

# BBVA Bancomer

## Transformación Digital

*Oportunidad para la banca en México*

Febrero 2018

**BBVA Bancomer**  
Creando Oportunidades





The world has changed



New customers...

The image shows the exterior of an Amazon Go store. The building has a dark facade with a perforated metal screen. A large sign on the left side of the building reads "amazon go" in white lowercase letters with the Amazon smile logo. To the right, a smaller sign above the glass entrance also reads "amazon go". In the foreground, there are two young trees and some tall grasses. Two people are standing near the entrance on the right. The overall scene is outdoors during the day.

amazon go

amazon go

**NO LINES. NO CHECKOUT.  
(NO, SERIOUSLY.)**

New businesses...

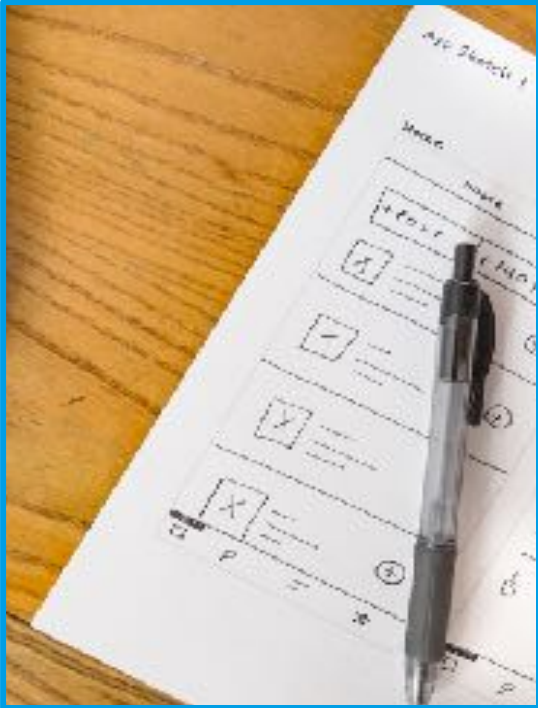


...new ideas

Changing  
the way  
to do  
banking  
business

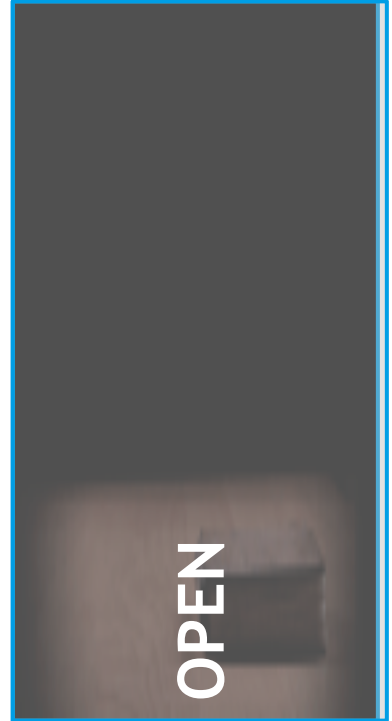
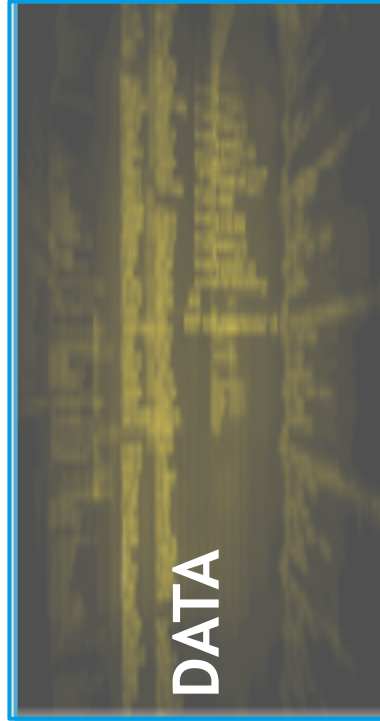
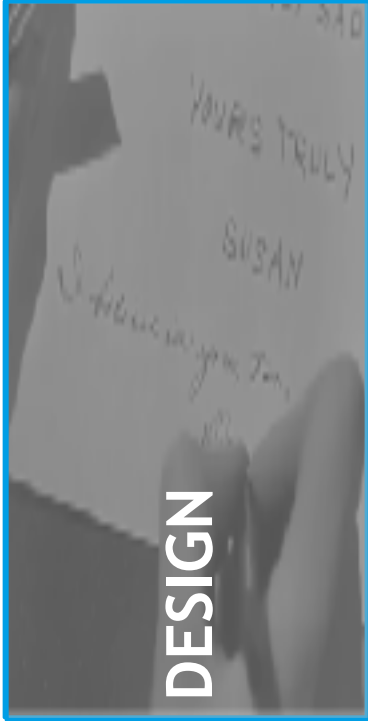


# Digital interaction is the key of the future





# We should learn about critical factors



in the digital world

Innovating for  
the future





# Organic Innovation

We started  
changing  
our working  
methods

# ¿What is *Agile?*



Multidisciplinary  
teams



Fast and continuous  
deliveries



Self-managed and  
100% dedicated



Empowered  
teams



BBVA Send





# Financial Health + Financial Education



# Inorganic Innovation



OPEN  
SANDBOX  
by BBVA Bancomer



# Inorganic Innovation



Dic 2014



Feb 2014



Apr 2015

Nov 2015



HOLVI®

Dic 2016



Mar 2016



SpringStudio

**CIBBVA**

**Open Innovation**



# Open Innovation



# JUNTOS

**Dramatically increase account usage.**

Engaging clients with the perfect mobile communication solution.

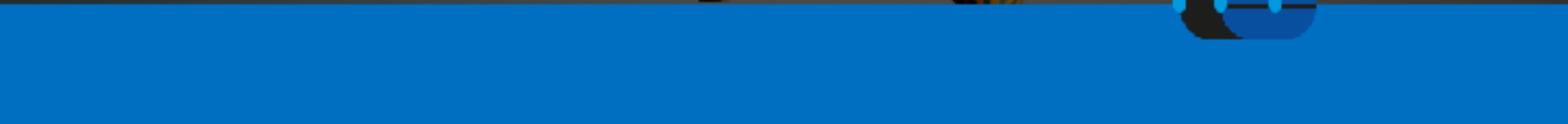


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GET TO KNOW API\_MARKET





What's next?