Lending

Peer-to-peer (P2P) networking is being used to connect borrowers with lenders, sometimes with a social twist. In October 2007, Richard Branson launched “virginmoneyus.com”, a P2P lending site that manages loans between friends and family. Part of the Virgin empire, the site is essentially an expansion in social networking. Developed and hosted by CSC, virginmoneyus.com offers more affordable terms than classic credit solutions, takes care of all administrative management of the loan, and ensures greater repayment flexibility. P2P lending, in its infancy, includes other players like Zopa.com and Prosper.com and is expected to grow.

4 INFORMATION TRANSPARENCY: WHAT IS OBSERVED BY ONE WILL BE KNOWN TO ALL.

Nowadays, many types of data that was once unavailable or carefully hidden are accessible to everyone, from price comparisons to organisation charts to real-time air traffic. For consumers, this transparency ensures greater efficiency in service delivery and reduces the risk of unpleasant surprises. For businesses, transparency means, among other things, that formerly opaque procedures are now out in the open, so it is becoming harder and harder to hide “small” mistakes. Transparency also means knowing where employees and assets are in real time, so enterprises can operate more safely and effectively. The trend towards transparency, will continue to grow. Advances in geolocation (made possible by GPS, RFID and radio sensors) and visualisation tools are accompanied every year by a new crop of applications. CSC has developed OmniLocation, software that enables enterprises to create a real world visualisation of enterprise operations. It

integrates location with relevant attributes about people, vehicles, assets and infrastructure, creating a four-dimensional visualisation of the enterprise on a Web platform. OmniLocation combines data about physical business operations into a real world visualisation that is physically correct, accurately mapped, and continuously updated. OmniLocation delivers an unprecedented level of insight into operations to improve safety, security and efficiency for the enterprise.

CHALLENGES

- **Balancing Transparency and Confidentiality:** Each business must strike the appropriate balance, taking care that neither side of the equation damages its interests.
- **Meeting New Requirements:** Businesses and governments will soon find out that once the public starts to experience transparency, it will continue to demand more and more of it. Be prepared to make data accessible in new and flexible ways.



Transparency in the Healthcare Sector

It is estimated that between 44,000 and 98,000 patients die in American hospitals every year due to medical error. Better information could help reverse these statistics. Thanks to technology advancements such as longitudinal electronic health records, intelligence systems, advanced data mining and improved connectivity, healthcare is poised to become more transparent, providing better information for better decisions. These technology enablers will help healthcare reach its ultimate goal: personalised medicine. Based on genetic information, family background, and DNA, care can be customised for the individual. For example, insulin dosage plans can be fine-tuned based on individual attributes rather than general criteria (e.g., gender and weight); this would avoid needing to prick yourself every 20 minutes to check your blood sugar level. Creating a transparent healthcare systems is a complex challenge, but if other industries like financial services and travel can become digitally transparent, so can healthcare. It’s a matter of life and death.



5 NEW WAVE OF WAVES: THE SKY IS NOT THE LIMIT AS SPECTRUM GOES DIGITAL.

The 21st century will be the wireless century. Traditional networks and complex frequency allocation systems to avoid interference will be things of the past. The electromagnetic spectrum will become an open resource, “as valuable a resource today as oil was in the Industrial Age,” according to the report. One example of this disruption is that mobile connectivity will be prolific as trains, planes and cars get online. With the help of CSC, Thalys International is setting the pace with the first Internet-accessible high-speed trains for travellers in Europe.

As spectrum opens up, the air waves become fertile ground – some say “beachfront property” – for a vast array of new services from new players, not just traditional operators. Eventually, we will see a complete breakdown of spectrum as software defined radio, and its child, cognitive radio, take hold and spectrum allocation is shattered. Use the entire spectrum and let software find the signals you need. The result: a dynamic and completely digital spectrum. Now is a great time for innovators in this space.

CHALLENGES

- **Living in an “Open Format” World:** Proprietary formats and incompatible standards are relics of a bygone era; open platforms will dominate the world of tomorrow.
- **Inventing New Uses:** History teaches us that networks and services develop in tandem; once wireless technologies become standard, there is no limit to the services that can be invented!

6 PLATFORM MAKEOVER: THIS IS NOT YOUR FATHER’S COMPUTING PLATFORM.

New platforms, new materials: two revolutions are underway in IT. In the first, which is related to cloud computing, data and computing resources will reside on the Internet (the “cloud”). Enterprises will no longer own their servers (thus eliminating purchase and maintenance costs), but will instead access their data and shared services via the network from any number of access points. The other revolution is longer-term and

relates to physics. Because silicon will eventually reach its limits, we will have to use other materials to attain greater processing speed: nanotechnology, molecular computing, quantum computing and optical computing. All of these materials are being explored

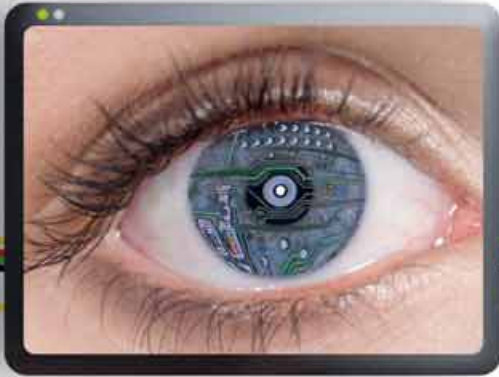
CHALLENGES

- **Completely Transform Encryption:** With quantum computing, users will one day be able to decrypt the most elaborate codes in just a few seconds; encryption specialists, take heed!
- **Thinking in Parallel:** Multicore chips will become ever more powerful (Intel is expected to announce an 80-core chip around 2012) and will be able to process multiple problems simultaneously; will the minds of the programmers be able to take advantage?



7

SMART(ER) WORLD: SMARTER EVERYTHING MAKES US SMARTER EVERYWHERE.



A smart(er) technology landscape that understands language and can reason is in the works. With that comes innovations in knowledge gathering, decision making and predicting. Smart virtual assistants are the future of online customer service, disrupting labour-intensive call centres. Semantics can be put to work to find expertise in the enterprise, solving problems faster and averting crises. Semantics at the IT infrastructure level make services more shareable and organisations more agile, since they can develop applications

and manage change faster. A semantic revolution lies ahead (see the text box Towards an Intelligence Web).

CHALLENGE

■ **Democratising Artificial Intelligence:** By extrapolating from recent advances in IT and biology, the inventor Ray Kurzweil believes that by 2029 it will take only \$1,000 USD to build a computer that is 10 times smarter than the human brain and passes for a human during normal conversation (i.e., it passes the Turing test).

3.0, 4.0: Towards an Intelligence Web

In the wake of Web 2.0, which some call the Social Web, comes Web 3.0, the Semantic Web, which has been on the drawing board for several years. Users will no longer simply share information but instead knowledge, across open systems capable of learning. Such systems could, for example, use deduction to identify the solution that best fits a user's search. With Web 3.0, the end result is being able to find relevant information, extract embedded and intrinsic knowledge, reason automatically, solve more complex problems, and manage computer systems autonomically.

This Web 3.0, expected to emerge over the next decade, will pave the way for a new phase predicted to emerge by 2020: Web 4.0, which will connect intelligence in an environment where humans and machines will be able to reason and communicate together.

Thriving on Disruption. The 21st century will be laden with digital disruptions. These disruptions are forming the foundation for a new economy driven by the network and information. As such, these disruptions represent opportunities for innovation and growth. So put today's digital disruptions on your radar, realising they are a work in progress as supporting technologies and new behaviours take hold. Today's digital disruptions lay down important foundations and principles for the new economy to build and thrive on.

ANGLIAN WATER

TECHNOLOGY KEEPS BUSINESS FLOWING

IN FEW SECTORS DOES THE PHRASE “THE CUSTOMER IS KING” CARRY MORE WEIGHT THAN UTILITIES. ANGLIAN WATER FOUND OUT HOW TECHNOLOGY HELPS KEEP BUSINESS FLOWING.

Having earned itself an enviable reputation in the industry for customer service, Anglian Water is keen not only to maintain these high standards but to push the boundaries on the efficiency and type of service it provides. With around six million industrial, commercial and domestic customers relying on its water and wastewater services, Anglian Water places quality of customer service at the forefront of its strategy. To that end, Anglian Water tasked CSC to implement a major IT overhaul that would see SAP rolled out across all of its core business processes. Not only would this bring radical and pioneering improvements to the company's billing and customer service operations, but would drive greater efficiencies throughout the company.

BEST-IN-BREED NEW TECHNOLOGIES

The ambitious programme was tackled in three stages, the first of which involved implementation of SAP for Anglian Water's back-office functions, including finance, HR, payroll and procurement. Following the success of this initial stage, roll-out began of the SAP Work and Asset Management Project.

FOCUS

Anglian Water, part of the AWG Group, is one of the leading providers of water and wastewater services in the UK, and supplies over 1,100 million litres of drinking water to 4.2 million people every day. With over 1,077 sewage treatment works, Anglian Water has more facilities per head than any other water company and provides sewerage services to 5.7 million people. CSC now manages the entire SAP application suite for Anglian Water from its Weybridge and Maidstone data centres.

Here, the focus shifted to how the company could improve efficiencies within its operations centre and operations processes. CSC led a partnership with HCL and SAP to implement a range of best-in-breed new technologies based on a core SAP platform. The work has resulted in considerable improvements in the responsiveness of contractors and ease of work scheduling, not to mention significant cost-savings. One element of the programme, SAP Portal, has made a particular impact, enabling contractors to access job information remotely.

As well as being able to offer its customers unsurpassed levels of service, Anglian Water has cut its own IT costs by 60% and raised the efficiency of billing three-fold.

The final phase of the ambitious programme was the SAP Customer Project, the focus of which was on customer call centre processes such as billing, management of account queries, and customer history and reporting. Anglian Water partnered with CSC to implement a single SAP-based integrated billing and service system, which was the first of its kind in a UK water utility. The transition also marked a radical shift in the way that Anglian Water would run its business. CSC's major challenge when implementing this project was, therefore, to maintain continuity of key customer processes such as billing. The changeover was seamless and ensured that the customers did not notice the biggest IT project in Anglian Water's history, which

involved the transfer of 50 million records from 14 legacy systems.

UNIFIED, CUSTOMER-CENTRIC VIEW

As well as making good financial sense, replacing the expensive legacy applications with a consolidated SAP system had many further benefits. Since implementation of the new system, Anglian Water has been able to achieve a single, unified customer-centric view across all departments. For customer service agents, this means being able to view the past history of Anglian's relationship with

each customer, making it easier to provide them with the most timely and accurate response. For a major company such as Anglian Water, which receives more than 2 million customer telephone calls each year, having this level of efficiency and consistency in its call centre operations is paramount. In partnership with CSC, Anglian Water has implemented a clear IT strategy built around SAP, which successfully addresses the company's core business goals. The company will now aim to maintain and evolve these services to ensure it remains at the forefront of the industry.

CONTACT

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1,100 million

litres of drinking water
supplied to

4.2 million

people everyday

more than

2 million

customer telephone calls each year

6 million

industrial, commercial
and domestic customers



CITIZEN CENTRIC BUSINESS IN BUSINESS PROCESS INNOVATION @ FPS ECONOMY

THE MISSION OF THE FPS (FEDERAL PUBLIC SERVICE) ECONOMY IS TO CREATE THE CONDITIONS FOR COMPETITIVE, SUSTAINABLE AND BALANCED FUNCTIONING OF THE GOODS AND SERVICES MARKET IN BELGIUM. UNDERPINNING THIS IS THE NEED TO DELIVER MEANINGFUL STATISTICS THAT PROVIDE INSIGHT INTO MACROECONOMIC ISSUES. IN Q3 2006 THE FPS SET OUT TO COMPLETELY REENGINEER ITS DATA INFRASTRUCTURE AND PREPARE FOR THE FUTURE.

Business process innovation in the FPS Economy is driven by the need for administrative simplification, tight public sector budgets and fewer resources – 30% of FPS Economy staff will retire in the next five years. Combined with higher expectations from the private sector and a growing body of complex international regulations, an approach spanning the FPS was needed.

CREATING ADDED VALUE FOR PUBLIC MONEY

The core business of the FPS Economy is to deliver strategic economic information; the primary source of this data is its National Institute of Statistics (NIS) division. The NIS generates roughly 80% of the FPS' statistical data, encompassing 70 statistical systems, employing 600 FTEs – almost 25% of all staff – and also incorporating the statistical exploitation of the “Crossroads Bank for Enterprise”, hosted by the FPS Economy and containing source data on all businesses in Belgium. Streamlining the NIS is thus crucial for moving the FPS towards the seamless provision of integrated information. The NIS was facing several challenges: an aversion to paper and manual surveys and demands for integrated online output from both citizens and businesses; shrinking budgets; and limited resources. These became in turn the main BPI drivers within the NIS. The use of existing institutional databases (such as the national register, social security and VAT administrations) was crucial for reducing primary data collection and administrative work. The core idea was that if data is already available in digital format, the NIS should not collect it again. Another major driver was the need for flexible statistical information delivered quickly; it was no longer viable



FPS Economy in Brussels.

for the NIS to take several months to set up a statistical application. An ambitious goal was set for the NIS: to become the recognised leader in the Belgian statistical landscape by delivering rapid, complete and accurate economic information within three years. This required a fundamental reorganisation of statistical processing away from “stovepipe processing” in vertical silos to a holistic approach. An expert partner was sought to support the NIS data warehouse project and the

FPS Economy ultimately turned to CSC with its strong public sector references and recognised best practices in business intelligence and data warehousing. A feasibility study was carried out at the end of 2006, after which specifications were drawn up to standardise all software environments within the NIS. In Spring 2007, the choice was made for an SAS business intelligence platform to support the data warehouse, followed by the drawing up of the roadmap. Implementation was started in Summer

TELLIGENCE



“Together with CSC, we have made FPS Economy a European pioneer. By Spring 2009 we’ll be to deliver data on demand to businesses and citizens.”

FRANK DE SAER,
IT DIRECTOR AT FPS ECONOMY

2007 by a joint CSC and FPS Economy IT team. CSC was to play an essential role in transferring project and change management know-how into the FPS, and take on the majority of the analysis, design and technical implementation based on their best practices in this domain. The objectives were standardisation of IT tools, methodology and data; fully automated data collection, input, processing and output; browser based dynamic web applications; and high performance statistical tools for “heavy” users. The scope was enormous: the FPS Economy encompasses over 300 different core processes within a complex organisation which gathers data from many external sources. To manage the entire process a full project governance structure was set up including a project management office, a balanced scorecard monitoring system and corresponding KPIs – all of which were linked to a central IT planning system. The guiding principle was added value for public money, improved service and greater cost efficiency.

DATA ON DEMAND FOR CITIZENS AND BUSINESS

The outcome was integration of all data in a single environment in which users can view dynamic reports with deep drill-down functionality. In future even external users – citizens and businesses – will have access to the data via a Web interface. The single source of information – the data warehouse – is constantly updated and available so clients can obtain key socioeconomic information from the FPS very rapidly. The benefits for the FPS Economy are clear. It has become more efficient, built up know-how in its core business and further professionalised its staff – who focus on improving analytical processes and data architecture

rather than simply managing data collection and delivery. Frank De Saer, IT Director at FPS Economy, comments: “Adopting a citizen centric approach was a major cultural shift for the FPS which allowed us to fundamentally redesign the way we do business. Cooperating with an expert partner like CSC helped us set up a strong project governance structure to safeguard the alignment of business and IT.” He highlights the use of application-to-application data gathering from businesses and government institutions as key to the improvements. “Together with CSC, we have made FPS Economy a European pioneer. Our colleagues in other countries often only provide periodically updated statistics in fixed media formats, such as PDFs or spreadsheets. Currently we provide interactive, near real-time data to our internal end users. By Spring 2009 we’ll be using our new Internet site to deliver information directly to businesses and citizens.”

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FPS ECONOMY: EMBRACING CHANGE

Already since 1999 the FPS Economy has been evolving from the former Ministry of Economics into a more modern organisation focused on its customers: the citizens and businesses that provide and request economic and demographic data for decision making support.

As early as 2004 the FPS Economy was reengineering its work processes to boost its performance in the context of its mission: create the conditions for a competitive, sustainable and balanced functioning of the goods and services market in Belgium. By 2006 the strategic objectives of the FPS Economy had been redefined in accordance with economic guidelines and policies at both national and European level. The FPS Economy set out to position itself as a major player in terms of federal services in the Belgian and EU economic environments, among competitors such as the National Bank, the National Planning Department, regional statistical departments and Eurostat. This meant moving away from a culture and structure of separate activity silos to an entirely new management approach: the efficient production and use of information and statistics to understand, regulate and stimulate the Belgian economy.

FOCUS

- **Client:** FPS (Federal Public Service) Economy
- **Challenge:** Implement BPI project to improve the quality of service within the core NIS (National Institute of Statistics) business, reduce paper handling and time to market, and realise cost savings
- **Solution:** An SAS business intelligence solution based on an integrated data warehouse drawing on all NIS data sources (generating 80% of the statistics provided by FPS Economy)
- **Results:** Automated paperless data input and output, accessible by browser based applications and presentation of data directly to end user through a dynamic internet portal

SOCIÉTÉ GÉNÉRALE

SLOVENIAN SUBSIDIARY OPENS A NEW CALL CENTRE

SKB, SOCIÉTÉ GÉNÉRALE'S SUBSIDIARY IN SLOVENIA, HAS USED THE CUSTOMER RELATIONSHIP MANAGEMENT TOOL MODEL PROPOSED BY THE GROUP AS THE BASIS FOR LAUNCHING A CALL CENTRE, WITH THE HELP OF CSC. THIS PROJECT HAS BENEFITED FROM STRONG LEADERSHIP AND WILL ALLOW THE FIRM TO OFFER INNOVATIVE SERVICES.

Société Générale's International Retail Banking division (BHFM) was created in 1998.

It has gradually become one of the Group's growth engines. Its strategy is based on making investments that target regions with a high potential for growth. It offers the SG full-service banking model abroad, targeting a large base of potential customers which encompasses both businesses and individual clients, while taking into account the particularities of the local market. The division is committed to developing synergies within the network it oversees, both in terms of its products as well as its organisation and tools. It is within this framework that SKB, the Slovenian subsidiary, with the help of CSC, has recently established a new call centre in the space of a few months. In 2005, BHFM retained Oracle's eBusiness Suite software package, telecommunications solutions by Genesys and the services of two integration specialists, including CSC, to offer its branches a model for a multi-channel bank (MCB) customer relationship management tool. After SKB successfully completed the renovation of its back-office in preparation of Slovenian adoption of the euro, in early 2007 it started planning to open a call centre. The project called for the deployment of a centralised platform designed not only to manage incoming calls, but also outgoing calls, to help generate new business opportunities for sales office representatives. "In Slovenia, the market is mature. Several Austrian and Italian banks operate here. This type of innovative service, which makes it possible to integrate the agency network and electronic banking, responds well to the expectations

of the bank's clientele," explains Sophie Deloustal, a senior partner at CSC. Besides the considerable cultural change that such a project involves, one of the major technical challenges was to establish an agenda able to be shared by the sales representatives from the approximately sixty agencies in the country and the call centre's operators.

THE GROUP'S MODEL AND LOCAL NEEDS

To put this system in place, SKB naturally turned to the solution proposed by BHFM which had just been successfully deployed in Morocco. Economic and technical studies conducted during Spring and Summer 2007 confirmed that local needs could be met by the Group's model. "We knew that by opting for this solution, we could take advantage of the previous experience of the Group, both on the technical and business level," specified Christian Rouso, Director of Operations at SKB. During this preliminary phase, SKB met with the potential integration specialists and opted for CSC, whose team had just proven itself in Morocco. In September 2007, the project was launched with one critical objective: a launch date of June 1, 2008. SKB wanted to work out the bugs in its system and train its teams over the course of the Summer in order to ensure a risk-free launch of its new service for the general public during Autumn 2008.

SHARED ROLES

Given such short deadlines, the project was very quickly ramped up and each of the parties involved fully dedicated themselves to ensure that schedules and budgets were respected. During the first phase, which consisted of



In 2001, SKB joined the Société Générale Group, one of the leading banking groups in the Eurozone.



+11% growth (2007)

Net profit of
22.2 million € (2007)

58 agencies

909 employees (end 2007)



“This project has been an unqualified success; we are hopeful that the emphasis placed on change management will ensure that the Call Centre is a success.”

CHRISTIAN ROUSO, DIRECTOR OF OPERATIONS AT SKB

measuring the gaps between the target and the Group's model, the Slovenian users met in Paris.

Conversely, during the development phase in early 2008, the CSC teams made their way to Slovenia while SKB concentrated its efforts on an intense change management campaign (raising awareness, training, writing scripts, establishing incentives, etc.) For its part, BHFM took a lead role on those project components that were intended to be capitalised for future deployments.

“The roles were very well shared between BHFM and CSC. When risks and tricky moments arose, they were very well handled,” remarked Sophie Deloustal. “The steering by CSC and SKB was remarkable, especially considering the degree of challenge inherent in the project due to the multitude of stakeholders, the considerable geographic distance and the very limited time and budget constraints,” adds Christian Rouso.

ON SCHEDULE AND ON BUDGET

In June the launch took place, with no budget over-run and no need for contract amendments. In addition to the commitment and the skills of the people involved, Christian Rouso underlined the essential role played by the Group's model in this success, since 90% of the system components implemented were drawn from it. As Operations Coordinator for the Slovenian bank, he has an optimistic outlook on the eve of the commercial launch of the call centre: “This project has been an unqualified success; we are hopeful that the emphasis placed on change management will ensure that the Call Centre is a success. From this point of view, the fact that the system is under the control of a young team

of operators that we have put together is very promising.” This project was not only an opportunity for SKB to rejuvenate its personnel but also to start to reflect upon other measures that could be taken to revitalise the front office. For their part, CSC and BHFM will complete their mission by undertaking a remote support phase and competence transfer before embarking on a project involving another Société Générale subsidiary.

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A WILL TO EXPAND

Société Générale is constantly reinforcing its position in geographic zones and economic activities that offer the best long-term growth perspectives. This is accomplished organically through the transfer of expertise and the establishment of partnerships, but also through a targeted acquisitions policy whenever opportunities arise which fit its value creation criteria. In particular, the group seeks out firms like SKB: full-service banks that have strong local roots and that are determined to grow and innovate.

FOCUS

SKB, FOURTH LARGEST BANK IN SLOVENIA

Founded in 1978 and based in Ljubjana, SKB is a full service bank aimed at both private consumers and businesses. It is the fourth largest bank in Slovenia and relies on a national network of 58 agencies to distribute its retail and investment products. The SKB group, which also includes SKB Leasing, became part of Société Générale in 2001.

SUPPLY CHAIN ADVANCEMENTS: EUROPE CHARGES AHEAD

SUPPLY CHAIN IMPROVEMENT CAN LEAD TO BETTER PERFORMANCE, ENHANCE TOP LINE REVENUE AND HELP ACHIEVE COST REDUCTIONS. PROGRESS IS BEING MADE IN SUPPLY CHAIN MANAGEMENT ACROSS THE WORLD, BUT CERTAINLY NOT AT THE SAME PACE. EUROPEAN COMPANIES ARE CURRENTLY DEPLOYING MORE AMBITIOUS AND EFFECTIVE SUPPLY CHAIN STRATEGIES THAN THEIR NORTH AMERICAN AND ASIAN COUNTERPARTS.

FOCUS

SUSTAINABLE DEVELOPMENT: “GREEN” ISSUES IN SUPPLY CHAIN MANAGEMENT

The findings of the 2008 survey reveal major progress is being made by European organisations in factoring in environmental concerns for supply chain initiatives.

76% of European managers report having taken measures to better protect the environment, versus 61% of those operating in North America and 64% in the Asia-Pacific zone. This could be explained by differences in local legislation and by higher fuel costs in Europe.

The findings of the 6th Annual Global Survey of Supply Chain Progress -

jointly conducted by CSC, the University of Michigan, *Supply Chain Management Review* magazine and *Supply Chain Europe* magazine - have just been published. The results reveal once again the difference between mature and immature performance; as firms continue to proceed along dimensions of supply chain competence. The 2008 survey polled nearly 300 supply chain professionals from companies operating in 32 countries and 22 industries. Supply Chain

progress was measured according to ten dimensions: alignment with corporate strategy, strategic customer integration, strategic supplier integration, cross-functional internal integration, supply chain responsiveness, planning and execution process and technology, supply chain rationalisation/segmentation, risk management, global supply chain optimisation and innovation management.



In a sense, it doesn't matter as much where you start in moving up the ladder of supply chain competency as when you start. That when is now!

MOTIVATING FACTORS AND BENEFITS

The first important result to emerge from this study is that supply chain, productivity and competitive position are intimately linked. 71% percent of all respondents indicated that as a result of supply chain improvements they are realising three year cost savings of between 1% and 5% (up to as high as 16-20% for the best performers).

A second significant finding is that more effective supply chain management leads to revenue growth opportunities. Approximately 60% of the respondents indicated increases

from 1% to over 20% attributable to supply chain initiatives. A third discovery: as firms improve their supply chain management, they move from an exclusively cost-reducing perspective to a focus on other objectives such as faster and more personalised order fulfilment, lead time reduction, creating and delivering perfect orders, and cash to cash cycle and asset turn improvement.

THREE PROFILE TYPES

The survey identifies three profile categories: leaders (15.6% of the

responding supply chain managers), followers (40.6%) and laggards (43.8%) What sets followers apart from laggards are aspects such as improvements in fill rates, perfect orders, response time, total supply chain cost productivity, cash-to-cash cycle time, inventory and other asset turns. Leaders outperform laggards in all areas and outperform followers in many areas such as response times, flexibility, on-time deliveries and order fulfilment lead time, as well as in cost of goods sold and quality. What is the key to success? Leaders and followers are more frequent users



of Six Sigma* quality improvement techniques, selective outsourcing and strategic supplier and customer segmentation strategies. Leaders are also much more likely to use enterprise resource planning (ERP) and demand, inventory and production planning systems, as well as transportation management systems (TMS). Furthermore, leaders report that they are frequent users of customer relationship management (CRM) systems, product lifecycle management (PLM) systems

and supply chain network integration technologies at twice the rate of followers. All of these activities are performed in close collaboration with corporate executive committees. The overall supply chain performance of three industries sets them apart as leaders: Aerospace and Defence (A&D), Chemicals and Consumer Products. Next in line are the Automotive, Healthcare, Third-party Logistics, Wholesale Distribution, Retail, High Technology and Oil and Gas sectors. The main area where many companies must improve

performance is in supply chain responsiveness, and in particular, sales forecast accuracy.

EUROPE'S HIGH STANDING

Low Six Sigma standards adoption rates notwithstanding, the overall picture that emerges from the survey's findings is remarkable progress by European firms across all supply chain optimisation criteria. For example, eighty-five percent of European respondents reported the use of selective outsourcing in supply chain operations (versus 77% in North America and Asia-Pacific). Meanwhile

FOR MORE INFORMATION

Download the complete report:

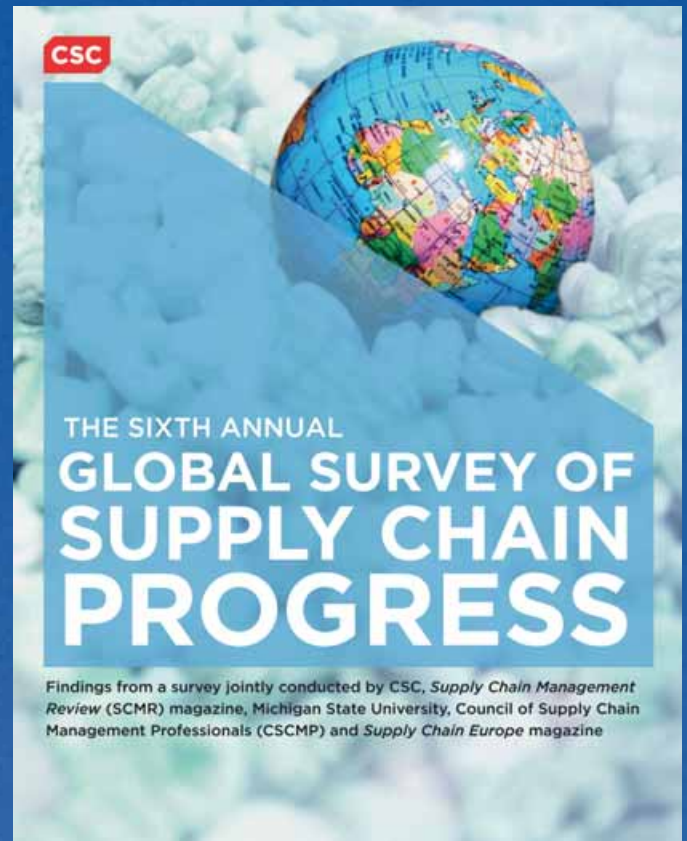
http://assets1.csc.com/management_consulting/downloads/2008_Global_Survey_of_Supply_Chain_Progress.pdf

FOCUS

THE 5 LEVELS OF MATURITY

The CSC model for supply chain maturity includes five levels. Levels 1 and 2 are those that firms most frequently attain.

- 1** Assessment of a company's capacity to improve supply and logistics processes, most often within a particular department.
- 2** Measurement of the integration of purchasing, order processing, planning and delivery processes within the company.
- 3** Discussion held with certain partners regarding the company's processes. During this phase, the company also begins to measure the level of customer satisfaction.
- 4** Implementation of an ecosystem of partners which will discuss the best methods to reach mutual customers.
- 5** Completely transparent electronic data transfers between all those who intervene in the supply chain.



seventy percent of European firms use a supplier segmentation strategy (57% in North America and 60% in Asia-Pacific) and 63% use lean manufacturing techniques (62% in North America and in Asia-Pacific).

* Launched some 20 years ago by Motorola, Six Sigma quality improvement techniques use statistical tools to measure business process performance.

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SUPPLY CHAIN PODCASTS

Customers can learn all they need to know about supply chains by watching 22 videos offered by CSC. They are presented by Chuck Poirier, the author of seven reference works on supply chain management and a partner at CSC. The series includes: 5 videos (in the Wall Street Series) on how supply chain management can streamline and optimise operations. The five levels of maturity that must be reached are analysed. A second series of 6 episodes (Why Wall Street Cares about Your Supply Chain) deals with how supply chain initiatives can create value and improve financial performance. This is followed by a third "season" of 6 videos on the business benefits that you can expect to enjoy (What Can Your Value Chain Do for You?) And finally, 5 episodes on radio frequency identification (RFID: Strategic Implementation and ROI). The characteristics of this technology, its corporate integration and its contributions to supply chain management are extensively analysed. It is all food for thought for supply chain professionals.

TO VIEW THE PODCASTS:

<http://www.csc.com/ee/supplychain/PO/>



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LOYALTY PROGRAMME

**“SIMPLER,
MORE GENEROUS,
MORE FLEXIBLE”**

GILLES PÉLISSON
CHIEF EXECUTIVE OFFICER OF THE ACCOR GROUP

WITH A|CLUB, THE ACCOR GROUP IS PUTTING A FRESH FACE ON CUSTOMER LOYALTY PROGRAMMES. DEVELOPED USING CSC'S TECHNICAL EXPERTISE, THIS PROGRAMME COVERS ALL OF THE HOTEL GROUP'S BRANDS AND OFFERS A SERIES OF EXCEPTIONAL BENEFITS. ITS GOALS ARE TO MEET THE EVER MORE SPECIFIC CUSTOMER EXPECTATIONS, AND TO GAIN MARKET SHARE. **GILLES PÉLISSON, CHIEF EXECUTIVE OFFICER OF THE ACCOR GROUP,** EXPLAINS THE STRATEGIC APPROACH BEHIND CUSTOMER LOYALTY IN DETAIL. INTERVIEW.

ON SEPTEMBER 15, 2008, ACCOR LAUNCHED A|CLUB, ITS NEW CUSTOMER LOYALTY PROGRAMME. WHY?

GILLES PÉLISSON: Although ACCOR previously had customer loyalty programmes, those on offer were either brand-specific or local programmes. With A|Club, we cover more than 2000 hotels in 90 countries. Over the course of 2007, we undertook major projects to reposition our hotel brands. We have redefined some of them, as well as created new brands or labels. Today, we offer a very comprehensive line, that is clearly positioned, ranging from economy hotels to luxury hotels.

Our customers benefit from a wide range of choice, because all of our brands are included (Sofitel, Pullman, MGallery, Mercure, Suitehotel, Novotel, all seasons and Ibis), with the exception of Formule 1, Etap and Motel 6. In the studies that we carried out before the implementation of this programme, 36% of customers stated that a customer loyalty programme would encourage them to stay more frequently in our hotels. Moreover, Accor has set major development goals, with 200,000 rooms on the horizon in 2011. A|Club constitutes an important tool to support this development.

ALL HOTEL GROUPS OFFER CUSTOMER LOYALTY PROGRAMMES. WHAT MAKES A|CLUB DIFFERENT FROM THE REST?

G. P.: A|Club is simpler! And the market studies that we have performed have shown that cardholders deem this aspect to be essential. Customers can join free of charge during their stay or directly on the dedicated website. With each stay, points are accumulated, according to the amount spent. These points can be converted into cheques that can be used in Accor hotels. And because A|Club is entirely web-based, customers have a great deal of flexibility to check their accounts. A|Club is more generous! Customers are rewarded above and beyond the price of their room, since all of their individual expenses are taken into account. Both stays and accumulated points can give access to elite status, which gives customers the opportunity

to gain even more points. Platinum status allows customers to double their points. And points are redeemable for life, so long as the customer stays at least one night per year. A|Club is more flexible! There are no limitations on when A|Club cheques can be used and customers can choose to redeem them during both high and low seasons. Customers can also transfer all or part of their points to their favourite air miles programme and use their cheques with our international partners. Today, 8 major airlines are associated with A|Club, as well as Club Med and Europcar. But going beyond this generosity, A|Club represents a way for Accor to recognise individual customers.

HOW WAS THE A|CLUB NETWORK BUILT FROM A TECHNICAL STANDPOINT?

G. P.: A|Club represents 47 interconnected systems! 18 months of development and 5 million Euros were spent preparing the first version of A|Club. And this is just the beginning! New aspects are added each month. For example, the a-club.com website, which when launched was available in English and French, is now also offered in German, Dutch and Spanish. In February, Portuguese and Italian will be added, and two months later, Chinese and Polish will also be available. And a second version of A|Club is already being developed.

ON THE HOTEL SIDE, HOW HAVE YOU ORGANISED TEAM TRAINING AND INTERNATIONAL DEPLOYMENT?

G. P.: The success of this launch depended on team mobilisation and from its inception our teams were encouraged to present the programme to all individual customers. Representatives from all countries worked during 1 year to implement this project operationally. The deployment technique adopted was based on two primary actors: Super A|Mbassadors were named in all of the countries, whose role it was to put in place A|Mbassadors in each hotel. Once the network was established, information and training sessions were given across the globe.

IS IT PROFITABLE TO REWARD CUSTOMER LOYALTY?

G. P.: The idea behind our card is simple: the more you spend, the more you gain. We are convinced that this loyalty reward approach will prompt customers to stay with us more often and will increase our market share accordingly. But A|Club is also a key part of our distribution strategy. The A|Club programme is 100% web-based and we will encourage customers to visit the site to be better informed... but also to make their reservations. A|Club will also be used to prepare a customer database, which we will use to form close commercial ties. A customer whose loyalty is rewarded feels at home!

WHAT ROLE DID CSC PLAY?

G. P.: CSC's participation lasted for more than a year, both for the launch and implementation of the A|Club project. Initially, they worked alongside teams from Accor to define the needs and technical specifications. It was crucial that deadlines be met at this point in the project. Once the developments were finalised, an organisation was put in place around functional testing. To ensure the effectiveness of the tests, the teams were made up of experts, CSC employees and actual hotel staff... all of which ensured that we could launch on "D" Day without a hitch!

FOCUS

A|Club, the 100% web-based Customer Loyalty Programme, represents:

- 18 months of development
- 5 million Euros spent on the first version
- 15,000 collaborators trained internally
- 2,000 hotels covered in 90 countries, (half of the Group's hotels)
- 200,000 rooms and 5 million active members on the horizon for 2011
- 8 major airlines associated with the programme

CORPORATE INNOVATION AND THE NEW ROLE OF THE CIO

BY PROFESSOR VITO DI BARI



VITO DI BARI teaches "Design, Management and Innovation of Systems" at the Faculty of System Engineering of the Polytechnic University of Milan and "Corporate Identity" at the Bocconi University. He is a weekly columnist for the Italian newspaper *Il Sole 24 Ore* and TV anchorman for Rai and Mediaset.

I foresee that before 2020, 18% of the actual CIOs will be called Chief Innovation Officers and will become members of the Executive Board of their companies. A position considerably more important in terms of role, power and retribution. The "I" in your CIO title will acquire a new meaning. It's a small change in terms of ink and paper, but a big leap for your career. Let's see why this will happen. Every 20 years there is a change of perspective in business with regard to desires (how we wish to become) and phobias (which competitors we fear). The present time is and has been determined by the desire and fear of dimensions: how big we are, how big our competitors are. Before 2015, speed will become companies' new object of desire, and slowness a recurrent nightmare. If today I had to give you one piece of advice, it would be the following: Be quicker. In all respects: from time to market to the integration of processes, from client relations to production, distribution and logistics. Furthermore, between 2010 and 2015, your business will witness the arrival of the first batch of D-Generation managers: the 1980s-born digital generation. It will entail a considerable change of pace: instant messaging systems, blogs, wiki, social networks and podcasting - created by common users - will become the bread and butter of all companies, starting from the most innovative ones. When they will start running companies, these thirty-something managers will not want to give up the technologies and personal applications with which they have grown up, to use the less

powerful ones provided by existing businesses. Who will integrate them in organisations to boost velocity? Human resources managers? I don't think so, not without your help. By 2015 there will be about 150 billion processors as opposed to the current 10 billion. However only 1 in 100.000 will end up on a PC or smart phone. The others will be on objects or on and inside people. The real revolution will be brought about by the progress of nanotechnology which will allow us to work with hi-tech objects dozens of nanometres in size. This is what I have named The Longest Tail (cf. Harvard Business Review, June 2008). This will drastically change the way companies function. In the future, we will download means to empower or personalise objects just like today we update software for our PC. Who will optimise the selling of bits which will replace products? The sales manager? I don't think so, not without your help. Do you really think that with this new scenario your company will remain the same as it is today? It won't. Because two major elements will change. The products. And how the market works. In other words: everything. The problem (or good news, take your pick) is that this is not Science Fiction, but a scenario that will establish itself within a decade at the very most. It seems to me that this is great news for you, because the entire organisation of a company will rely on technological innovation and the IT system will have to be able to guarantee not only high service quality, but also the availability of the said

products. And last but not least, between 2020 and 2025 we will begin to produce everyday items at home, because technology will allow low-cost, decentralised manufacturing of small products made up of few materials. It seems to me that the moral of the story is that ICT is leaving the periphery of IT system governance to assume a new, strong, strategic and central role that will mutate markets and business models, and change the function of the CIO. However, in most companies, Chief Information Officers will go through an identity crisis: from a central role they may be relegated to a secondary role, provoking increasing frustration and disorientation. But I foresee that there is a new golden age around the corner for CIOs, because ICT will be brought to govern new, important, emerging phenomena. By 2020, 18% of today's CIOs will be called Chief Innovation Officers. They will be members of the Executive Boards in their respective companies. A position (I will never say it enough) superior to their actual one in terms of role, power and retribution. Where you will be, it is up to you.

FOR MORE INFORMATION
<http://www.vitodibari.net>



98% OF OUR CLIENTS ARE SATISFIED

Delivering beyond what our clients expect is critical for CSC

That's why we commit to measuring client satisfaction on a regular basis, using an independent research organisation, TNS Sofres.

The information we obtain from this survey enables us to improve constantly the quality we deliver to our clients, and helps us to go beyond what is expected of us.

Thank you to all our clients for helping us take our service to you to the next level.

Global level of satisfaction TNS Sofres Survey, EMEA South and West region, December 2008



ABOUT **CSC**

The mission of CSC is to be a global leader in providing technology enabled business solutions and services. With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations. CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements. For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs. The company trades on the New York Stock Exchange under the symbol "CSC."

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GRAPHTALK A.I.A NA OCIDENTAL VIDA

Teve início em Setembro de 2008 a implementação do sistema GraphTalk A.I.A na Ocidental Vida, a companhia do ramo Vida do grupo segurador Millenniumbcf Fortis. O Millenniumbcf Fortis seleccionou o GraphTalk A.I.A de entre os vários sistemas analisados pela capacidade demonstrada pela solução da CSC em termos de endereçamento das necessidades do negócio de forma eficiente e rápida. O GraphTalk A.I.A vai permitir ao Millenniumbcf Fortis apresentar-se ao mercado com uma variedade de oferta, flexibilidade e tempo de resposta que potenciarão a diferenciação relativamente à concorrência.

A experiência da CSC no mercado segurador, tanto local como internacionalmente, foi também um factor decisivo na opção da seguradora pelo GraphTalk A.I.A. Jorge Pinheiro de Melo, Director Coordenador da Organização e IT, responsável por este projecto, referiu à Premium: “Há algum tempo que procurávamos uma solução capaz de responder aos desafios criados pela estratégia e modelo de negócio da Millenniumbcf Fortis. Sabemos que a inovação, excelência operativa e eficiência operacional surgem como imperativo competitivo para os próximos anos. Daí sentirmos a necessidade de implementar um

Jorge Pinheiro de Melo, Director Coordenador da Organização e IT do Millenniumbcf Fortis Grupo Segurador



Alguns elementos da equipa CSC/ Millenniumbcf Fortis Grupo Segurador

programa de renovação tecnológica, como um dos factores críticos de sucesso no reforço da posição de referência que assumimos no mercado. Esta parceria com a CSC surge-nos como uma forte aposta no suporte à implementação desta solução aplicacional, contribuindo assim para o esperado desenvolvimento e crescimento da actividade da Millenniumbcf Fortis.”. Decorre neste momento um projecto piloto que implementará um produto de seguros ligados a fundos de investimento (*Unit Linked*), em simultâneo com a fase de *Gap Analysis*, destinada a consolidar os requisitos do projecto de implementação. O trabalho está a ser desenvolvido por uma equipa mista CSC / Ocidental Vida, distribuída entre as instalações do Millenniumbcf Fortis no Tagus Park e no Porto e o Centro de Competência CSC de GraphTalk A.I.A, sediada em Charenton, França. Estão previstas para o projecto 3 *releases*, disponibilizando diferentes grupos de produtos, com uma duração total de cerca de dois anos.

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98% DOS NOSSOS CLIENTES ESTÃO SATISFEITOS

Superar as expectativas dos nossos clientes é um factor crítico para a CSC

É por isso que nos comprometemos a medir a satisfação do cliente numa base regular, recorrendo a uma organização independente de investigação, a TNS Sofres.

As informações que recebemos deste estudo permite-nos melhorar constantemente a qualidade dos nossos serviços, e ajuda-nos a superar todas as expectativas.

Agradecemos a todos os nossos clientes por nos ajudarem a oferecer serviços que ultrapassam o planeado.

Nível Global de Satisfação TNS Sofres Survey, EMEA South and West region, Dezembro 2008.

