

EDITION

2.0

# THE ELEPHANT CHARMERS

DON'T PUSH THE  
**elephant**  
ON YOUR OWN



**BNP PARIBAS**

The bank  
for a changing  
world

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# 1 / FOREWORD

At the beginning of 2017, we launched the BNP Paribas digital transformation program in Poland. Our aim was to bring relevant innovations to the market. We had a conviction and a question.

Our conviction was:

That to reach our goal, nothing could beat the combination of our experience as a financial institution and the spirit and cutting-edge technologies of startups.

Our question was:

Knowing how often this type of collaboration fails, how could we make it work in the future?

We have come a long way since then. Today, BNP Paribas Polska S.A. is recognized as one of the banks in Poland that collaborates most with startups. Hundreds of hours of work have led to 16 successful implementations. Today, these implementations are contributing to the ongoing enhancement of the services that we provide to our clients.

We didn't get to where we are today by chance. We have made a concerted effort to bring closer two worlds that are, by their very nature, very different. Let's consider just one example: a bank's chief concern is cybersecurity. We need to be excellent safe-keepers even during the digital revolution. On the other hand, how could a startup even exist without a 'right-to-fail' state of mind? Innovation in this field is imperative, and so the apparent contradiction between banks and startups is one that we must overcome.

So, we found our own ingredients for bridging the gap between these two worlds. They range from learning agility that goes beyond buzz words, to generating more opportunities for knowledge-sharing exchanges between people inside and outside of the bank. Furthermore, we've adapted our processes to ensure that we can engage with the right partners faster.

These ingredients are gathered here. Consider it a cookbook for finding your own collaboration recipe!

**Daniel Astraud,**  
Vice President,  
Transformation and Integration Area,  
BNP Paribas Polska S.A.



# 2 / WHAT HAVE WE ACHIEVED SINCE EARLY 2017?

HERE ARE SOME KEY FACTS AND FIGURES:

**5. 2018**

THE PREMIERE  
OF THE STARTUP  
*COOPERATION CODE*  
/OUR TOP SERVICE/

**7+**

STARTUPS MEET WITH  
US DURING EACH OFFICE  
HOURS EVENT

**2+**

THE AVERAGE NUMBER OF  
STARTUPS SUCCESSFULLY  
GRADUATING FROM EACH  
OFFICE HOURS

**16+**

EDITIONS OF OFFICE  
HOURS MEETUPS IN  
< 27 MONTHS

**45+**

MINUTES IS HOW MUCH  
TIME A STARTUP GETS  
WHILE OFFICE HOURS MEETUPS

**800+**

STARTUPS HAVE BEEN  
CAREFULLY EVALUATED  
DURING SCOUTING SO FAR

**< 40%**

OF STARTUPS THAT WE MEET  
ARE FINTECHS

**16+**

IMPLEMENTATIONS

**10+**

PEOPLE FROM BNP PARIBAS  
TAKE PART IN EACH OFFICE  
HOURS

**2+**

WEEKS IS WHAT WE USUALLY  
SPEND SCOUTING STARTUPS  
PER BUSINESS CASE



**4+**

FRAMEWORK  
AGREEMENTS

**370+**

HOURS SPENT ON  
WORKSHOPS WITH  
STARTUPS

**> 60%**

OF STARTUPS WE MEET  
SPECIALIZE IN THE FIELDS  
OF TECHNOLOGY

**1 GOLDEN RULE**

BUSINESS AND IT MUST WORK TOGETHER FROM  
THE BEGINNING, WHICH MEANS BRINGING IT INTO  
THE PROCESS EARLY

# 4 ACADEMIES LAUNCHED IN SUMMER 2019:



**40+**  
APPLICATIONS

**20+** CASES  
WORKED ON

**6 TRANSVERSAL CASES**  
IDENTIFIED TO BE WORKED ON BY  
THE ACADEMY BY NOVEMBER 2019



**1ST BANK IN  
THE COUNTRY**  
TO OPEN  
PRODUCTION API

**20+** FINTECHS  
APPROACHED US

**10+** FINTECHS PRESENTED  
TO THE BUSINESS

**8** CASES FROM 6 FINTECHS  
ENTERED THE ACADEMY

**1-3** CONTRACTS PLANNED  
TO BE SIGNED BY EARLY 2020



**100+** REGISTRANTS

**10 EMPLOYEES**  
ADMITTED TO THE  
FIRST EDITION. THEY  
WILL COMPLETE THE  
TRAINING IN EARLY  
2020

**100+ EMPLOYEES** SIGNED UP  
FOR AND COMPLETED AGILE



**100+** REGISTRANTS

**10 EMPLOYEES**  
ADMITTED TO THE  
FIRST EDITION. THEY  
WILL COMPLETE THE  
TRAINING IN EARLY  
2020

**OUR AGILE COACHES ARE  
SUPPORTING 4 SCRUM  
STUDIOS WITH 32 SCRUM  
TEAMS** WORKING ON OUR  
MOST-IMPORTANT DIGITAL  
INITIATIVES

# 3 / WHY THE FINTECH SCENE IS DIFFERENT IN POLAND

Author: Michał Miszłowicz



*For as long as I can remember, market experts have been saying that it's only a matter of time before fintechs take over the banking industry. Well, it hasn't happened yet. Of course, the situation varies around the world and in different markets but, for now, let's focus on Poland.*

My first experience with a fintech started back in 2015. During a meetup at Google's campus in Warsaw, I was asked: "Will fintechs take over the banking industry?" The answer that I gave on that day is the same one that I would give today: It's not about cannibalization but about cooperation. Over the years, the financial services industry has become more open and welcoming of external trends – this is evident in the way the working culture at banks has changed, as well as the way banks seek to win new business and evolve their product portfolios. The Polish banking industry perhaps benefits from the fact that it is so relatively young compared to other countries – the modern banking industry in Poland only really started to develop in the 90's, which means its legacy burden – both in terms of technology and culture – has been far easier to shake off or change than in other countries. As a result, in Poland, most banks can viably claim that they too are fintechs (or at least that they share many characteristics with fintechs).



## WHERE ARE THE OPPORTUNITIES FOR FINTECHS IN POLAND?

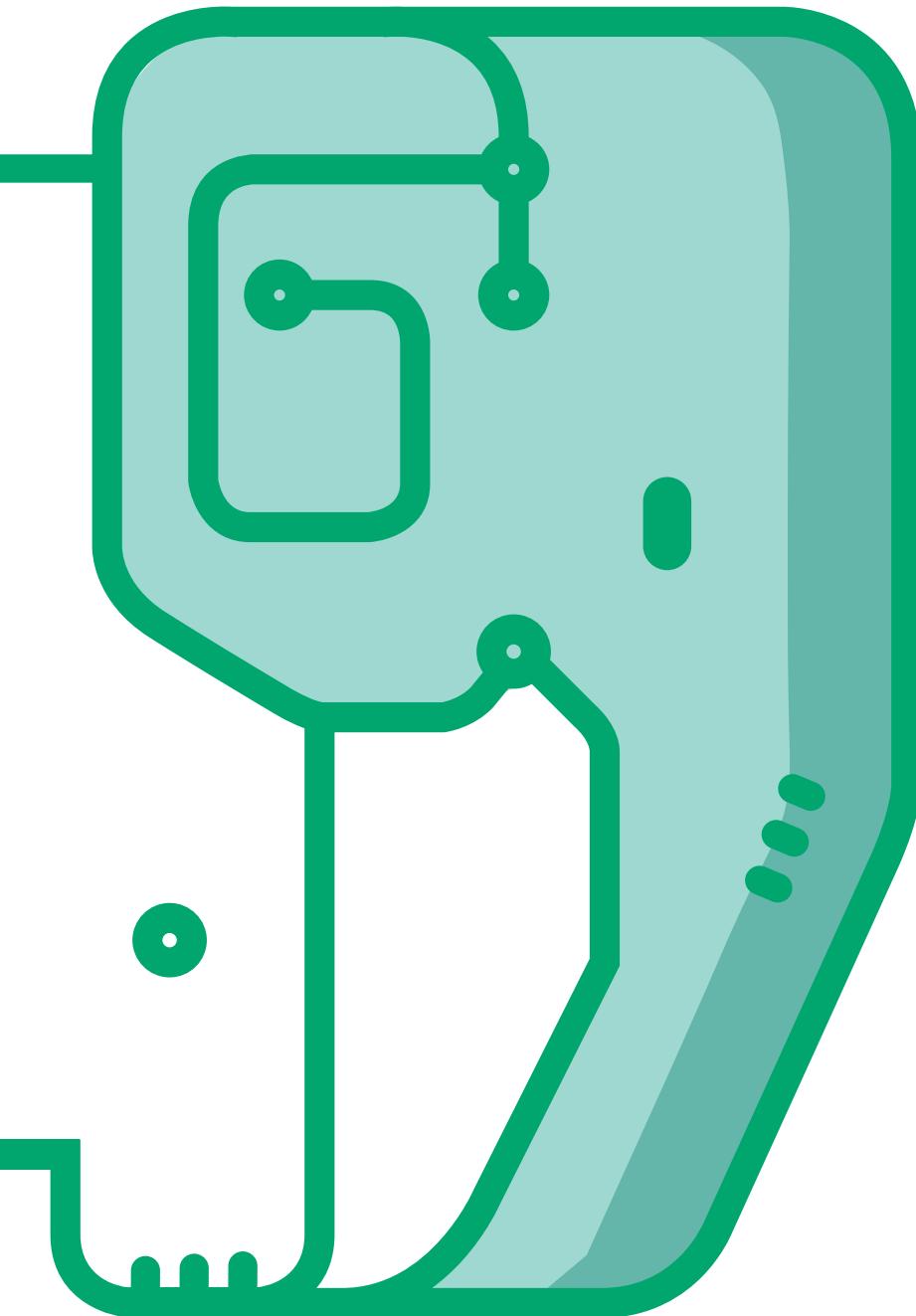
But that's banks. Let's talk about fintechs and the fintech industry in Poland. First of all, the idea of the 'challenger' bank is less prominent here than it is in other countries. This is largely due to the fact that most banks in Poland have already successfully incorporated mobile and online banking into their core banking offers. Furthermore, Google and Apple Pay are well established and Poland has Blik, which allows people to make transfers, payments and withdraw money without needing to carry or show their bank card. And in terms of lending, most banks have already built lending services into their online experiences and there is also a healthy market segment of 'online only' loan providers. All of this would suggest that customer needs are currently pretty well addressed by banks and other service providers, which is perhaps different to the situations in markets like the UK and US.

So where are the opportunities for Polish fintechs to thrive? Well, the potential to use artificial intelligence (AI), machine learning and advanced algorithms to support credit scoring and to enable personalized services remains largely unfulfilled so this is certainly an area in which further innovation is welcome.

And User Experience (UX) continues to grow in importance. The Polish market is digitally savvy and notoriously demanding – if a product, however strong, does not feature a first-class user experience, then there's a high chance that consumers will simply turn their backs on it and look elsewhere. And when we talk about UX, we're not just talking about nicely designed apps – sometimes it makes more sense to integrate a banking service into an existing third-party application – why leave your online shopping basket to reach for a card or to enquire about a consumer loan when you can do it all from within the shopping app itself?

Indeed, the ecommerce space is one that the banks in Poland look to for inspiration. Many platforms, such as Shopify, have developed simple solutions to complex challenges and have achieved outstanding user experiences. Of course, it's not as simple as just replicating features and plugging them into banking apps and services – banks naturally need to maintain the highest possible level of security and to manage risk in a professional and transparent manner. Trust and stability are, after all, two of the main differentiators that banks hold over newer entrants to the market and these must be preserved. (there's a difference between how you view an app that helps you split a dinner bill with friends and the organization that you take out a mortgage with).

In my opinion, the gaps between what customers want and what banks can provide is far narrower in Poland than in some of the countries where fintechs and challenger banks have thrived. Fintechs know this and, based on my conversations with representatives from many of them, I can confidently say that the main question we discuss is "how can we deliver value together?". There seems to be an understanding between banks and fintechs that short-term gains are not the path to long-term success and that delivering real, lasting value to customers is more profitable for everyone in the long run.



## WHICH FINTECHS ARE THRIVING IN POLAND?

The Polish fintech market is focused more on consumers than on micro businesses or SMEs. This is perhaps not surprising given the country's population of nearly 40 million, the majority of which is very comfortable using digital and online channels to 'get things done'. Revolut has enjoyed success in Poland, perhaps a result of its killer UX and the convenience it provides to users. Some interesting lending integrators have emerged and are enjoying some success. However, while these companies have stolen a march on banks that will be difficult to make up (even if they are able to develop similar or even superior products), it can be said that, generally, the banking sector in Poland has been quick to identify and act on new trends and technologies as they emerge. And they've provided solid services in a timely manner. For example, when the trend for paying by instalments or with deferred payments emerged, banks quickly started investing. ING Bank invested in the Czech fintech Twisto Payments to bring 'buy now, pay later' to online shopping. Elsewhere, Alior invested in PayPo, a Polish fintech, to provide its customers with the same convenience. This is how banks prevent their market positions from being seriously threatened by 'challenger' banks. Well, at least for now.

## BANKS IN POLAND DON'T LIMIT THEMSELVES TO FINTECHS

Generally speaking, there are many examples of banks engaging in successful cooperation with startups, either as procurers of solutions or partners. The Polish banking sector is competitive and open, which means that there is a high appetite for innovation as a means of securing greater customer satisfaction and, in turn, larger market share. For example, PKO Bank Polski is working with a startup that detects and measures customer smiles when visiting branches. BNP Paribas Bank Polska is working with a marketing automation tool, NuDelta (machine learning OCR) and SatAgro (satellite-based crop monitoring) to name just a few. An openness to innovation could be key to winning what is currently a wide open race for market share.

# 4 / THE STARTUP ECOSYSTEM IN POLAND

**Authors of article:**



Michał Miszułowicz

*It goes without saying that startups are everywhere, and Poland is no exception. Poland is among the leading EU countries in terms of number of startups and the local market conditions are proving favorable for many of them to prosper.*

Dynamic development, especially within the IT industry, and the rapid emergence of several game-changing technologies, has resulted in the birth and growth of a startup ecosystem. This ecosystem consists of not only startups, but enterprises that are still in the early stages of development, universities, financial institutions and private investors (venture capitalists, seed-fund investors, angel investors and accelerators, government institutions, human capital, media, events and co-working spaces). All of these contribute to the development of a thriving startup scene.

The Polish startup ecosystem is not as sophisticated as Silicon Valley, Tel Aviv, London, Berlin or New York. There are several reasons for this, notably the lack of a capitalist tradition and the immaturity (relative to other countries) of the entrepreneurial mindset. In more-developed markets, the entrepreneurial mentality has been nurtured across several generations, with knowledge passed down from one to the next. This has been accompanied by the natural evolution of academic areas of specialization. For example, Silicon Valley has been the center of the American computer industry since the 1950s, largely because of the local influence of Stanford University. In Tel Aviv, the startup scene is nourished in part by the strong heritage and investment in research and development. Poland is only now starting to see the value of such link ups and there is a long way to go before the domains of academia and business work in tandem in the way that they do elsewhere in the world.

Although the Polish startup scene has benefited from significant foreign investment, the scale and access to capital still pales in comparison to countries like the US. Furthermore, in more-developed countries, the state has taken an active role in encouraging and nurturing the startup ecosystem. For example, in Israel, the government provides invaluable assistance at the incubation level and also co-finances accelerators. In this way, the government plays a very active role in supporting the development of young enterprises. Startups in Poland do have relatively easy access to seed money, which is typically backed by the government, but it's fair to say that the business community still expects the Polish government to do more.

## STARTUP POLAND FOUNDATION

One organization in Poland that is particularly active in supporting the startup ecosystem is Startup Poland Foundation – a think tank and non-governmental organization that was established to raise awareness of the economic potential of startup companies at public-office level, and to represent the Polish startup community in regulatory processes. Startup Poland Foundation is committed to developing the local technological entrepreneurship and startup-financing infrastructure. The foundation also represents the interests of Polish technology entrepreneurs in their dialogue with the government agencies and public offices, EU institutions, corporations, and the academic community.

## KEY CHARACTERISTICS OF POLISH STARTUPS

In its most-recent report Startup Poland Foundation revealed the following key characteristics of Polish startups. They are typically:

- **Warsaw is at the heart of startup activity in Poland (29% are founded there).**
- **1-2 founders (68% of startups have 1 or 2 founders).**
- **30-39 is the age group that most startup founders (54%) belong to.**
- **Technical Sciences and Social Sciences are the most common degree backgrounds of startup founders.**
- **46% of startup owners have studied, lived or worked abroad.**
- **50% of startups are self-financed.**
- **83% of startups operate in the B2B sector.**
- **Big Data, Analytics and IoT are the top-three specialities of Polish startups.**
- **Fintechs/financial services are fourth behind this 'big three'.**

Source: Polish Startups 2018 Report ([www.home.startuppoland.org/#reports](http://www.home.startuppoland.org/#reports)).

But what do startups need in order to be successful and to take the important big step up? More than half (58%) indicated that mentoring had a bearing on the development of their startup.

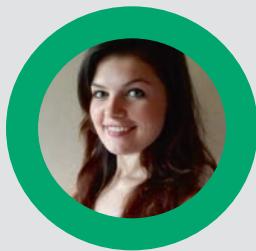
## ARE STARTUP EVENTS WORTH ATTENDING?

Competitions, hackathons, industry meetings... the startup scene is vibrant and dynamic, and there is definitely value in being active on this scene, even if it's just to grow your network and become acquainted with key figures in an ecosystem or industry. Networking is important, and the quality of your network can influence the speed and effectiveness with which you scale up your business. However, if you're looking for a tangible impact on the development of your business, it's important that you choose your events wisely – attendance at more events doesn't necessarily translate into faster or better development of your business.

Hackathons and startup weekends can be useful, but many find that they provide less tangible value than intimate industry meetings such as Aula Polska or OpenReaktor, etc. Startup competitions – both domestic and international – can be fun but, often, the only way to really derive value from them and justify the time and effort invested in participating is to win!

## INFOSHARE

One of most interesting tech conferences in the Central Eastern European (CEE) region is InfoShare, which takes place every year in Gdańsk. The 2019 edition was the twelfth edition and it was attended by more than 6,000 people, almost 200 startups and more than 200 speakers and investors. The mission of this conference is to create a space where attendees will be able to share experience, gain knowledge and meet people with similar interests and passions.



Magdalena Pośnik



What is particularly cool about InfoShare is that it is IT focused and action driven – it's less about small talk and more about action.

#### IMPACT CEE & IMPACT FINTECH

Impact CEE and Impact Fintech are highly recognized and valuable events that combine tech trends with business and economic trends to keep participants up to date about the development of the digital economy from a business perspective. It is attended by universities, members of startup communities and representatives of public offices. It provides an opportunity to get insights from key politicians and business leaders from the CEE region. The main event, Impact CEE, takes place in Kraków and typically features a keynote speech by the Polish Prime Minister as well as perspectives from various different ministries on the state of their digital achievements and initiatives. It's also a great opportunity to meet leaders from the academic world and to observe the latest in commercialized R&D. It's an excellent event for networking and to stay informed about the latest tech trends in the region.

Impact Fintech is usually the final startup event of the year. As the name suggests, the focus is on the financial industry and its major players – including banks, insurance, venture capitalists and fintechs. It's a great place to make big announcements, such as a new partnership, new investment or the launch of a new product. It's also a great networking opportunity – but only really if you're active in the financial services industry.

The startup and fintech scene in Poland and the surrounding region is relatively mature, and an ecosystem exists in which new companies can find their feet, develop their products and showcase them to potential partners. However, what we felt was missing was a form of recognized and established 'bridge' between the startup ecosystem and the corporate world; a platform that could facilitate even greater visibility and collaboration between these two worlds. It is against this backdrop that BNP Paribas Bank Polska first envisaged the *Startup Cooperation Code* was first envisaged.



# 5 / THE STARTUP COOPERATION CODE

Authors of article:



Paulina Skrzypiąńska



Michał Miszułowicz

*With the introduction of the BNP Paribas Group Program of Digital Transformation, we felt that it was important to define our own effective 'way or working' with startups. The result is what we call the Startup Cooperation Code. This is a framework and code that we share with all startups that we engage with. It helps us set healthy, clear parameters for what we hope will be mutually beneficial and satisfactory collaboration.*

THE KEY STAGES OF THE **STARTUP COOPERATION CODE**:

## STAGE 1

**WE INVESTIGATE AND DEFINE  
THE BANK'S NEEDS  
(RESEARCH & DIAGNOSIS)**

- We study the current needs of customers and the business needs of the bank.
- We set priorities for a given business line.
- We verify the initial assumptions and conduct research with an internal or external customer.
- We appoint a Product Owner, in cooperation with the business line.
- We assemble an interdisciplinary team and a budget for the Proof of Concept.
- The team must include representatives from the business and IT.
- We start communicating our needs on the market.

## ► STAGE 2

**WE BRING BUSINESS OWNERS  
TOGETHER WITH STARTUPS  
(SCOUTING & OFFICE HOURS)**

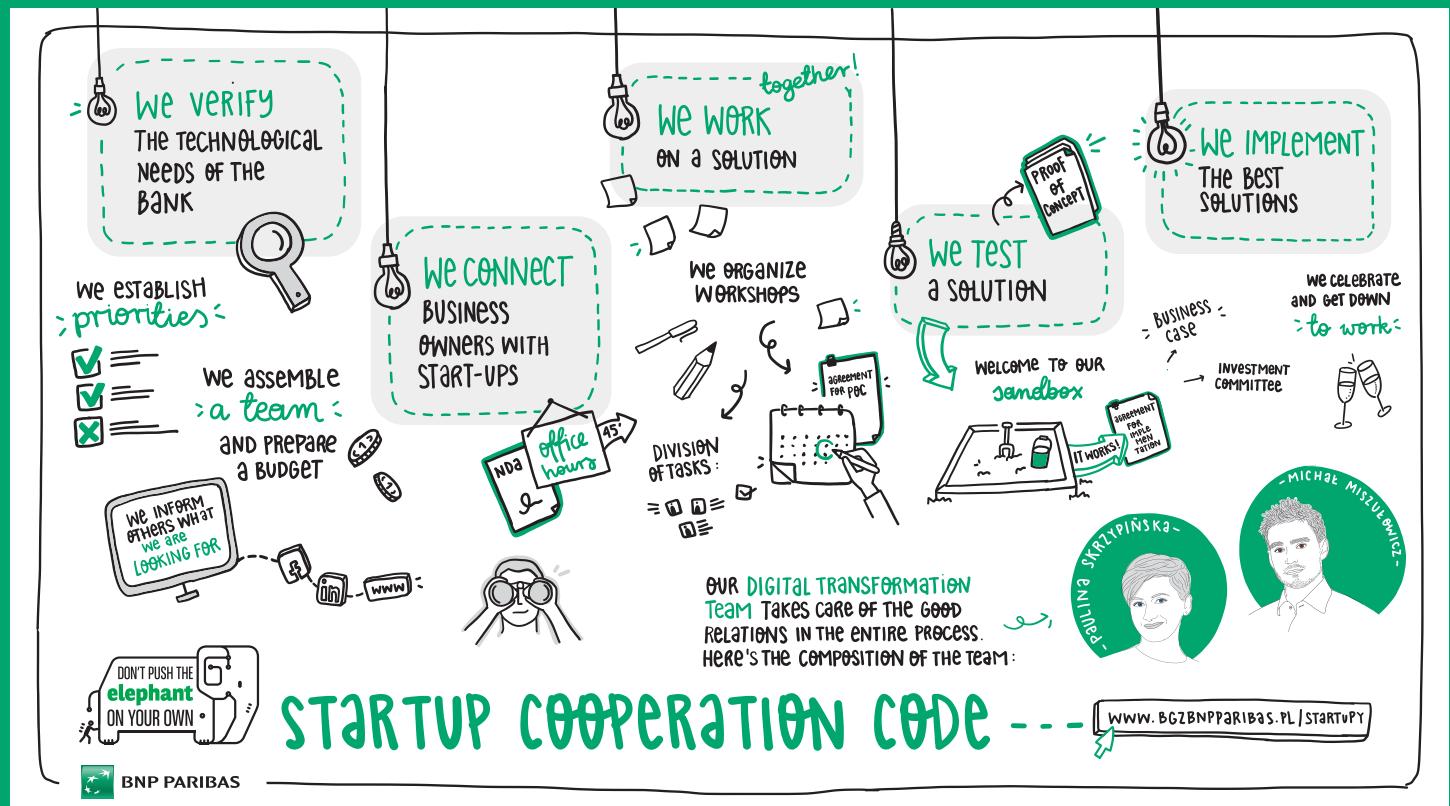
- We scout the market for approximately 2 weeks for technology that could meet the needs identified in step 1.
- Interested startups are invited to contact the team directly.
- We help prepare startups for future conversations with the bank.
- Selected startups are invited to Office Hours events.
- During Office Hours events, each startup has 45 minutes to present a solution that will address our needs.
- If requested by the startup, we sign a confidentiality agreement (NDA).

Note: We do not require a startup to have previous experience working with banks.

## ► STAGE 3

**WE WORK TOGETHER  
ON THE SOLUTION  
(WORKSHOPS)**

- We continue working with selected startups during Office Hours events.
- We organize workshops where we work on adapting the solution to our needs.
- We agree on the next stages of development for a new product or service.
- We define business and technical assumptions that are to be verified during the Proof of Concept.
- We determine the content and terms of the order for a startup.
- Together, we complete all required documentation and help proceed through the bank's internal procedures.
- We sign a simplified contract template for a Proof of Concept.



## STAGE 4

### WE TEST THE SOLUTION (PROOF OF CONCEPT)

- We test the selected technology as part of the Proof of Concept.
- We agree on the time that is required to test the solution.
- We draw conclusions from the Proof of Concept.
- If conclusions are satisfying, we continue the work.
- We set business goals (KPIs), specify the scope and plot a detailed roadmap for further work.
- We recommend a startup to carry out implementation at the bank and communicate this to the wider organization.

## ► STAGE 5

### WE IMPLEMENT THE BEST SOLUTIONS (IMPLEMENTATION)

- We determine which cooperation model will be best for the startup and the bank.
- We prepare the Product Owner to present the solution to the Investment Committee.
- We secure the budget for implementation.
- We provide the startup with a sample contract.
- We get to work.
- We implement.
- We celebrate.
- If appropriate, we explore possibilities of extending the implementation to other areas of the bank's business.

## ► STAGE 6

### WE NURTURE RELATIONSHIPS

- Startups are recruited by the Fintech Relations Team of BNP Paribas Bank Polska.
- The company with which we decide to cooperate has a mentor assigned to it by the bank's Innovation Lab.
- We help startups through all stages of the bank's internal procedures and processes.
- We give clear and specific feedback. We try to conclude the process from Proof of Concept to proper implementation within a period of 6-12 months.

The **Startup Cooperation Code** is an example of what can be achieved when you bring together open-minded, positive-mindset professionals from areas such as procurement, legal, compliance and IT architecture. The implementation of the Code has dramatically simplified the process of entering into collaboration with startups. The standard tender procedure has been eliminated and the **effectiveness of the process of procuring services from startups has been improved by as much as 60%**. Before the implementation of the Code, it could take up to two years to get to the point where we could start working properly with a startup. Today, we are able do it in as little as three months. The time we save on endless documentation and formal procedures is spent on exploring the potential of the technology, testing it, showcasing it to the right people, investigating how it can be applied to other areas of the business, and much more. In short, we're spending less time with paperwork and more time focusing on how we can meet and exceed the expectations of our customers and colleagues.

The *Startup Cooperation Code* was published in May 2018. Check out pages 4-5 of this document to see the impact it has enabled.

### WHAT IS THE INNOVATION LAB?

The Innovation Lab is a team of highly skilled individuals from a variety of backgrounds, including the startup scene, venture capitalist organizations, science and technology parks and, of

course, the corporate world. The Innovation Lab supports all of the bank's business lines and back-office functions in testing and implementing the latest technologies. One of our main objectives is to build, educate and help interdisciplinary teams work on Proof of Concept (PoC) and Minimum Viable Product (MVP) projects and, later, to prepare them for the implementation phase. Ultimately, our focus is on helping the bank deliver great products for its customers, employees and other stakeholders. We are:

- **Skills-on-demand function.**
- **Creators of custom approaches (when needed).**
- **Customer oriented.**
- **Focused on the digital transformation of BNP Paribas Bank Polska.**

Our goal is not to implement technology just because it is new and shiny. Our goal is to investigate which technologies are suitable for implementation by the bank. We take a birds-eye view of the organization, always thinking about the implication of changes across the wider organization. We think 'end to end' and always have customers at the heart of our thought process. To ensure that the team is equipped to address this broad and ambitious scope, we have enlisted experienced professionals from a wide and diverse range of domains, including: UX design, design thinking, business and system analysis, IT architecture, fintech cooperation and many more.



# 6 / INSIGHTS FROM INSIDE THE CODE

Here, experts from BNP Paribas Poland share their thoughts, experiences and advice on how corporations and startups can engage in successful collaboration.

## Authors of articles:



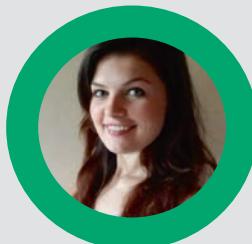
Jan Wardecki



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Łukasz Pacek



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Izabela Błachnio-Wojnowska



Tomasz Ćwik



Łukasz Jagła

## FIRST, FIND AND DEFINE THE PROBLEM

Author: **Jan Wardecki**



Corporations large and small often fall into the trap of choosing a digital solution without first evaluating and defining the problem that the solution is intended to address. At BNP Paribas Poland, we at the Innovation Lab emphasize the importance of the pre-work phase that happens before Office Hours events. Doing this pre-work ensures that we will focus our efforts effectively on addressing the right problem for the right clients or users.

Our research and design experts have an important role to play before we even plan Office Hours meetings. That role is to engage

stakeholders and business owners in a workshop session to discover and get to the heart of the problem that they are experiencing and the context that surrounds the business or user. During the workshop, we establish a consensus about the user and business needs. Most importantly, however, the aim of the workshop session is to define the scope of business expectations and goals. In short, the purpose at this stage is to explore a problem space and formulate a problem statement. Doing this ensures that we have identified – and are solving – the right problem. This is an essential first step before choosing the right digital solution.

## WHY IS IT IMPORTANT TO AGREE ON THE PROBLEM?

No matter how straightforward a problem seems to be, different stakeholders will always have different views and opinions on what

the problem is and how to solve it. Through a workshop session, we can get stakeholders and business owners on the same page and establish a common language and purpose for the project.

The process we follow to discover and define the problem at the beginning of our *Startup Cooperation Code* process helps us to:

- **Ensure the business has identified the right problem to solve and is convinced that it is a problem worth solving.**
- **Reduce the likelihood of running an unsuccessful 'Code' process (and so wasting people's time).**
- **Equip the business owner with critical thinking and a user-centric approach before a digital solution is chosen.**
- **Identify and appoint the appropriate Product Owner for the project.**

### HOW DO WE DO IT?

How we discover and define a problem depends on business goals and the type of problem. A workshop is usually the right forum to discuss the problem. A workshop can last an hour, or it can last a day. Regardless of the duration, it's important that the main stakeholders and project sponsor are present. We use a variety of techniques, (e.g. customer journey mapping), to understand the challenges and opportunities from a variety of different perspectives. Regardless of technique and perspective, we always look to answer three key questions:

- **Why is the problem important?**
- **Who does the problem affect?**
- **Why is it worth the effort to solve the problem?**

This process requires time, effort and attention. In some cases, the outcome of such workshops can be to better define a problem and so accelerate the journey to its resolution. In other cases, these workshops can help stakeholders to realize that the problem might not be what they think it is at all – a realization that can prevent a doomed-to-fail Office Hours process and ensure that nobody wastes their time and resources.

## THE ROLE OF IT ARCHITECTURE – THE SOONER, THE BETTER

Authors: **Rafał Piotrowski, Tomasz Ćwik**

Whenever an organization procures a new technology solution, it's important to make sure that the existing technology landscape has been considered properly. There's nothing worse than everybody getting excited about a new solution, only for the 'fun police' to crash the party late and tell everybody that the solution they're so excited about can't be used.

For most people, IT Architecture and Governance aren't 'sexy' topics. But, when it comes to banking and financial services, we must remember that we're dealing with a highly regulated industry (think GDPR, think global regulations, think local regulations) that often involves access to large volumes of personal data. When it comes to the organization that looks after your money and your personal details, most of us would probably feel reassured to know that the organization is taking technology and security matters seriously. That's part of the role of the IT Architect, and that's why it's important to get them involved early and often. They're not there to rain on the parade, but the involvement of this team early in the process can help speed things along later. This is the team that is responsible for articulating and ensuring compliance with the organization's technical standards – often at global, regional and local levels – so by engaging with this team early, potential partners can strengthen their own cases for collaboration, gain greater insight into the technical side of the organization, and potentially adapt their products at a sufficiently early stage and avoid heartache later on.



Today, the Innovation Lab has its own IT Architect who is present throughout each instance of Office Hours. We also involve an IT Architect from the domain that has initiated the invitation for support. This presence ensures that ideas develop within a culture of compliance with existing standards, and with 'buy in' from the appropriate people at an early stage. In fact, it is the role of the IT Architects, as defined by BNP Paribas Bank Polska's own internal code, to lead the integration of solutions brought through the Office Hours initiative until they have been approved by the bank's Design Authority as ready to be acknowledged as part of the organization's application landscape and subsequently falling under the jurisdiction of the IT governance framework.

There's a saying: "If you want to go fast, go alone. If you want to go far, go together".

Without the involvement of IT Architecture, you might be able to go fast, but only for a while. With IT Architecture, you give yourself a much better chance of going far.



## SECURITY – NOT ALWAYS 'SEXY', BUT ALWAYS NECESSARY

Authors: **Alina Zająć, Izabela Błachnio-Wojnowska**



Banks operate on a highly regulated market. And it's not just about compliance and security. Banks work with sensitive data and serve thousands (if not millions) of businesses, customers, families and communities. Reputation matters so banks need to be seen to be extra responsible when it comes to matters of data security and privacy. When we engage with a startup or fintech, we need to be mindful that their reputation and the way they are perceived can also have an impact – positive or negative – on the way that we are perceived. It's not just about who has the best product or the shiniest toy.

The role of the security team in enabling cooperation between a bank and a new supplier – especially a supplier of technology services – is to provide security assumptions and requirements that the supplier will need to comply with. This approach ensures that the bank's needs around information security and IT security are met, while at the same time helping the technology provider (i.e. the startup) to deliver a solution that complies with these requirements.

It therefore makes sense to involve the security team as early in the process as possible. Doing so, has benefits for everybody, including:

- **The startup gets an up-close view of the technology and regulatory requirements that the bank has. Having access**

- to this information early means that there is time to prepare – or adapt – a solution to be compliant.**
- Some basic knowledge sharing at the start can result in time, effort and heartache being reduced towards the end of a project. Imagine that you make it to the final hurdle and everybody is excited about finally starting to use this new technology ... when somebody discovers that it has a fatal security flaw that can't be remedied without major rework.**
- The knowledge and experience will be useful to the startup if, in the future, it ends up discussing the possibility of collaborating with another bank or similarly structured organization.**

## DIFFERENT EXPECTATIONS FOR STARTUPS AND FINTECHS

As a bank, we have certain expectations of the companies we engage with. With a startup, we'll naturally be aware that they might not be focused on banks and financial services, so providing clear information early in the process is especially important and we expect to have to spend a little more time explaining our requirements and why they are important. With fintechs, on the other hand, we expect for them to be familiar with the context that we operate in. Fintechs should need no reminding that cybersecurity is of paramount importance and that vulnerabilities have the potential to wipe millions (or billions) off a company's value and cause irreparable reputational damage. It's a high-stakes business so the wider our eyes are open to this, the better it is for everybody.

There are many things about the startup scene that people find sexy. You'd be hard pressed to find many people that identify security as one of those things. But when it comes to banks, let's face it, we all want them to be secure with our data and our money. When it comes to IT security and the Startup Cooperation Code, we're determined to make sure that innovation can still be secure.

## TIPS FOR STARTUPS ON HOW TO APPEAL TO BIG BUSINESSES

Author: **Paulina Skrzypinska**



Ok, so once the challenge has been identified inside the bank and we understand the existing technology landscape and special requirements, it's time to start looking for an external solution. This is when we look to startups for inspiration. And this is when timing is everything.

Startups regularly write to us with a message like "We have great technology. Let's meet". Yes, direct communication works much better than dozens of blindly sent emails. It's always better to talk directly. However, if your email is one of dozens of emails just like it and it arrives in the inbox of somebody that has a lot of 'business as usual' tasks to be getting on with, then you shouldn't be surprised if you don't receive a response. It's nothing personal, of course, but there are ways to make your email stand out and for it – and your technology or idea – to get the attention it deserves. But you need to help us. Show us that you:

- Understand the challenge or opportunity that we might be facing.**
- Know how the technology or idea that you have can help address that challenge.**

In short, show us that you understand what we're looking for and that you can help.

When we talk about 'understanding' the challenge or context, we're also looking for you to show that you understand the often-complex technology and regulatory environments that banks operate in.

Sure, everybody loves 'sexy' technology, but such appeal will only take you so far. The more you can frame your solution or idea within a solid understanding of the technology, regulatory and market (e.g. customer needs) context that a bank operates in, the more likely it is that your idea will succeed.

## NECESSITY IS THE MOTHER OF INNOVATION

Within an organization like a bank, there are many needs and many stakeholders. Of course, there are those that are focused on the business of winning new customers and keeping existing customers satisfied. And there are those that are focused on ensuring that the bank fulfils all of its regulatory and compliance requirements. There are those that are focused on operations and efficiency, and so on. And then there is IT, which – in today digitalized economy – has an important role to play in almost every part of the business. All of these different functions have needs and a say in how technology and new ideas are implemented around the business.

When evaluating how to work with startups and which startups to work with, a bank will consider the needs of its different stakeholders. The better a startup is able to understand this internal structure and address the needs of different stakeholders, the better its chances of successful collaboration...

Now that we've established that everybody has their own needs, how do we decide which needs are most important? It might be simple and a little cliché, but we start by putting the customer first. When we evaluate new ideas, we are always looking at how it will affect (and hopefully improve) the customer experience and help the bank attract new customers.

## SOMETIMES IT'S NOT YOU, IT'S US.

Not every great idea can have a happy ending. Organizations like banks also need to consider several other, internal, factors such as: 'do we have resources in our organization to take on this project?' This is important as it will tell us how ready we are – from a people, skills and technology perspective – to take on this new idea or technology. An idea could seem fantastic and brimming with potential to deliver significant improvements to the way we work. But if we don't have the resources, we then need to look more closely to see whether the costs of adding the resources we need will be outweighed by the potential benefits of the solution.

Other questions we need to ask are:

- Do we have the right people? (Do we have the right Product Owner to take this forward and give it the best possible chance of success?).**
- Do we have the skills already on board to implement the solution properly?**
- Is the new solution compatible with our existing technology landscape? If not, does the potential of the idea warrant a significant change in our current tech setup?**
- How well is the solution aligned to other needs identified by the business? (Will key stakeholders and decision makers give it the attention it needs?).**
- How important is this idea compared to other ideas? (Will the organization make it a priority or could it suffer from lack of attention?).**
- Are we able to demonstrate how the solution addresses a customer need or opportunity? (How strong is the business case?).**

Not every solution or technology is right for every organization. Even if the potential is clear, sometimes it's just not the right fit. And sometimes it's just not the right time. But the better you, as a startup, can prepare for these questions and demonstrate an understanding (you won't always have the answer) of the market context that the bank operates in, the better your business will be perceived and the more likely it is that large organizations will want to work from you.

### POCS AND MVPs. SHOW US, DON'T TELL US.

You might be 100% convinced that the solution or product that you're working on is 100% right for our business. But you need to show it. Even if you manage to convince one person in an organization, that person will probably have to go around and convince several other people. And if it's a large corporation that you're dealing with, the higher up you go, the less time you have with each person. The more you can demonstrate, the better your chances of success. Proof of Concept (PoC) and Minimum Viable Product (MVP) are a great way to demonstrate how your solution or idea works. They don't need to be perfect, but if they demonstrate an understanding of the customer need and the benefit to the customer and organization, then you've given yourself a great chance of being heard. They say that a picture is worth a thousand words. When facilitating cooperation between startups and corporations, the same is true of PoCs and MVPs.

### ALIGN YOURSELF WITH THE ORGANIZATION'S NEEDS. DO YOUR HOMEWORK

It's important that you demonstrate an understanding of the organization's needs. With this, you can tailor your solution, PoC or MVP, and your presentation to your exact audience. It goes without saying that doing this increases your chances of success.

In short, do your homework. Check out a company's news or recent publications to see what they're focusing on. Engage in a little social listening and research to understand what issues the company is grappling with and to learn about what they're investing in. The more you understand the organization, the better able you will be to understand its needs and how you can help address them.

Many companies are clear about what they're looking for from startups. At BNP Paribas Bank Polska we're happy to tell you what we're looking for and we're doing what we can to facilitate mutually beneficial cooperation with startups and the startup community.

To learn how you can engage with BNP Paribas Polska:  
Check out: [www.bnpparibas.pl/startup](http://www.bnpparibas.pl/startup)  
Or search for #OfficeHours on social media.

We've also published our proprietary *Startup Cooperation Code*, which is intended to facilitate healthy, mutually beneficial cooperation between BNP Paribas Bank Polska and startups by communicating:

- **Clear and transparent information on how to engage with our bank.**
- **Our expectations of startups and the expectations they should have of us.**
- **The stages that we go through on the way to entering into collaboration.**
- **Information about our simplified procurement process (including contract templates, etc.).**

### UNDERSTAND YOUR VALUE IN THE PROCESS

Sometimes, it can feel like your startup is being interviewed for a job. In a way, this is natural. You're looking for somebody to invest in your idea or buy a product or solution from you. You need to be prepared to do some degree of selling. At the same time, you shouldn't lose sight of two key things:

- **Partnership needs to be beneficial to everybody.** Don't sell your solution 'at any cost' just to make a sale. Your investor needs to know that the partnership has long-term potential so if it's clear that you won't be making enough from the investment or sale to continue to develop or maintain the product, the partnership won't make sense for anybody. At BNP Paribas Bank Polska, we don't want to drive deals

that make our partners feel undervalued or force them to compromise the development of the product or solution. We are looking for partners that want to create success for each other, together.

- **You probably know more about the tech than your potential partner does.** At BNP Paribas Bank Polska, we know banking and we know our customers. But we don't profess to know everything about technology. We look to startups for fresh thinking, new ideas and for a level of specialization and expertise that we might not possess. Is it possible to bring these worlds together to create something amazing? Be confident (without being cocky) about your knowledge and expertise and, wherever possible, apply it to your audience's business or customer context.

### SCOUTING – HOW TO ENGAGE EFFECTIVELY

Authors: Michał Miszulowicz,  
Magdalena Pośnik



"I have a solution that banks need to see". If we got a euro for every time we heard that, we'd be rich. Perhaps unsurprisingly, what one person considers to be 'must have' or 'must see' for banks rarely translates into the best technology or best business case. Startups and fintechs have generated huge amounts of publicity and attention in recent years and it's clear that the potential exists for some very fruitful collaboration. At the same time, some of the flashy keynote speeches by 'fintech celebrities' that lack substance or a tendency for startups and fintechs to think technology (not customer) first can undermine some of this huge potential and can result in many good ideas not being seen by the right people.

### HOW CAN YOU ENGAGE WITH BNP PARIBAS BANK POLSKA?

First of all – please check what we're currently looking for (or what we have looked for recently) – it's publicly available information that we share on our website and on social media. We are quite open about the fact that we are looking to the startup ecosystem to help us address challenges and opportunities. We publish around 80% of our needs through these channels.

### LET'S TALK

But those are only the needs that we know about. We can't profess to know about everything and we don't (yet) know what you have to offer. We are, though, a friendly and open bunch of people and we're always keen to meet other people. Drop into one of our events. We can enjoy a coffee together, hear about what you're working on and tell you more about what we're currently looking to achieve.

### BE PATIENT. DON'T SELL

Our events are intended to be opportunities to meet new people, share ideas and, most importantly, to create and develop mutually beneficial relationships. Some of those relationships will evolve into beautiful business relationships, some of them might remain friendly acquaintances and some might fizzle out into little more than a LinkedIn connection. Meetups and events are great opportunities, but don't treat every meeting like the only opportunity you have to 'sell' yourself and your product. Be patient, make valid contributions and build the relationship. At BNP Paribas Bank Polska, if we meet you at an Office Hours event then it means that we know you, we know what you do, and we know how to find you.

## LOOK OUT FOR YOUR OPPORTUNITY

When we at BNP Paribas Bank Polska announce an Office Hours event, it means that our simplified procurement process has started. This means that we've address a problem, opportunity or need that we want to address, and we've undertaken a first UX analysis. We've also identified a Business Owner within the organization. This is the right time and the best way to start working with BNP Paribas Bank Poland.

Don't worry if the description of the problem, opportunity or need that we publish seems a bit general at this point. We intentionally keep the brief slightly more open so as not to limit the creativity of participating startups. If your product, solution or technology covers the general brief, we will meet with you to discuss the details and we'll help prepare you for the Office Hours event.

Quite recently, we were looking for fintechs to monetize PSD2. During the scouting exercise, we came to the conclusion that it would be more beneficial to look for partners that aren't seeking to make money only by selling the solution to us, but are more interested in value co-creation. Startups can provide great value to large organizations like banks, but the same is true in reverse. For example, a large organization might have subsidiaries all around the world, partners and large client bases (not just end users). That's a potentially huge market or userbase that a startup could be gaining access to. Try to think bigger than just vendor and supplier – think about how we can create value for each other. At BNP Paribas Bank Polska, our goal is to develop relationships that are good for our partners. Just check out our website or what we're doing on events to learn more.

In short ...

Check and understand what we are looking for, talk to us, don't 'sell', be honest, and be patient. There's a right time for everything.



## A SIMPLIFIED PROCUREMENT PROCESS

Authors: Łukasz Pacek, Łukasz Jagła,  
Paulina Skrzypieńska



Corporations spend a lot of money, which makes them attractive clients to vendors large and small. However, anybody that's ever tried to win business from a corporation knows that the requirements of the procurement process can make you question whether working with such big businesses is really worth the hassle.

What's attractive about startups – whether we're looking at them as individual customers or as a business looking for partners – is that they offer fresh thinking, agility and the potential for new value to be delivered more quickly than might otherwise be possible. But if we, as a bank, aim to derive value from these new types of partnership, then it's only appropriate that we change our approach to commercial arrangements.

As part of the *Startup Cooperation Code*, we have dramatically simplified our procurement process in a way that makes it easier for BNP Paribas Bank Polska and startups or fintechs to enter into commercial relationships, while at the same time respecting and embracing the needs of our various different stakeholders, such as IT Architecture, Security and Procurement. This simplified process makes life easier for all stakeholders and dramatically shortens the time required to conclude deals and start delivering value.

### HOW IS THE SIMPLIFIED PROCESS DIFFERENT?

To ensure that BNP Paribas Bank Polska is able to fulfil the promise of a simplified, faster procurement process, we have implemented a Service Level Agreement (SLA) between our internal teams, such as the Innovation Lab and Procurement, that includes:

- **Scope of services.**
- **Commitments of engagement parties**  
**(mainly Procurement, Innovation Lab and IT architecture).**
- **List of services and responsibilities for each party.**
- **Acceptance path.**
- **Service delivery timing.**

Thanks to these internal agreements, every participant in the process knows exactly what to do and how much time he or she has to act.

The simplified procurement process applies to projects with a value of up to 200,000 PLN (a little under 50,000 EUR) which is relatively high compared to other innovation-facilitating initiatives on the market. During 16 Office Hours events, we've reached this number just once, which suggests that the amount is sufficient to get us to (and including) the Proof of Concept stage. The agreement of this limit has been important in enabling the simplification of the process in other areas.

Importantly, we don't focus here on excessive amounts of paperwork. There is no heavy, drawn-out RFP or RFI process that needs to be endured. If you've ever conducted or taken part in a tender, you know just how much time is wasted formulating or responding to overly formal, generic questions. Many of the questions serve little purpose other than as a strange way of demonstrating endurance and commitment to securing a deal.

By overhauling our process, we're demonstrating our commitment to doing things differently. We won't weigh potential partners down with excessive amounts of detail about what we're looking for. Instead, we intentionally keep our briefs open and often don't place an onerous emphasis on a specific technology – we want to provide a fertile space for potential partners to express their creativity in response to the challenge we've identified. The most important things are that we want to meet and exceed the expectations of our

customers, and we want to empower our colleagues with technology that helps them perform better in their roles. If you have strong ideas and solutions, we want you to start showcasing and testing them with us – not spending weeks buried in paperwork.

The simplified process needs to be fast and effective. Through the Office Hours forum, we issue open and public invitations for startups and fintechs to pitch their solutions. We'll receive anywhere up to 30 expressions of interest. Then, for a period of approximately two weeks, we carefully check what each startup is proposing, evaluating whether it matches our needs, and its suitability as a fit with our existing IT systems. We need to move quickly throughout the process. A standard corporate procurement process would not be able to keep pace, but our simplified process allows us to focus on what's most important – exploring partnerships that could add value to the business.

Today, we can confidently say that **this approach uses significantly less than half the time** compared to a standard corporate procurement process. Prior to the introduction of the simplified process, it could take us more than several months to implement a startup's solution. Today, and as a result of this simplified process, this time can be reduced to as little as three months.

We're the first bank in Poland to have created and implemented a code like this. We see it as an essential part of our efforts to facilitate better relationships with potential partners – from the start all the way through the duration of our relationship. We want to make changes that contribute to greater satisfaction for our partners and for our customers, but we recognize that, in order to facilitate those changes, we must first change the way we work from within. Our simplified procurement process is testament to our determination to achieve this change and increase BNP Paribas Bank Polska's appeal as a potential partner.

## OFFICE HOURS EVENTS - WHAT ARE THEY AND HOW DO THEY WORK?

Author: **Rafał Piotrowski**

Office Hours is an operational implementation of the simplified procurement process detailed above. Sounds pretty enterprise-ish, but what does it actually mean? The Innovation Lab, as an owner of the procedure, is responsible for the end-to-end process that starts with a defined business requirement, a certain gap in business capabilities or simply a problem, and ends with a Proof of Concept/pilot of a chosen solution.



### OFFICE Hours Startup Cooperation Code

TIME FOR CODING

The **Office Hours platform** defines a set of boundaries, including a budget cap and the need to operate in compliance with internal and external regulations. Despite these boundaries, there is still plenty of space to work out new cooperation models, work with partners of different sizes and maturity, and implement technologies and business models that wouldn't necessarily be a good fit for standard corporate procurement processes. The results have been very positive. Since the start of 2017, we've had 16 editions of Office Hours, only one of which concluded without a recommendation for a new partnership/solution. For us, these results clearly indicate that the initiative is a viable and efficient way of leveraging external expertise to address business challenges and opportunities.

Apart from the scope and pace of the initiative, the aspect that we believe to have been a game changer is our approach and the 'human' touch we apply to the process. We place great value on the 'human touch'. We recognize that this isn't necessarily what people expect from banks or other large corporations, but it's truly integral to the way we work and operate the Office Hours initiative.

Furthermore, we intentionally avoid being overly specific or prescriptive when defining our requirements. Instead, we focus on clearly defining the need that sits behind the requirements. In this way, we leave as much fertile space for startups to be creative, to convince us and to inspire us with their approach. The BNP Paribas Bank Polska organization has placed its trust in the Innovation Lab to find solutions that will help shape the bank's future. For this reason, we place great emphasis on finding the right partners and providing the right platform for them to thrive.

### THE PROCESS. HOW DOES IT WORK?

In practice, the process consists of the following stages:

1. **We publish our needs and then evaluate the responses that we receive.** We are naturally interested in what the respondent is proposing but we also place great emphasis on evaluating the experience and overall credentials of the solution provider. We value diversity of partner, and so we consider and compare partners ranging from startups through to more-mature enterprise-level service providers.
2. **We gather key stakeholders and run a 'demo day'.** Each participating company has a slot in which to pitch their solution (45 minutes). We encourage a 'cut the crap' approach in order to retain a high level of focus on key aspects of the solution/partner that are relevant to the particular initiative. Apart from more details on the solution itself, we assess each participant's ability to execute in the context of our current and future needs.
3. **We pick the 2-3 most-promising solutions and we organize 'Q&A workshops'** with all relevant representatives of the bank. At this stage, we share more details about our requirements, and we usually share a vision or roadmap for the solution or area that the initiative concerns. We ask questions. Sometimes lots of questions. Most importantly, though, we also invite all participating companies to tell us the questions that they need us to answer in order for them to reach the next milestone – the proposal.

**4. Proposal assessment** – we consider it best practice to have as detailed proposal as possible, although we do recognize that – due to our intention to keep things open and not defined to a super high level of detail – it might be difficult to have precise figures at this stage. Instead, we prefer to focus on detailing the Proof of Concept or pilot stage, and on making all of the necessary arrangements that will allow us to develop the solution to the target state. If the process looks like it's growing in complexity, we call on the expertise of our dedicated Procurement Department, which can help shape the arrangement in a way that is beneficial for all parties.

**5. Contract** – the final stage covers commercial arrangements that need to be agreed in order for the contract to be signed.

At first glance, this process can look complex and time consuming. In reality, it's fast compared to typical corporate procurement processes. We've worked hard to eliminate the superfluous and leave in only what's essential to the process. Also, the process has been specially designed to identify all potential 'blockers' well ahead of time and to minimize the potential for frustration later down the line. This means that we engage with IT Security, Legal and all other relevant departments early in the process to ensure that their needs and concerns are addressed at the appropriate time. We find this to be an effective way of getting all stakeholders 'on board' and providing potential partners with a positive environment in which to demonstrate their value. We've received a great deal of positive feedback from participants in the process, which tells us that we must be doing something right!



$\geq 60\%$

EFFECTIVENESS



# 7 / SUPPORTING DIGITAL TRANSFORMATION

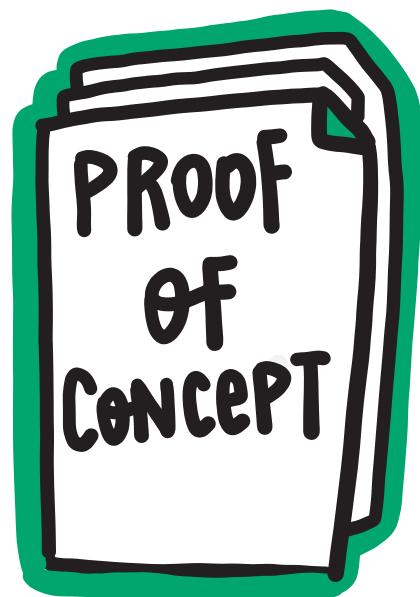
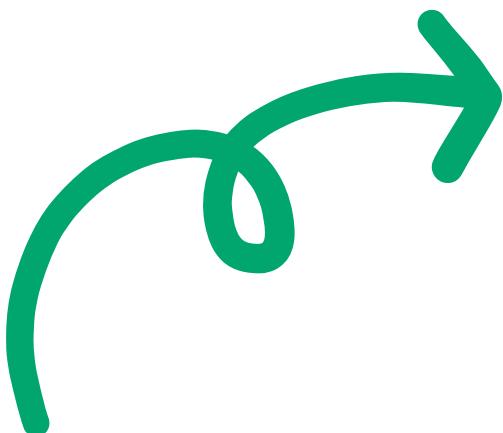
**Authors of article:**



Paulina Skrzypinska



Michał Miszułowicz



Digital transformation is a broad topic and one that means different things to different people and different organizations. At BNP Paribas Bank Polska, digital transformation is about supporting the way business is done and preparing the organization for continuous change – whether that's internal factors like organizational change or external factors, such as disruptive behavior from competitors, the introduction of new regulations, evolving market trends or the emergence of new technologies. We see ourselves as a bank for the changing world and, with this in mind, our mission is to support the organization on its transformation journey. This isn't just about enabling the introduction of new technologies. Perhaps most importantly, it's about empowering people at the company to change their habits at work and to change the mindset of the organization. These changes will improve the way people perform their work, which in turn will enhance the competitiveness of the bank and improve its ability to exceed the constantly evolving needs and expectations of its customers.

The statement above is ambitious and, in many ways, it's high level in nature. In order to make the vision a reality, there is a great deal of work and many different initiatives that need to be implemented. These different initiatives and actions happen at different levels of the business and in different areas of the business. And yet they must all be coordinated, maintained and consistent with the big-picture transformation that we are striving to implement. Back at the start of 2017, when we set out on this journey, our plan was to:

- **Build a strong connection with the innovation ecosystem in Poland.**
- **Facilitate easier, more-effective, more-beneficial collaboration with startups and fintechs.** This meant:
  - simplifying our internal processes with the *Startup Cooperation Code*,
  - implementing startups as vendors supporting the digital transformation of the bank (e.g. NuDelta for intelligent document content recognition and Autenti to facilitate digital signatures and paperless document workflows).
- **Empower the business to make use of new skills and to develop new.** Examples of this include:
  - UX Consultancy services to evaluate and visualize problems and their solutions,
  - exposing the bank's workforce to agile ways of working, encouraging their adoption and providing access to Product Owner and Scrum training and certification.
- **Inspiration and education activities so that our people can benefit from expert insight from inside and outside the company.** We do this through:
  - Startup Coffee events,
  - PL Group Innovation Mixer sessions.

These initiatives, together with the improved collaboration with startups that we have facilitated, are helping us to transform the way we operate, support our colleagues and satisfy our customers.

# 8 / NEW SERVICES AND NEW WAYS OF WORKING

**Authors of articles:**



Jakub Danecki



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Jarosław Łojko

*New frameworks, procedures and processes are vital in enabling change. However, we also need to change the types of services, tools and methodologies that we use within the company to ensure that the products we develop – sometimes with startups – and the people in our organization are able to benefit from industry best practices. To support this objective, we have invested and committed to the creation of a UX consultancy and to the adoption of Agile within the organization.*

## UX – WHAT'S WRONG WITH MY CUSTOMER JOURNEY?

Authors: Jakub Danecki, Jan Wardecki, Justyna Paterkowska, Izabela Pluta

Back at the start of 2017, we decided to build an internal UX consultancy. Since that time, we've learned a lot. However, if we had to boil it down to three simple takeaways, they would be:

- There is little overlap between UX work in projects and UX as a strategic goal. The former is narrow and deep. The latter is broad and shallow.
- You will be surprised at what can be solved by good UX and what can't. But to learn that, you need to have



designers who can consult the problems with you. There are differences between UX, UI and Service Design but you don't necessarily need to understand them all in detail, and you don't need to build hard divisions between the disciplines. But you do need to make sure that the team has coverage in all three areas.

## BUILD A UX CONSULTANCY IN A CORPORATE ORGANIZATION

In a little under three years, we were able to build a pretty efficient internal UX consultancy at BNP Paribas Bank Polska. Positioned at the core of the Innovation Lab and at the heart of the company's digital transformation, the UX consultancy can serve as a vital facilitator of innovation within the business.

An in-house UX consultancy, when positioned as a strategic function, can often serve as a valuable coordinator of general UX work that is taking place in various different areas of the bank's business. It can be effective in consolidating knowledge and best practices, connecting people and ensuring consistency. The consultancy itself doesn't necessarily need to do all of the UX work, but it can bring tremendous value through its consulting, auditing and recommendations. If you engage stakeholders in creating or verifying value for users before going out to market in search of a solution or technology, you reduce the risk of mismatched products and increase the chance of working on great ideas.

### A BROAD SPECTRUM OF SPECIALIZATION

UX is such a broad term that even designers often struggle to draw the lines between certain specializations and approaches. What is Design Thinking? What is Service Design? How does UX differ from UI (or does it even)? Does a full-stack UX designer need to be able to code?

When building an in-house consultancy, we learned that it's important to have strong coverage across a variety of specializations. This helps position the team well to advise on the best approaches to each problem, to explain decisions, and to help the project teams achieve their goals.

Don't expect your business stakeholders to be able to understand and articulate which one of the ridiculously specialized services they need. The support you will be asked for will often be very broad and sometimes it can be very specific. It's the role of the UX consultancy to decipher the business need and provide the appropriate service. And sometimes that means telling your stakeholder that what they are requesting is not what they need at all.

BNP Paribas Bank Polska's in-house UX consultancy has Service Designers, UX & UI Designers and researchers. Having a variety of different skill sets is a valuable attribute as it allows us to benefit from different perspectives and diverse opinions.

But we don't profess to know everything about UX or the technical context in which solutions will 'live', and so we lean on the expertise of our IT Architect and IT Analyst colleagues, without which many promising initiatives would never reach fruition. This is often the bane of good UX – it fails to take into account the technical, financial and logistical constraints. This is why we work closely with the Innovation Lab to ensure that our efforts are connected, and that the right people are involved at the right stages.

### STEP 0. UNDERSTAND BEFORE DESIGN

Before we even think about 'Design', our first step is to understand the problem or opportunity that needs addressing. To do this, we always start with a workshop, which helps us to deconstruct the challenge. During these workshops, we seek to obtain answers to questions such as: What are the KPIs? What is the value to the user? What is the business model? What are the pain points in the process? We can't really offer appropriate support without doing the groundwork.

Sometimes, the workshop itself is actually all that is needed. Why? Just writing down the KPIs, the value to the user, the challenges and all other relevant context, and doing so with all your key stakeholders present can be vital in creating a thus-far undiscovered perspective that enables consensus to be found and for the project to pivot in a new, positive direction.

### WHEN DO PEOPLE CALL?

There are many circumstances in which people seek to engage with the UX consultancy. Two of the most common scenarios are described below:

#### EXHIBIT A: A SPECIFIC REQUEST FOR THE WRONG TOOL

A business line once approached us and requested that we review their interface for a service, and propose a new one that would help the underperforming product perform better. After some initial research and analysis of data, we developed a strong hypothesis that the main problem was a mismatch between the bank's value proposition and actual customer needs. No matter how poorly or well the interface was serving its purpose, it was the purpose itself that was the cause of the problem. It wasn't that the service was

bad 'per se', but it was just too broad in its focus and needed to be targeted more specifically at a particular segment of customers and other segments should be cut off. In order to improve the performance, the product team didn't need new designs – it needed to re-think certain aspects of its value proposition.

In another case, we were asked to facilitate a co-creation workshop for a new web portal. The output from the workshop was supposed to be low-fi mockups of the landing page and a couple of interactive prototypes for common use cases. After the first workshop, it became clear that the initial idea of having a web portal was unlikely to contribute to the achievement of the project's KPIs. In the end, just a couple hours after the kick-off, the whole idea was ditched.

It's perhaps strange to cite examples of 'no design' as success, but it's not so simple. In cases like these, the job of a UX consultancy is to guide people away from a perceived need for UX and UI design, and instead, to encourage them to think more fundamentally about Service Design.

Very often, a couple of workshops and some basic research early in the process can help save precious time and money down the line. Of course, workshops still require work and tools, such as strong moderation and facilitation skills, value canvases, pitches, high-level journey mapping and more. But these represent a small investment compared to the cost of failure later in the process.

By helping projects to better understand their own needs, we're able to help them more quickly and without expending more resources than necessary. Time saved at this stage helps success be delivered more quickly and it means resources (such as actual UX and UI design time) are free to help those initiatives that really need it.

#### EXHIBIT B: A GENERAL CRY FOR HELP

We were once approached by owners of a loan-granting process. The waiting time was too long for our customers and something had to be improved. All the teams involved were determined to optimize the process, but they were all looking at it from their own perspectives. A wider view was needed. After some initial research, we were able to identify a couple of areas in which the problems arose, such as conflicting interests between different stakeholders in the process (to name just one).

We drew a map outlining the pain-points and proposed a couple of general action plans for each of the problems we identified. Some of them involved changing procedures, some of them needed to be addressed by HR, while others involved development work on the side of IT. Some of these action plans were proposed from an expert position, and some were the results of co-creation.

Cases like these are the most common. People approach us when they see that they have a problem and have reached the point when they understand that something needs to be approached from a completely new perspective (which is a great achievement in itself, and not one that occurs as commonly as you might think). Again, we refer back to the same starting point – data, research and a workshop that will enable us to get to the root of the problem, understand the different perspectives and propose some actions.

As we've learned, often a UX consultancy's job is to diagnose which area of design can help, if any. But, as stated at the beginning of this article, it's not about establishing strict definitions and divisions between services, but more about understanding the problem and applying the appropriate approach (regardless of whether that's UX, UI or Service Design).



## SO WHEN ARE UX AND UI DESIGN USED?

In most cases, the involvement of the UX consultancy concludes with the creation of basic UX and general UI style guides. This is because, over the years, we learned that most of the value that the organization benefits from is delivered with the first few basic steps of UX. With workshops to understand the problem, and mockups to share a vision of how the product or service could look, the project team has what it needs to secure stakeholder buy-in and proceed to creating RFIs and RFPs for delivery of the product.

Simple mockups and concepts deliver huge value, and yet many people believe that involving UX and UI Design services can be costly and time consuming. We've shown within BNP Paribas Bank Polska that this is far from the truth. In the month before this document was published, the team delivered mockups for three different projects and did so in less than 15 days.

One of these sets of mockups resulted in the overall cost of a project being reduced by half because we were able to identify and highlight which features actually mattered and which could be ditched. The second helped stakeholders agree on a project scope and general direction after they had spent months trying to progress, but without success. In the case of the third project, mockups turned out not to be necessary at all. And that's ok, because sometimes the bin is the mockup's best friend.

Since early 2017, more than 1,000 employees have taken part in our UX consultancy sessions and UX training.

To further improve our mockup-creating abilities and make design more efficient, **we created a Design System for BNP Paribas Bank Polska**. With a Design System, we have a rich library of components and templates that empower us to create high-quality interfaces and support many more areas of the business in a much shorter time.

## THE UX ACADEMY

During our journey towards building out a fully-fledged internal UX consultancy, we encountered a challenge in that we needed to grow the team and increase our capacity but found it difficult to find the right people. The market for UX is still young here in Poland, and specialists are hard to find.



In response to this challenge, we created the BNP Paribas Bank Polska UX Academy.

The UX Academy is a program for university graduates from UX and UX-related disciplines that want to gain professional experience in the field of UX.

At BNP Paribas Bank Polska, we want to set a very high standard for the market and we feel that providing high-quality internship opportunities contributes to this goal. During their participation in the program, members of the UX Academy have the opportunity to work on real-life cases and to deliver UX services under the mentorship of experienced lead designers. The services provided by the UX Academy are available to and accessible to all areas of the business and no additional budget is required to procure their services. The UX Academy has been highly successful. In fact, one of the three sets of mockups described earlier in this section was created in the UX Academy and has already found its way to the desk of the CEO. It has the potential to deliver a positive impact that could ripple through the bank.

Our partner for the first edition of the UX Academy was Mobee Dick.

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# AGILE – RAISING AWARENESS AND ENCOURAGING ADOPTION

Authors: **Przemysław Piwowar, Jarosław Łojko**

*"It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change."*

**Charles Darwin**

The agile way of working and developing software products is becoming more and more popular these days, especially in large organizations. Agile has risen to prominence largely due to the acceleration in the pace of change in business and technology. In the past, most projects were managed using a conventional ‘waterfall’ approach. Projects were planned from start to finish, with little room for plans, budgets and directions to be adjusted mid-course. Products tended to be put to use only once complete, but that could be months or even years after the project began. The rapid pace of change in today’s business and technology climates isn’t compatible with such lengthy time frames. Today value needs to be delivered more quickly, progress needs to be visible and stakeholders and project teams need to be to be able to adjust course in response to feedback or evolving business or customer needs. Conventional approaches to project management don’t allow for this. Agile does.

Despite the compelling argument to adopt agile as a project management methodology and overall way of working, there is a danger in some organizations that agile is being misunderstood, and is being treated like just another industry or technology buzz word. In other cases, the notion of agile is warmly welcomed, but the differences between terms like agile and scrum are not yet fully understood. We recognized that confusion about a topic that has the potential to change the way people work could result in a natural tendency for apprehension and resistance to change.

To address the potential for such concerns, and to ensure that BNP Paribas Bank Polska reaps maximum benefit from agile, we – the Agile Center in BNP Paribas Bank Polska – decided to set up cyclical, open workshops for BNP Paribas Bank Polska employees. We call these workshops Agile Days.



## WHAT ARE AGILE DAYS?

Agile Days events are 1- or 2-day workshops that happen at least once a month. They happen in various different locations in Poland, such as Warsaw, Cracow and Ruda Śląska.

The aim of these cyclical, open workshops is to spread awareness of agile across the organization, to teach our colleagues what agile really is and, importantly, to teach them the difference between doing things in an agile way and truly being agile.

During Agile Days, we take the opportunity to explain to participants what the agile mindset is, what agile values are, and how mindset and values differ from tools, practices and processes used by agile teams.



We try to make our events as engaging as possible. Forget PowerPoint slides – we focus on practical exercises that illustrate the basics of agility in the simplest form possible. This is a more effective way to learn and, importantly, it’s more fun. For example, we use LEGO to build a Formula 1 car with scrum, and we construct a new BNP Headquarters building using paper, scotch tape and crayons, as a means of demonstrating the difference between agile, waterfall and other project management methodologies.

Agile Days help us lay the groundwork for the next step, which is to help and empower our colleagues to learn and become certified in new skill domains.



## SCRUM MASTER & PRODUCT OWNER ACADEMIES

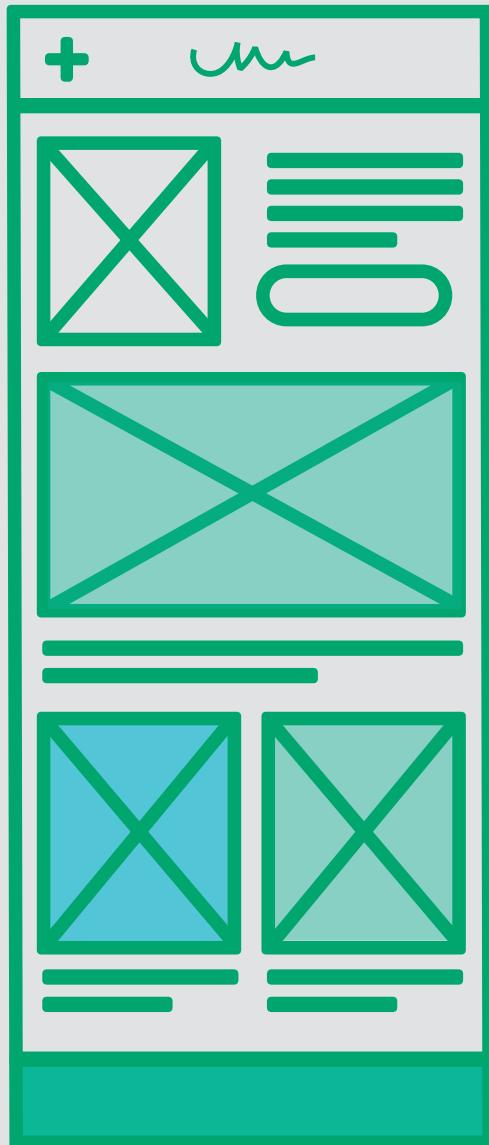
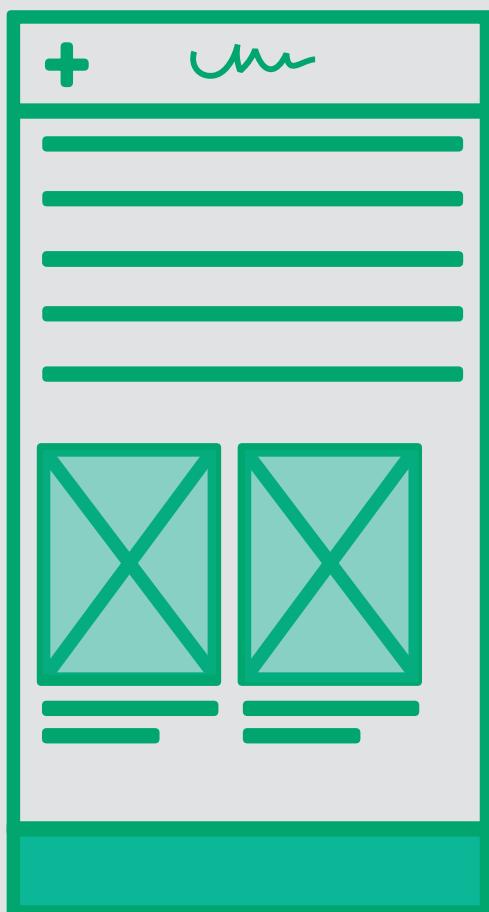
Banks like BNP Paribas Bank Polska are acutely aware of the need to transform the way they operate if they are to innovate and satisfy customer expectations faster than before. However, this is easier said than done. Embracing collaboration with external parties, such as startups, helps, but it’s just as important to prepare the people already inside the company – our colleagues – for a new way of working. To support this ambition, we resolved to offer our employees the opportunity to become qualified agile specialists and empower them to support the organization’s agile transformation efforts.

The Scrum Master and Product Owner sessions are run by the Agile Center. For each edition, we invite 10 colleagues, who are either already engaged in projects as Product Owners or Scrum Masters, or are in the process of preparing themselves to begin work as Product Owners or Scrum Masters.

Both Academies consist of dedicated days of training (in the form of interactive workshops) spread across 4 months, during which participants get the chance to learn the basics of agile, to familiarize themselves with the Scrum framework, and to master a number of practices that will help them in their new roles. Wherever possible, the training uses real-life cases to support discussions and learning.

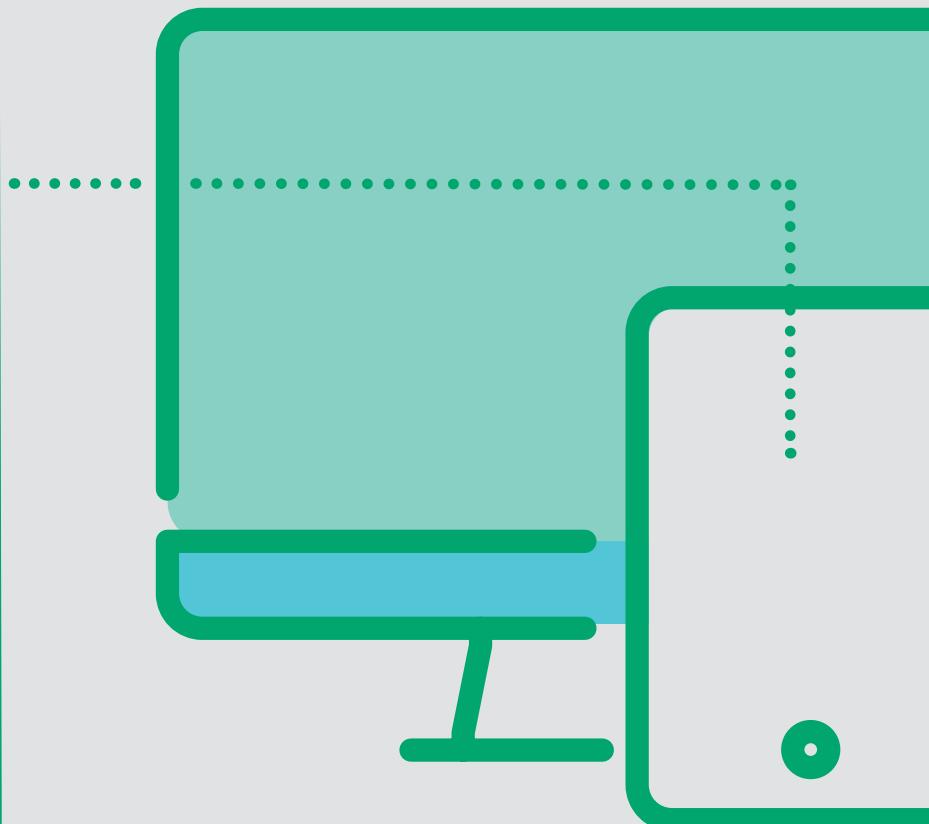
At the end of the Academy, every participant will enter the official Scrum.org certification program to confirm their full understanding of the Scrum framework. In addition, every graduate will be offered support in their new role by a designated member of the Agile Center. This ongoing relationship will further accelerate the learning process. The first editions of the Product Owner and Scrum Master Academy began in September 2019. By the end of 2019, BNP Paribas Bank Polska will have more than 20 new specialists ready to join scrum teams and work on the bank’s digital projects.

In 2019 alone, more around 1,000 BNP Paribas Bank Polska colleagues took part in different types of initiatives related to agile.



“ IT IS NOT THE STRONGEST OF THE SPECIES THAT SURVIVES, NOR THE MOST INTELLIGENT THAT SURVIVES. IT IS THE ONE THAT IS MOST ADAPTABLE TO CHANGE. ”

Charles Darwin



# 9 / INSPIRATION AND EDUCATION

TO FUEL TRANSFORMATION AND INNOVATION

Authors of articles:



Magdalena Pośnik



Magdalena Zawadzka



Łukasz Ratka



Monika Kuligówka



Jean Bouchet



Michał Twardawa

*Enhanced processes, new capabilities, awareness, and access to training are all essential components of the process of transforming and doing more to enable innovation within the organization. In addition to these formal activities, though, we feel that it's important to also provide learning and awareness opportunities in less-formal settings. These will help to bring about change in attitudes and the organization's culture, and will help us to, collectively, reach our goals. To support these initiatives, we've organized a series of initiatives, together with startups and our colleagues from different areas of the BNP Paribas Poland Group (yes, it's not just a bank) to help educate and inspire our colleagues to embrace change.*

## STARTUP COFFEE - TECHNOLOGY WITH A HUMAN TOUCH

Authors: **Magdalena Pośnik,**  
**Magdalena Zawadzka**

Many people see banks as antiquated organizations that are out of touch with the modern world. Thankfully, the rapid pace of technological advancement has been successful in luring these elephants out into the open, out into a new and changing world. Technology has transformed customer experiences in almost every



industry, and this has taught customers to expect – and demand – more from their service providers. Banks must respond to these heightened expectations and demands or risk extinction.

Banks must learn to embrace new technologies and the prevalent climate of innovation. But they're also 'numbers' organizations that have shareholders and regulators to answer to. How do you tap into and embrace free-spirited innovation when it's so difficult to directly measure the all-important ROI?

## HOW ARE OUR ACTIVITIES HELPING THE BANK TO EMBRACE TRANSFORMATION AND INNOVATION?

Whenever we open a problem and invite participation from the startup community, it's relatively easy to find a company that is offering a seemingly revolutionary solution. This is one of the beautiful things about the world of startups – you'll also find promise, potential and creativity. However, the range of technologies being proposed is so wide and so varied, and so are the financial implications of their implementation. The prospect of working with many of these companies is enticing because the possibilities seem endless, but the journey can be sobering and challenging due to the difficulty of measuring ROI. The journey can be further complicated by the number of stakeholders within an organization like a bank, and their different – often contradictory – needs. Because of this, it

is essential that we pay due care to keeping our internal stakeholder and the organization's employees informed of what we are doing and why. With a workforce that is informed and aware, we can move forward together into a new world of banking.

The importance of internal education led us to create the Startup Coffee event, an internal initiative that aims to demystify ideas from the IT world such as Blockchain, VR, Cloud and others. Through such internal initiatives, we aim to reduce apprehension and misunderstandings about new technologies, and empower our colleagues to perform better in their roles, make better business decisions and consciously plan the development of modern products for the bank's customers.



## WHAT ARE STARTUP COFFEE EVENTS?

Startup Coffees are organized every two months in our different locations. Each Startup Coffee session lasts for two hours, during which we try to share our knowledge about technology in a way that is accessible and easily understandable by people from all levels of the organization, including those who come from a non-technology background. We are supported in this process by the presence of selected startups and coffee (of course).

Perhaps the most-important feature of Startup Coffee sessions is the presence of guests from outside of the organization. These are experts in a particular domain who provide an external perspective on the topic in focus. Most commonly, we invite startups that specialize in a specific technology and corporations that have experience using those technologies. We also invite experts from within the company to talk about how we apply these new technologies to the context of our business and to show the potential benefits of these solutions. These are not sugar-coated speeches that paint only positive pictures – they are genuine and open sessions in which participants talk about the challenges that have been faced, what it means for employees, and what it means for customers. As part of every Startup Coffee meeting, we encourage attendees to ask any questions they might have about the topic.

## WHY DO WE DO IT LIKE THIS?

We have observed that this form of knowledge sharing is the one that works best for our colleagues, especially those that are looking for technological solutions to achieve their business goals. Firstly, they are introduced to a new subject that might have been unclear to them, and so are gaining knowledge and confidence. Secondly, they are introduced to specialists from within the business, which means they know who to contact about such topics in the future. We find that this blend of external expertise and internal perspective is effective in introducing colleagues to new topics, giving them the context they need to understand the topic well and the confidence to know who to turn to in the future.

## WHAT HAVE WE ACHIEVED?

Here are some highlights from Startup Coffee sessions:

- **We explored and discussed the phenomenon of blockchain technology.**
- **We debated the topic of cloud and banking to separate**

**fact from fiction, to explore the possibilities and security implications.**

- **We pondered the possibilities of artificial intelligence and its application in banking services.**
- **We helped address fears about robots in the workforce and the effect they might have on human jobs.**
- **We discussed PSD2 and answered questions such as 'What is it?', 'What does it mean for our bank?', 'What does it mean for our customers?' and 'What type of opportunities does Open Banking create?'.**
- **We talked about the importance of cyber security and the threats to data protection. We looked at how criminals work and the kind of tactics they employ to access accounts and steal money.**

These are just some of the hot topics we've addressed during Startup Coffee sessions. We'll be addressing more and will continue to educate our workforce about what these technologies and hot topics are, what they mean for the bank, colleagues and, most importantly, our customers.



## PL GROUP INNOVATION MIXER

Authors: Łukasz Ratka, Monika Kuligówka,  
Jean Bouchet, Michał Twardawa



BNP Paribas Bank Polska is part of a group that consists of many other entities, such as BNP Paribas Real Estate, BGŻ BNP Paribas Factoring, BNP Paribas Cardif Poland, Arval and BNP Paribas Securities Services. From the start of our transformation journey, we have worked hard to coordinate our efforts and keep each other informed of our developments and achievements. We strongly believe that the impact of innovation can be enhanced if it is driven by shared experiences and challenges, and diversity of ideas. It's about creating synergies that will be beneficial to as much of the group as possible. To support the creation of these synergies, we came up with the idea of regular meetups for innovation enablers from the different BNP Paribas Bank Polska companies – PL Group Innovation Mixers.

## HOW DO THE INNOVATION MIXERS WORK?

- **A different host for each meeting (i.e. a different company from the BNP Paribas Group in Poland).**
- **4 meetups a year (minimum).**
- **3 hours is the duration of each meetup.**
- **1 lead topic is selected for each meetup.**

## WHO CAN JOIN?

Basically anybody that is working on innovation is welcome but the golden rule of these meetups is to mix business innovators with IT experts. In this way, we ensure that each entity is represented at least by two representatives, one working on innovation from

the business or product-development side, and one from core IT. Why? Experience tells us that one of the key success factors is to ensure that business and IT are working together from a very early stage. This ensures 'buy in' and agreement at the right stage, and it also enables the rest of the group to support each initiative more effectively and quickly.

The main idea is to share ideas, possibilities, challenges and concerns about the implementation of a specific innovation or technology within the organization. Innovation Mixers serve as the perfect, intimate, forum in which to have such discussions and to ensure that – despite potential differences in perspective and scale of challenge (IT and business) – all efforts are geared towards bringing positive change to the organization, its workforce and customers.

### WHAT DO PARTICIPANTS THINK?

"That is a great initiative. Sometimes we try to accomplish things on our own and we might forget to look around and see if any other team from the BNP Group has already tried to address the subject. The PL Group Innovation Mixer is a platform that gives us such opportunity".

**ŁUKASZ RATKA**

**BNP Paribas Securities Services**

"Sharing knowledge and experience across complex organizational landscapes is extremely important today. Innovation Mixers provide the platform for us to use synergies and accelerate development. The Mixers are an environment where innovation teams can not only learn about new projects being conducted elsewhere in the Group but also talk about how to use specific tactics in their activities".

**MONIKA KULIGOWSKA**

**BNP Paribas Leasing Solutions**

"Through Mixer we can not only share our best practices and experiences, but also see the current stage of digital transformation in the Group – in terms of products, technologies, cooperations with startups and fintechs as well as governance and operating models in different BNP branches."

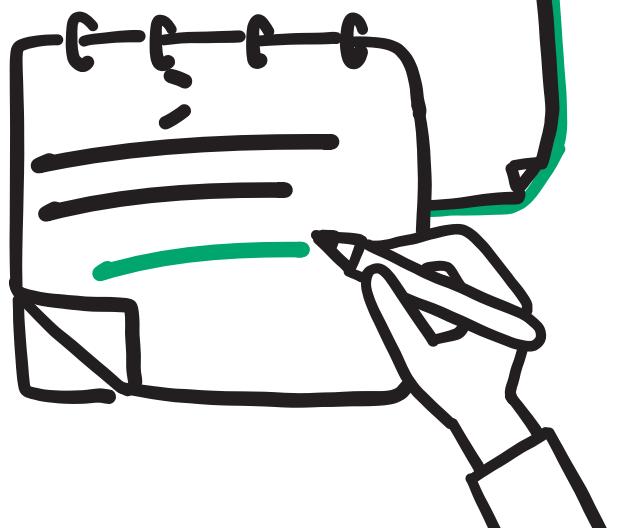
**MICHAŁ TWARDAWA**

**BNP Paribas Securities Services**

"It's great to be able to host such events and meet with other innovation enablers from around the BNP Poland group. BNP Paribas Cardif has operated on the Polish market for more than 20 years. The Mixer events have given us a fantastic opportunity to showcase BNP Paribas Cardif's unique 'remote selling' tools and our internal file archiving system, the latter of which has proved to be highly effective in optimizing our document flow and access within the organization."

**JEAN BOUCHET**

**BNP Paribas Cardif**



# 10 / A CONCLUSION... BUT NOT THE END OF THE JOURNEY

*We hope that this journey through some of our experiences and initiatives will benefit both startups and innovation teams operating within corporations or other large organizations.*

We're proud of the steps that have been taken to support BNP Paribas Bank Polska and its workforce on its digital transformation journey. By offering a portfolio of new services, knowledge sharing platforms and development opportunities, we are supporting the organization and its people to bring their innovative projects to life, take ownership of their futures, and to thrive in an ever-changing world.

The *Startup Cooperation Code* has opened the door to faster, more-effective and more-satisfying collaboration between BNP Paribas Bank Polska and the startup community. By bringing startups together with our IT, Security, Risk Management, Legal, Compliance and Business functions, we are providing **flexible and customized support to our colleagues' innovation challenges**. This saves us time, increases our chances of success, improves the quality of project outputs and creates a fertile space for collaboration and innovation to thrive.

By focusing on our people, through knowledge sharing, access to expertise and **upskilling opportunities**, we are equipping our colleagues to keep pace with a rapidly changing business and technology environment. Most importantly, we're supporting them so that they can influence their own development and evolution.

These initiatives are helping to improve the health and performance of the organization at all levels – from our people, through business domains and functions, right through to the way we interact with and serve our customers.

This document is also intended to serve as a testament to the power of collaboration between people, an embodiment of what we often call **collaborative performance**. Whether we're acting alone, as representatives of small startups or business domains within a large organization, or as key decision makers representing entire companies, we are all people collaborating with other people. No single initiative or stage in this journey is possible without connections between people who are openminded and united by their ambition to achieve positive change. It is this sentiment that underpins every single interaction described in this document and it is this belief that will help us to coax large corporate elephants out into the wider world that is the innovation ecosystem.

At BNP Paribas Bank Polska, we sincerely hope that this document serves as a useful contribution to the Polish innovation ecosystem and inspires greater collaboration between large corporations and startups.

We believe that only by a broad cooperation we can together 'push the elephant' a little bit more further.



# NOTES



# NOTES

**WE COOPERATE WITH:**

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