

Press Release

Groupe BPCE strengthens its digital scheme with the creation of a new Innovation, Data and Digital Department

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In preparation for its future strategic plan, Groupe BPCE is strengthening its digital scheme by merging its Data and Artificial Intelligence activities and creating a new Innovation Department.

The successful *Digital Inside* strategy implementation within both Banque Populaire and Caisse d'Epargne networks, has created the momentum for Groupe BPCE to set up a new department embracing more than just digital and data. The creation of a new Innovation, Data and Digital department is consistent with Groupe BPCE's strategic thinking and aims to focus investments and resources on value-generating projects to customers, and above all customers of Banque Populaire and Caisse d'Epargne networks.

Under the direction of Yves Tyrode, General Management Committee member, **the Innovation, Data and Digital Department** will be organized around the following fields of expertise:

- **Innovation:** this new Innovation team, run by Frédéric Burtz, will concentrate on developing new sources of revenues, incubating internal and external strategic projects and taking equity interests in tech firms. An Innovation plan will be presented in first-quarter 2021;
- **Data and Artificial Intelligence:** managed by Luc Barnaud, who will be joining BPCE, this team focuses on designing, developing and managing the implementation of services and tools that leverage the potential of data, by means of artificial intelligence, data-quality enhancement and data-analysis reporting;
- **Customer Digital:** this team, led by Emmanuel Puga Pereira, is in charge of designing, developing and managing the digital channels and services for retail, professional and corporate customers of the Banque Populaire and Caisse d'Epargne.

This new organization will enable to strengthen Groupe BPCE's Digital Inside strategy, by closely associating the Banque Populaire and Caisse d'Epargne networks, the IT teams as well as Retail Banking and Insurance divisions in order to meet the needs of bank advisers and their customers.

Biographies

Frédéric Burtz, 53, is appointed Chief Innovation Officer for Groupe BPCE and deputy to Yves Tyrode, General Management Committee member in charge of the Innovation, Data and Digital department. A graduate of Ecole Polytechnique and Telecom ParisTech, since 2019 he has been in charge of advanced data-use cases, in addition to his functions as Head of the 89C3 Factory, the entity that groups together the Group's technological competencies in the fields of digital and data/AI development, and the design and rollout of products. He joined Groupe BPCE in the Digital Department in 2016, with responsibility for technology and partnerships (89C3 Factory, open innovation and relations with fintechs and startups). Before Groupe BPCE, he was Deputy CEO of Voyages-sncf.com where he led SNCF's digital transformation in the industrial internet and open innovation fields. Frédéric Burtz began his career in the telecoms industry (France Telecom then Capgemini Consulting), before refocusing on digital transformation subjects more than 10 years ago.

Luc Barnaud, 50, is appointed Chief Data Officer, in charge of the Data and Artificial Intelligence for Groupe BPCE.

A graduate of Ecole Polytechnique and Telecom ParisTech, he has been Chief Digital and Technology Officer for Natixis since 2018. He began his career as Head of Business Development in France Telecom's Corporate Clients Division before joining Casema (Netherlands) where he was in charge of Corporate Data Solutions Development. Between 2001 and 2004, he was Head of Product Marketing, Corporate Mobile Solutions for Orange France.

In 2005, he was appointed Head of the Network Unit for the Aquitaine region then given responsibility for the Corporate Agency for the South-West region. In 2009, he joined Technocentre, the Orange Group's product marketing and design factory, as Head of TV Activities then of Corporate Services. From 2014 to 2017, he was in charge of Mobile Operators and Partners for Orange Wholesale France. He joined Natixis in 2017 as Chief Digital Officer.

Emmanuel Puga Pereira, 48, is appointed Chief Digital Officer, in charge of the digital channels for Retail, Professional and Corporate Customers. Since 2017, he has been Head of Retail Customer Experience and Digital Marketing for Groupe BPCE.

A graduate of Ecole Polytechnique and Telecom ParisTech, he began his career at Orange in 1996, where he held various positions: R&D Engineer in Mobile Internet (1996-2000), Technical Director of Corporate Mobile Internet Solutions (2000-2003) and Head of Very High-Speed Data Solutions Business Unit (2003-2004). He then joined the venture capital firm Innovacom as partner (2004-2010) where he took part in the success of several tech startups, while also acting as board member for these firms. Since 2010, Emmanuel Puga Pereira has been in charge of digital transformation in various sectors of activity and held the positions of Chief Sales & Marketing Officer for Karavel/Promovacances (2011-2014) then Chief Digital Officer for Wonderbox (2014- 2017), before joining Groupe BPCE.

About Groupe BPCE

Groupe BPCE, with its business model as a universal cooperative bank represented by 9 million cooperative shareholders, is currently the 2nd-largest banking group in France. With its 105,000 employees, it serves a total of 36 million customers – individuals, professionals, corporates, investors, and local government bodies – around the world. It operates in the retail banking and insurance sectors in France via its two major Banque Populaire and Caisse d'Epargne banking networks, along with Banque Palatine. With Natixis, it also runs global business lines specializing in Asset & Wealth management, Corporate & Investment Banking, Insurance and Payments. Through this structure, it is able to offer its customers a comprehensive, diversified range of products and services: solutions in savings, investment, cash management, financing, and insurance. The Group's financial strength is recognized by four financial rating agencies: Moody's (A1, outlook stable), Standard & Poor's (A+, outlook negative), Fitch (A+, RWN) and R&I (A+, outlook stable).

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