



an NTT DATA Company

Global impact of COVID-19 in the Financial Services industry

Opportunities and Challenges



COVID-19 crisis brings implications never experienced before in the 21st century, predicted to have significant social and economic impact



Mid-term Lockdown



- **Duration** of World Health Organisation (WHO) recommended **measures is uncertain**
- **China** was the first country to apply measures starting from the **23rd of January** and they are **still partially in force**
- These measures **entail forced digitization of human interactions** and **fall of non-basic consumer goods** (e.g. **80% drop in car sales in China**)

Border closures



- **Border closures** resulted in **bans of free movement of people** and the collapse of tourism
- **Countries** with strong **touristic dependence** will see their growth **severely impacted**. **Tourism accounts for 10% of GDP worldwide**
- **Industries** such **Hospitality** and **Air-Transports** will have a need for liquidity and significant **organizational impacts**

Industrial slowdown



- **Industrial sector has halted production**, closing factories and launching **massive temporary employment regulation procedures**. Industrial production in **China has fallen about 14%** and investments in **industrial goods by 25%** ⁽³⁾
- The OCDE foresees **stock-outs and further industry inefficiencies** after the production restart

Global effect



>200 affected countries⁽¹⁾

>5 million infected cases

~ 350.000 deaths

~ 50 M of layoffs in tourism sector

↓ GDP worldwide from 2,9% to -3,0% ⁽²⁾

Impact of ~ \$ 2759 Bn

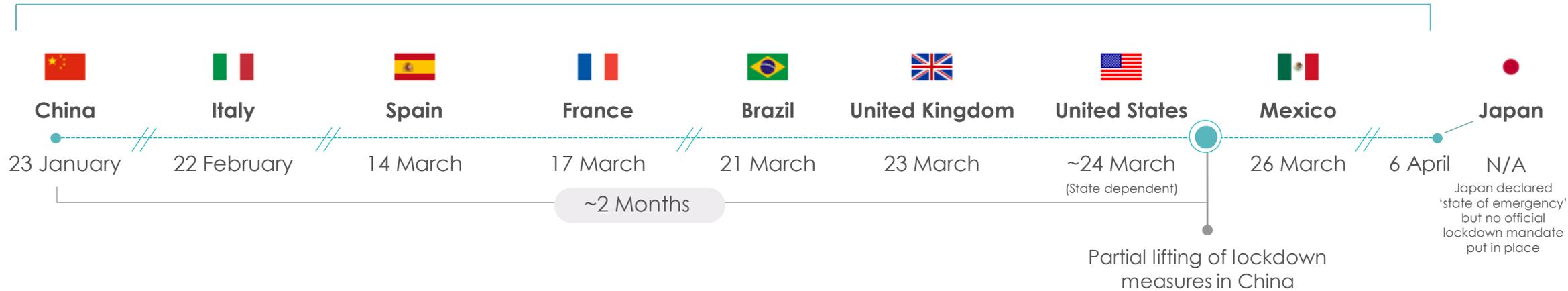
There is a high level of uncertainty about the duration of the implemented measures to contain the pandemic

(1) World Health Organization,
(2) World Economic Forum outlook , (3) Bloomberg

We are still in the “early phases” of this pandemic, with strict quarantine measures that will likely persist for a number of months...



Start date of Lockdown Measures (1)

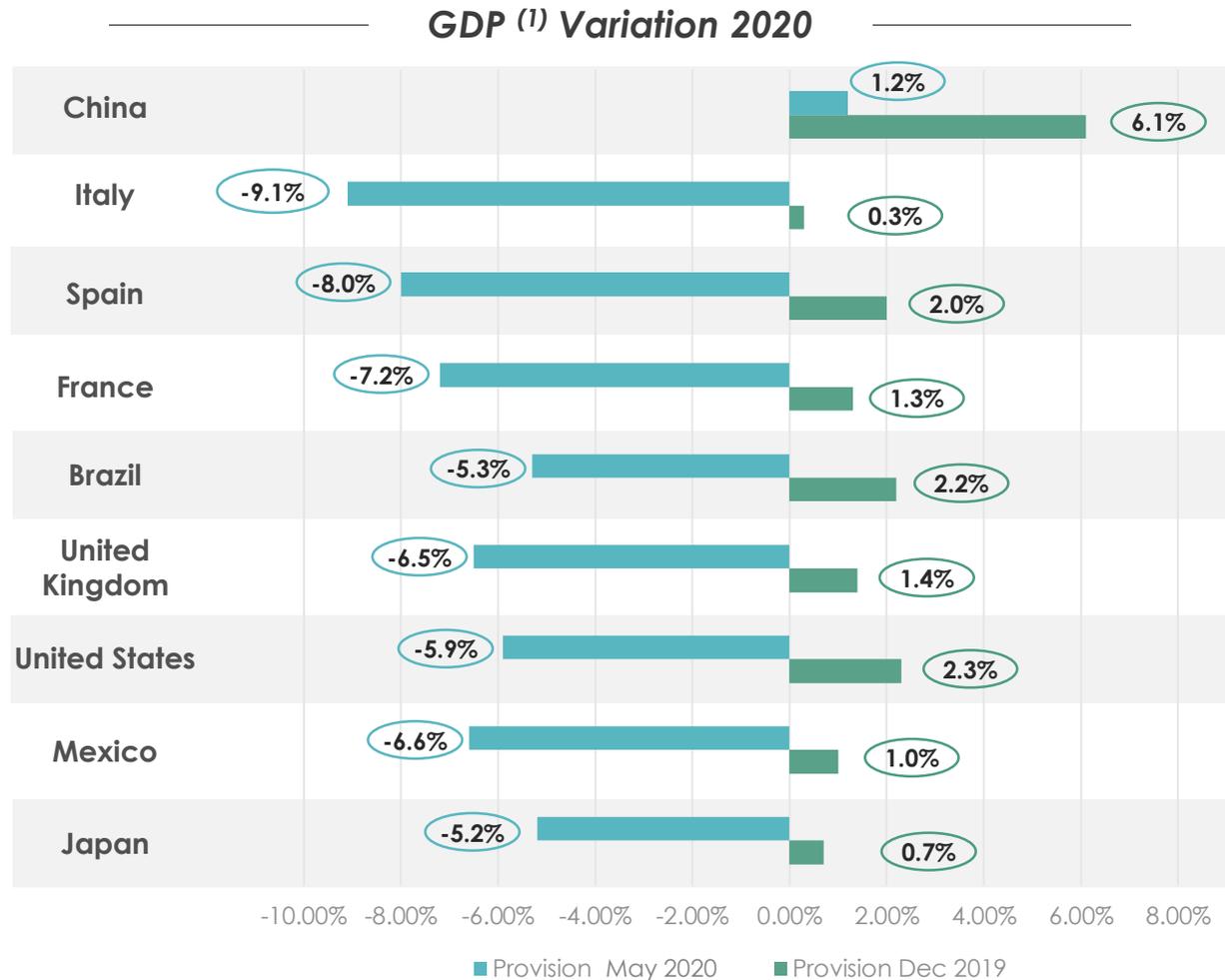


The World Health Organisation (WHO) recommends applying strict containment measures to reduce the economic and temporal impact of this pandemic

- 1** Lockdown measures in Europe have only just begun, taking reference from China. These containment measures could last until the end of Q2 2020
- 2** The return to normality will be gradual and should be carried out in such a way that the number of infections can be closely controlled
- 3** The WHO does not rule out spikes in infections that force the reapplication of severe containment measures in the following quarters. Therefore it is essential to follow government guidelines in order to regain normality as swiftly as possible

(1) Lockdown measures depending on the different countries

... generating massive impacts on major economies



Economic Impacts highlights ⁽²⁾

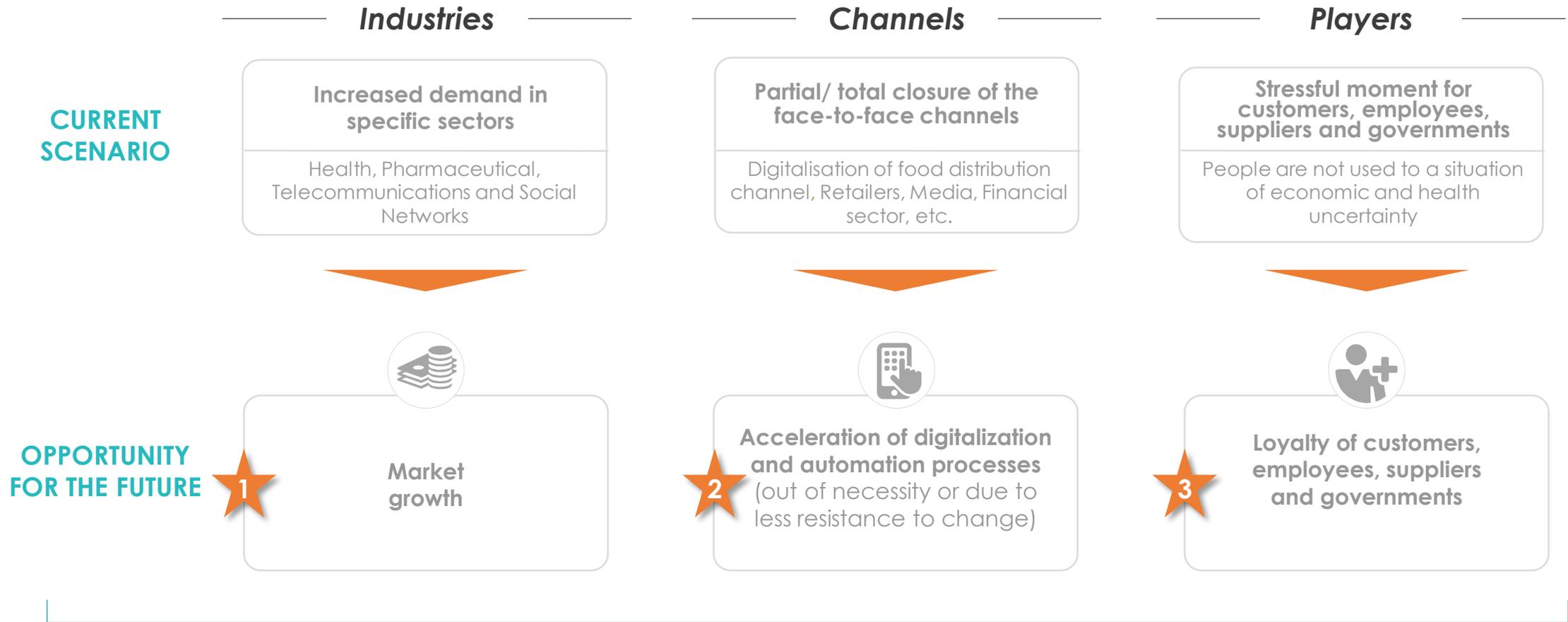
- 9.0%** Fall in the GDP of Euro Area economies by 2020
- +30%** Growth of extreme poverty, reaching 90 million people in this condition
- 10%** Tourism makes up 10% of Global GDP, which could take up to 10 months to recover once the outbreak is over
- 5,3%** UK unemployment rate hits all time high, with 477k new welfare claims
- 11m** As UK economy is put on hold, 11 million people had to stop working
- \$6bn** Japan: Olympics delay to cost \$6bn in losses

A reduction in the capacity of securing private investments is to be expected

⁽¹⁾ Source: World Economic Forum Outlook (May 2020)

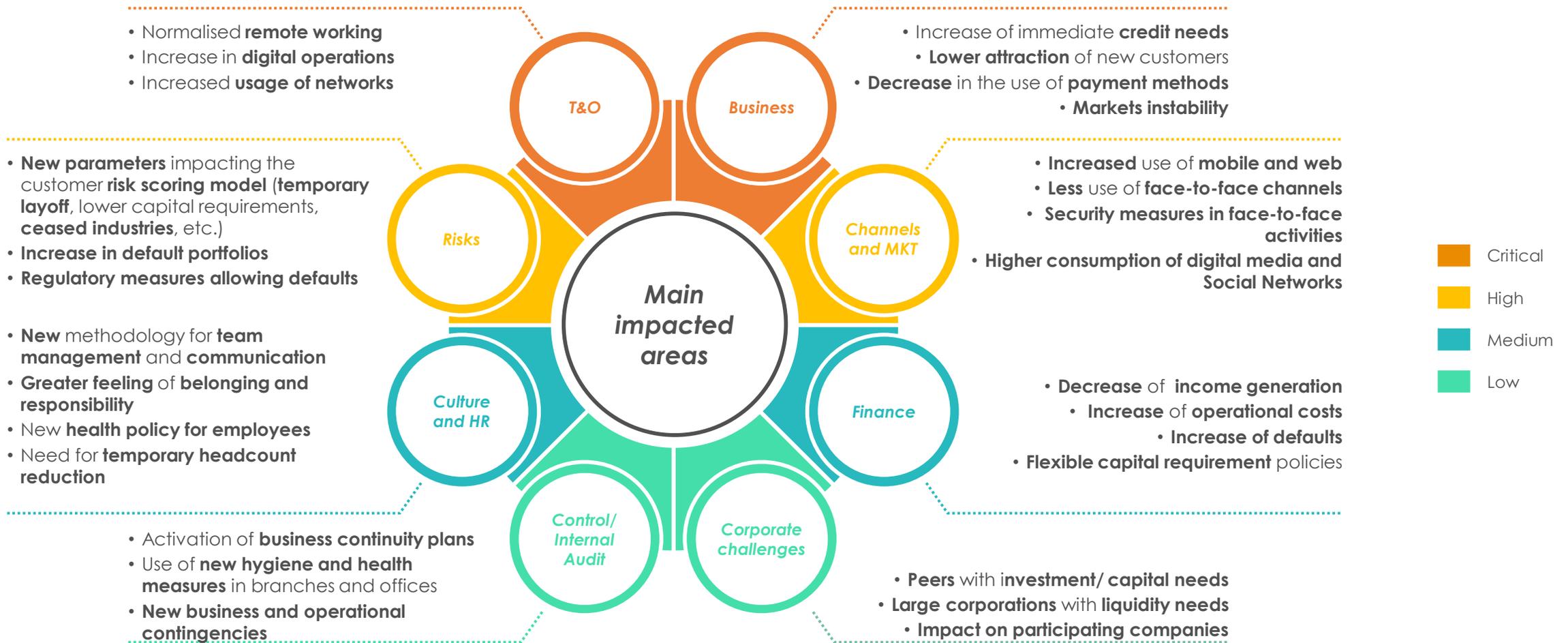
⁽²⁾ Source: Business Insider Countries on Lockdown

Key focus should be on opportunities that arise from changes in social habits, particularly those that are here to stay even when this is all over



“Let’s not pretend that things will change if we keep doing the same things. A crisis can be a real blessing to any person, to any nation. For all crises bring progress.” - Albert Einstein

The impact on financial institutions affects multiple areas, each will be required to have an action plan to reduce it



The challenge for financial institutions will be to turn the impacts into growth and digital transformation

Disruption of general spending and industrial production will transform clients' financial needs



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
<p>Increase of immediate credit needs</p>	<p>+ Spread of capital injections by central and international banks</p>	<p>1 Analysis of clients' capital needs and flexible commercial offer (e.g. grace period)</p>
	<p>- Default of current credits</p>	<p>2 Early identification of risk groups and proactive actions (e.g. restructuring, guarantees on factoring, grace periods)</p>
	<p>+ Value added services for clients with liquidity risk</p>	<p>3 Digital solution allowing clients to analyse their liquidity capacity and take proactive commercial actions</p>
	<p>+ Needs of syndicated loans</p>	<p>4 Leadership or participation in financing lines for companies operating in the tourism and industrial sector (e.g. Hotel groups, airlines, etc.)</p>
<p>Lower attraction of new customers</p>	<p>+ Office manager with lower operational burden</p>	<p>5 Commercial actions with bank managers focused on increasing customer engagement and their conversion into digital adopters</p>
	<p>- Customer base stagnation/ decrease</p>	<p>6 Promote online registrations prioritizing digital marketing activities and launching a rewards program for new digital customers</p>
	<p>- Lower back office workload related to the on boarding documentation management</p>	<p>7 Temporary restructuring and design of a post lockdown incremental incorporation structure</p>
<p>Decrease in the usage of payment methods</p>	<p>+ Attracting savings from clients with financial capacity</p>	<p>8 Digital savings product (e.g. rounding of online purchases and automatic investments)</p>
	<p>- Lower volume of transactions per client (both in issuance and acquisition)</p>	<p>9 Temporary favourable payment method commissions and related communication of the benefits to clients</p>
	<p>+ Businesses with needs to move from physical to digital space</p>	<p>10 Platform allowing businesses to create their own ecommerce and digitize their E2E activities</p>
<p>Markets instability</p>	<p>+ Investments in bear markets or alternative assets</p>	<p>11 Commercial actions to attract new clients or having contributions from the current ones</p>
	<p>- Poor performance and loss of value of clients portfolios</p>	<p>12 Personalized promotions to empathized and retain clients (e.g. % cancellation of bank account management fees)</p>
	<p>- Extreme markets volatility</p>	<p>13 Implement real time analysis tools for bank managers working on investment and automatic rebalancing</p>

The massive digitization of the new scenario forces entities to transform their processes and reinforce their technologies



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
<p>Normalised remote working</p>	<ul style="list-style-type: none"> — HW, SW and support/ assistance teams sized for massive home office + Availability of data to automate and carry out operations analytics, which means future optimizations + Optimization of office costs (e.g. rental, etc.) and supplies costs (e.g. electricity, internet, water, etc.) + Better suppliers management and internal productivity control (identification of expenses/ unnecessary processes) 	<ol style="list-style-type: none"> 1 Verify that employees have HW, SW and online connection and that the level of service for IT incidents management is excellent 2 Identify processes that can be automated and internal best practices through process mining 3 Normalise remote working days to improve the work environment and optimize the usage and costs of physical spaces 4 Implement tools analysing connection/ behaviour of employees and suppliers
<p>Increase in digital operations</p>	<ul style="list-style-type: none"> + Less resistance to processes digitization + Fingerprint of all customer interactions — Increased risks of digital identity frauds 	<ol style="list-style-type: none"> 5 Prioritizing the digitization of the client lifecycle taking advantage of the greater digital interaction 6 Boost the usage of speech analytics and digital behaviour analysis tools 7 Dynamic fraud identification solutions enabling the institution to authenticate the customer's identity into an agile way
<p>Increased usage of networks</p>	<ul style="list-style-type: none"> + Network service providers with high incomes due to the overall increase in business volumes — System downtime or low-quality connections due to high demand for connectivity from employees and customers — Increased risk of cyberattacks — Freezing of potential projects for core or technological architecture changes due to the risk of systems failure 	<ol style="list-style-type: none"> 8 Renegotiate current contracts with network service, HW and SW providers 9 Plan systems for extreme scenarios with higher connectivity volumes 10 Prioritize the analysis of security breaches and efforts for mitigating these risks 11 Review plans and organise next steps according to the operational recovery stages

Digital channels become the cornerstone upon which customer relationship are built



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
Increased use of mobile and web	<ul style="list-style-type: none"> Deliver value offering for digital products (e.g. on boarding, functionalities, maintenance, etc.) 	<ol style="list-style-type: none"> Analyse the value chain of each product and identify critical processes that are not digitized to prioritize their transformation Promotional activities supporting the usage of digital channels after lockdown periods to reinforce the customer's digital habit Identify customers that activate their channels or that increase their usage and develop a relational model that allow to maximize contacts Launch customer surveys to identify areas for improvement and maximize the value of digital channels Analyse whether online operations have increased considerably and keep discouraging the use of physical channels
	<ul style="list-style-type: none"> Lower capturing and maintaining marginal costs 	
	<ul style="list-style-type: none"> Greater capillarity and contact with the customer 	
	<ul style="list-style-type: none"> Customer demand for a useful and frictionless digital experience 	
Less use of face-to-face channels	<ul style="list-style-type: none"> Normalisation of online operations for non-digital customers 	<ol style="list-style-type: none"> Plan closure and reduction of office hours Analyse critical non-digitized operations and develop mitigating actions (e.g. managed by Courier, etc.) Increase the use of virtual channels (e.g. call centres, video calls) for high value customers to limit face-to-face meetings
	<ul style="list-style-type: none"> Empty offices and some of them without viability 	
	<ul style="list-style-type: none"> Critical non-digitized operations 	
Security measures in face-to-face activities	<ul style="list-style-type: none"> Transformation of personalised face-to-face advice 	<ol style="list-style-type: none"> Planning assistance to older customers with individual services in a secure environment and time Rethink the role and usage of branches offices as a consequence of the reluctance and unavailability of customers to visit these locations
	<ul style="list-style-type: none"> Clients of risk groups with face-to-face service needs 	
Higher consumption of digital media and Social Networks	<ul style="list-style-type: none"> Decree of social distancing arrangements of customers attending offices and maximum occupancy per office 	<ol style="list-style-type: none"> Prioritize digital mkt campaigns and social networks initiatives, prioritizing budget and attracting human resources experts in digital campaigns Plan and release digital content about the crisis, how to help customers in everyday life and how the financial institution is helping society
	<ul style="list-style-type: none"> Digitization of the institution's marketing actions 	
	<ul style="list-style-type: none"> Re-evaluating Corporate Social Responsibility against Covid-19 	

Risk models and portfolio management activities will be strongly impacted



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
<p>New parameters impacting the customer risk scoring model (temporary layoff, lower capital requirements, ceased industries, etc.)</p>	<ul style="list-style-type: none"> + New parameters influencing the credit risk - Immediate and digital needs of concessions (ecommerce increase) + Optimization of credit lines + Greater capital liquidity 	<ol style="list-style-type: none"> 1 Analyse in depth the new parameters coming from the current environment and evolve the credit issuance and concession models 2 Digitalise and automate the model decision engine (e.g. implementing solution for digitalising documents) 3 Recalculate the institution's exposure based on the type of customer (current customers) 4 Redefine the institution's risk exposure strategy considering the 0% interest rates policy of central banks
<p>Increase in default portfolio</p>	<ul style="list-style-type: none"> - Default due to the inability of pay in person - Higher number of defaults + New regulatory procedure for debt cancellation + New Micro segmentation of default customers 	<ol style="list-style-type: none"> 5 Process for digitalizing the institution credit collection and recovery system, including virtual approaches 6 Scale the number of employees involved within the credit collection process incrementally 7 Redesign the process for providing funds and cancel debt 8 Identify clients defaulting for a particular reason offering them a dedicated credit restructuring proposal
<p>Regulatory measures allowing defaults</p>	<ul style="list-style-type: none"> - Regulations update - Specific treatment for economic risk groups + Government support for financial institutions 	<ol style="list-style-type: none"> 9 Launch a working group to analyse the implications on the protection measures implemented by regulators 10 Design strategies and procedures that allow a specific treatment for customers subject to financial risk due to the covid 19 11 Launch a specific working group that would convey the company's request of assistance to the regulatory authority

Lockdown measures involve a change in our work habits, which must be managed immediately



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
New methodology for team management and communication	<ul style="list-style-type: none"> + Greater work flexibility/reconciliation + Forced digitisation of non digital-native employees (traditional based office employees) - Breach of working hours and rules - Non-productive team management + Geographical flexibility in recruiting talent - Digitisation of employee services (e.g. payroll) 	<ol style="list-style-type: none"> 1 Promote the remote working model in the post-crisis phase, reinforcing its benefits in terms of flexibility and care for the environment 2 Identify profiles of employees that are adverse to change in the usage of digital tool and launch a dedicated awareness plan 3 Communicate best practices and performance rules in remote working mode 4 Implement digital team management tools (e.g. Microsoft Teams, etc.) 5 Modify the personnel selection process, eliminating the obligation to provide services in person 6 Identify critical employee services, implementing or digitising virtual processes that allow their provision
Greater feeling of belonging and responsibility	<ul style="list-style-type: none"> + Emotional connection with the same goal, to overcome the crisis + Feeling of individual responsibility 	<ol style="list-style-type: none"> 7 Reinforce the feeling of belonging with joint actions led by company executive management (e.g. creation of a solidarity fund) 8 Plan communications actions that reinforce the employee responsibility in performing his/ her activities digitally
New health policy for employees	<ul style="list-style-type: none"> - Avoid sources of contagion + Support infected employees - New labour risk prevention policy 	<ol style="list-style-type: none"> 9 Define communication channel for possible infections, disinfections and containment action plan 10 Design a support system for employees who are either affected directly by infection or by an infected family member 11 Define a labour risk prevention policy for remote working and coordinate agreements by employees
Need for temporary headcount reduction	<ul style="list-style-type: none"> - Reduce the number of terminated employees 	<ol style="list-style-type: none"> 12 Launch a voluntary, temporary model of reduced working hours

The economic impact must be mitigated with financial flexibility initiatives (shareholders, employees and suppliers)



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
Decrease in income generation	+ Greater weight of digital income	1 Evolve the office remuneration policy towards a digital remuneration model that maximises customer vs. office value
	- Dividend risk	2 Analyse the feasibility of postponing the payment of the dividend / benefits, reinvesting them into market shares
	- Market transparency	3 Define a communication strategy to the market about the impact and evolution that the crisis has on the value of the institution
	+ New income lines	4 Define a mixed-target income model that includes financial and non-financial services and that diversifies risk
	- Obsolescence of the economic assumptions of the financial plan	5 Redefine institution's financial plan and the allocation of the different expense items, favouring recovery activities to build back loss in revenues
Increase of operational costs	+ Convert fixed operating expenses into variables	6 Review the institution's non-core processes and review the balance between outsourcing / insourcing
	+ Periodic payment of invoices to suppliers	7 Identify third-party processes that have suffered reductions in service provision and propose invoice accruals
	+ New model of periodic compensation to employees (e.g. from 12 to 14 payments, flexibility for extra pay, etc.)	8 Define a new compensation model for employees in order to limit the impact of the COVID-19
Increase of defaults	- Higher capital endowment	9 Define strategies for structuring and selling debt to third parties
	- Reduction of credit issuance to certain groups	10 Develop policies and procedures that allow differential treatment to the groups of client with financial risk as a result of COVID-19
	+ Increased interest rates	11 Define an interest rate calculation model that considers the updated net value of the portfolio/ segmented debt
Flexible capital requirements policies	+ Flexibility in capital provisions	12 Focus on the commercial offer of credit lines "subsidized" by the regulator

The review and adaptation of institution's control measures will be necessary once the pandemic is over



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
Activation of business continuity plans	<ul style="list-style-type: none"> + Image of trust and security reinforced by business continuity without impact on customers 	<ol style="list-style-type: none"> 1 Put value in the communications with customers that the institution continues to operate and provide services in this exceptional situation
	<ul style="list-style-type: none"> + Best practices not included in the continuity plan but developed by the operational areas (theory vs reality) 	<ol style="list-style-type: none"> 2 Define best practices and evolve the continuity plan by engaging the impacted areas during the crisis period
	<ul style="list-style-type: none"> - Uncertainty about the duration of the contingency situation 	<ol style="list-style-type: none"> 3 Create a crisis committee that centralises and streamlines critical decision-making
	<ul style="list-style-type: none"> + Strengthen the institution's compliance with the regulator by reporting compliance levels of KPIs 	<ol style="list-style-type: none"> 4 Document and communicate regulatory compliance with KPIs and actions taken in case of KPIs with low levels of compliance
Application of new hygiene and health measures in branches and offices	<ul style="list-style-type: none"> + Normalisation of masks usage 	<ol style="list-style-type: none"> 5 Define corporate policy that encourages the use of these means in case of illness or flu
	<ul style="list-style-type: none"> + Preferential treatment of high-risk groups 	<ol style="list-style-type: none"> 6 Create specific spaces and moments of interaction for risk groups (both customers and employees)
	<ul style="list-style-type: none"> + Extension of the use of protection measures to employees facing the public (e.g. methacrylate panels, etc.) 	<ol style="list-style-type: none"> 7 Implement spaces in the office that allow the protection of the bank manager and that also improves his health security
New business and operational contingencies	<ul style="list-style-type: none"> - Mandatory disinfection protocol in spaces where outbreak is identified 	<ol style="list-style-type: none"> 8 Design an action plan in case of identification of infected space (e.g. actions with employees, spaces, authorities, etc.)
	<ul style="list-style-type: none"> - Digitisation of the spreading chain of the virus (current or potential), together with the activation of some specific controls 	<ol style="list-style-type: none"> 9 Define control and communication processes for clients based on the location of the payment methods used in a risk area
	<ul style="list-style-type: none"> + Monitoring and control of who has been in the office 	<ol style="list-style-type: none"> 10 Implement biometric solutions that allow instant customer identification when accessing the office
	<ul style="list-style-type: none"> + Digitisation of the annual audit process 	<ol style="list-style-type: none"> 11 Identify all those BAU controls that have had to be performed digitally and digitise them for the future

The crisis will bring investment opportunities to industries in need of liquidity and high financial leverage



Impact	Challenges (-) & opportunities (+)	Associated initiatives & recommendations
Peers with investment/capital needs	+ Credit portfolios at a discounted rate	1 Analyse peers with high-exposure credit portfolios to crisis-affected segments and explore portfolio purchase options
	+ Liquidity needs of peers	2 Identify peers with high-exposure of their positions in markets impacted by the crisis and propose purchase of business lines
	+ Restructuring or capital increases for peers/fintech	3 Acquire (fully or partially) financial sector entities that are in danger of their survival (with special focus on new financial players)
Large corporations with liquidity needs	+ Debt issuance by institutions with capital needs	4 Evaluate the purchase of debt bonds from companies related to tourism or industry sectors
	+ Depreciated securities	5 Identify investment opportunities in equities , focusing on industries with potential growth (e.g. <i>consumer goods, tourism, etc.</i>)
	+ Availability of sovereign debt	6 Leverage investment in sovereign debt
	+ Capital increase for Corporations	7 Proactively analyse capital entry opportunities in corporate clients (D&A)
Impact on participating companies	- Exposure to highly impacted industries	8 Identify investments in high impact industries (e.g. <i>tourism, industry, etc.</i>) and analyse mitigating actions to reduce exposure
	+ Investment in industries with post-crisis high growth perspective	9 Evaluate the expansion of investments
	+ Investment with higher benefits from the current context	10 Review exit strategy on participating companies in the most in-demand sectors due to the effects of COVID-19 (e.g. <i>pharmaceuticals, etc.</i>)

To summarise: checklist for the main lines of action grouped by function & phase (1/2)



	Phase 1: Stabilization	Phase 2: Strengthening	Phase 3: Differentiation
Business	<ul style="list-style-type: none"> Temporary readjustment of payment and custody commission fees, the benefits of which to be relayed to the client Early identification of default risk groups (D&A) and then to take proactive action (e.g. restructuring, guarantees, etc.) 	<ul style="list-style-type: none"> Analysis of clients' capital needs and flexible commercial offer (e.g. grace period) Syndicated loans to entities in the tourism and industrial sector Prioritisation of digital market and rewards program to new digital customers 	<ul style="list-style-type: none"> Transformation model of customers into digital adopters/ subscribers Platform for physical commerce to become e-commerce 100% automated digital savings product Digital solution for liquidity calculation
T&O	<ul style="list-style-type: none"> Employees with HW, SW & online connection for working remotely Development of dynamic customer identification solutions Prioritize the analysis of security breaches and automatic mitigating actions 	<ul style="list-style-type: none"> Normalise remote working days (post crisis) Implementation of tools analysing the productivity of employees and suppliers remotely Prioritise transformation of non-digitized critical processes 	<ul style="list-style-type: none"> Identification of optimisation opportunities via process mining on the data generated by digitization of operations Maximum automation of digital channels Boost the usage of speech analytics and digital behaviour analysis tools
Channels & MKT	<ul style="list-style-type: none"> Plan closure and reduction of office hours Planning assistance of older customers with individual services Identify non-digitised critical operations and develop mitigating actions 	<ul style="list-style-type: none"> Complete digitisation of app and web channels Promotional activities that support the usage of digital channels to reinforce digital habits Increase the use of virtual channels (e.g. call centre, video call) for high value customers to limit face-to-face meetings 	<ul style="list-style-type: none"> Redefine the role of branch offices (crisis further contributes to their decline) Keep discouraging branch offices usage through a total digitization of customer-advisory functions CSR actions (e.g. digital content about the crisis, how to help customers in everyday life, etc.)
Risks	<ul style="list-style-type: none"> Redefine risk models including parameters of industry sector Scale the number of employees in the credit collection process incrementally Analysis of the implications implied by the regulation measures 	<ul style="list-style-type: none"> Digitisation of the institution's credit collection and recovery system, including virtual methods Recalculate the customer's credit line based on the new parameters of COVID-19 Customisation of models for risk groups exempt by the regulator 	<ul style="list-style-type: none"> Digitalise and automate the model decision engine (e.g. implementing solution for digitalising documents) Redefine the institution's risk exposure strategy, taking into account the 0% interest rate policy of central banks

To summarise: checklist for the main lines of action grouped by function & phase (2/2)



	Phase 1: Stabilization	Phase 2: Strengthening	Phase 3: Differentiation
Culture & HR	<ul style="list-style-type: none"> ❑ Definition of a remote working policy, addressing labour and regulatory risk ❑ Communication channel for potential contingencies and action plans for disinfection and containment within organisations 	<ul style="list-style-type: none"> ❑ Communication and training on the best remote working practices ❑ Virtualisations of the core HR processes ❑ Temporary reduction of headcount 	<ul style="list-style-type: none"> ❑ Adaptation of the management mechanisms that enable remote working, with more agile revisions, working by objective approach, etc. ❑ Development of a communication campaign focused on boosting engagement & employer brand with a focus on crisis recovery
Finance	<ul style="list-style-type: none"> ❑ Budget and financial plan review ❑ Cash protection plan (e.g. cutting services, changing costs, enabling new payment counters, etc.) 	<ul style="list-style-type: none"> ❑ Enabling seamless communication with investors ❑ Review the balance between outsourcing / insourcing ❑ Propose periodic payments to suppliers ❑ New compensation model for employees (e.g. from 12 to 14 payments, etc.) 	<ul style="list-style-type: none"> ❑ Evolve the office-to-office remuneration policy towards a digital remuneration model that maximises customer versus office value ❑ Define a mixed-target income model that includes financial and non-financial services
Control/ Internal Audit	<ul style="list-style-type: none"> ❑ Create a Crisis Committee ❑ Activation of the Operational Continuity Plan ❑ Adaptation of the Security and Hygiene measures in Offices and Branches ❑ Definition of action protocols for possible and confirmed infected cases 	<ul style="list-style-type: none"> ❑ Put emphasis in customer communications underlining that the institution is continuing to operate and provide its services during this exceptional situation ❑ Define and reinforce the continuity plan by engaging the impacted areas during the crisis period 	<ul style="list-style-type: none"> ❑ Implement biometric solutions that allow instant customer identification when accessing the office ❑ Define control and communication processes for clients based on the location of the payment methods used in a risk zone
Corporate Challenge	<ul style="list-style-type: none"> ❑ Identify investments in high impacted industries (e.g. tourism, industry, etc.) and analyse mitigating actions to reduce their exposure 	<ul style="list-style-type: none"> ❑ Analyse peers with high-exposure credit portfolios to crisis-affected segments and explore portfolio purchase options ❑ Review exit strategy on participating companies in the most-in demand sectors due to the effects of COVID-19 (e.g. Pharmaceuticals, etc.) 	<ul style="list-style-type: none"> ❑ Acquire (partially or totally) financial sector entities that are in danger of their survival (with special focus on new financial players) ❑ Proactively analyse capital entry opportunities in corporate clients (D&A)

Thanks!

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