

## **TETRAO, winner of the BNP Paribas Hackathon in Luxembourg, has won the first prize for “client experience” at the final of the BNP Paribas International Hackathon**

From 9 to 11 June 2017, BNP Paribas in Luxembourg took part for the first time in the International Hackathon organised worldwide by the BNP Paribas Group and running simultaneously with 160 start-ups in Luxembourg, Berlin, Brussels, Istanbul, Nanjing, Paris, Rome, San Francisco, Singapore and Warsaw.

After bringing together 10 start-ups and almost 100 internal experts and coaches in Luxembourg to discuss digital developments and their impact on the client experience, the panel, made up of senior managers from the Group in Luxembourg, named Tetrao as the winner of this weekend of sharing of expertise, experience and culture.

Since July 2017, Tetrao has been working in close collaboration with BGL BNP Paribas' business line experts on jointly designing, developing, implementing and testing the proposed solution. Tetrao's work is based on one aspect of Artificial Intelligence – namely, cognitive robotics. This technology makes it possible to automate any work process performed by a human in a web browser, to obtain documents available online and to interpret them, thereby accelerating and facilitating the account opening process for professional clients of BGL BNP Paribas. This technology will reduce the time it takes to open accounts for professionals from several months to just a few days. The clients and advisors who tested this solution at BGL BNP Paribas' business centres in the lead up to the Hackathon final were unanimously positive about the experience.

Encouraged by this co-working session, Tetrao delivered a three-minute pitch to a jury made up of senior BNP Paribas managers and to the 15 other start-up finalists during Demo Day, which was held in Paris on 1 December 2017. On that day, Tetrao took first prize in the “Client Experience” category.

“Many of the Bank's staff worked closely with Tetrao during the co-working phase, resulting in this victory of which we are all extremely proud. The clients who tested it are satisfied with the solution, which shows enormous potential. As a long-standing corporate partner, our Bank is constantly in search of innovation in order to ensure our clients receive the best experience possible,” explains Carlo Thill, Chairman of the BGL BNP Paribas Management Board and Country Head of BNP Paribas in Luxembourg.

“The combined talents of Tetrao and BGL BNP Paribas are a force to be reckoned with. The solution they have developed is innovative and a first in the European market. It uses artificial intelligence to speed up a complex process, thereby simplifying matters for both clients and employees of the Bank. We are proud of what we have achieved together, and would like to thank BGL BNP Paribas for their confidence in us,” adds Christian Gillot, Tetrao's founder and CEO.

“This collaboration with Tetrao provides the perfect illustration of our Open Innovation approach, with the pooling of expertise and cultures making it possible to come up with innovative solutions. By collaborating with start-ups we are accelerating our transformation with a clearly defined objective: improving our clients’ experience,” concludes Josselin Hébert, Head of Business Innovation & Digital Change at BGL BNP Paribas.

### **About Tetrao**

Tetrao is an IT start-up specialising in artificial intelligence. It offers a digital solution that facilitates the account opening process for new professional clients. Tetrao has developed a unique technology called Robotic Cognitive Automation, which automates processes by simulating the behaviour of a human working on the internet or on PDF documents. The originality of Tetrao's solution is its ability to adapt to technical changes in documents.

### **About BGL BNP Paribas**

BGL BNP Paribas ([www.bgl.lu](http://www.bgl.lu)) is one of the largest banks in Luxembourg and part of the BNP Paribas Group. It offers an especially wide range of financial products and bancassurance solutions to individuals, professionals, private banking clients and businesses. In 2017, the international magazine Euromoney named BGL BNP Paribas “Best Bank in Luxembourg” for the second year in a row.

### **About BNP Paribas**

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 74 countries, with more than 190,000 employees, including more than 146,000 in Europe. The Group has key positions in its three main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors. The Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail-banking model in Mediterranean countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

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