

## **BGL BNP Paribas launches Genius, a personalised and intelligent digital assistant**

BGL BNP Paribas has just launched Genius, a fully digital service intended to help clients with the day-to-day management of their accounts. Using an artificial intelligence algorithm, Genius sends personalised messages in the form of advice, alerts and recommendations, enabling clients to better manage their budget and monitor spending.

“Genius by BGL BNP Paribas”, which has been developed in close collaboration with the FinTech Personetics, is capable of analysing trends in client spending, classifying purchases and payments made, alerting clients to any unusual transactions or cash flow problems and, in general, providing tips on smart banking behaviour.

Genius is a self-learning service that adapts its messages based on ratings given by users. The new secure service is available by default in the Web Banking app for smartphones for no additional cost and can be disabled at any time.

Geoffroy Bazin, Country Head of the BNP Paribas Group in Luxembourg and Chairman of the BGL BNP Paribas Executive Committee, highlighted that “Genius is one of a range of innovative services we will be launching in 2019. Digitisation and artificial intelligence open the door to countless opportunities to enhance and personalise our products and services, thus enabling us to transition into a bank that looks after the financial well-being of its clients by offering them tailored solutions that are fully adapted to their unique circumstances, both now and in the future”.

In a changing world, capacity for transformation and innovation are key factors in successfully responding to the challenges faced by the bank of tomorrow and to offer solutions that meet changing client expectations.

### **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, businesses and private banking clients. At end 2017, the BNP Paribas Group employed around 3,700 people in Luxembourg, of which 2,379 at BGL BNP Paribas.

In 2018, BGL BNP Paribas was named “Bank of the Year” in Luxembourg by The Banker and “Best Bank in Luxembourg” for the third year in a row by Euromoney.

## About BNP Paribas

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 73 countries, with more than 196,000 employees, including more than 149,000 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 European 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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