



AUTOMATION
INNOVATION
CONFERENCE

BBVA
Creating Opportunities

Developing Culture



BBVA



€690

billion in total assets

75

million customers

>30

countries

8,141

branches

31,530

ATMs

131,784

employees

Data at the end of June 2018. Those countries in which BBVA has no legal entity or the volume of activity is not significant, are not included.

Key Metrics

RPA Kick-Off:
December 2016

Unattended RPA:
72 Processes

**Attended/Stabilizing
RPA:**
40-50 Processes

Adoption

Loan Ops
Fraud
Risk
Mortgage Lending
Compliance
Logistics
Commercial Lending
Collections & Recovery
Regulatory
Loan Review
Finance
Tax

Expansion

Strengthen RPA Teams

Develop standard RPA
training program

Create RPA hubs
across footprint

Expand attended
automation

Promote culture

Understanding Roles

“Computers Are
Useless. They Can
Only Give You
Answers”

-- Pablo Picasso





“Right now a lot of
AI systems make
decisions in ways
people don’t
understand”

--Mark Zuckerberg

“Yes, excessive automation at Tesla was a mistake. To be precise, my mistake. Humans are underrated.”

--Elon Musk





Thinking



Optimizing



Executing

Growing Innovation



Growing Innovation

MORE IDEAS - (frequency)

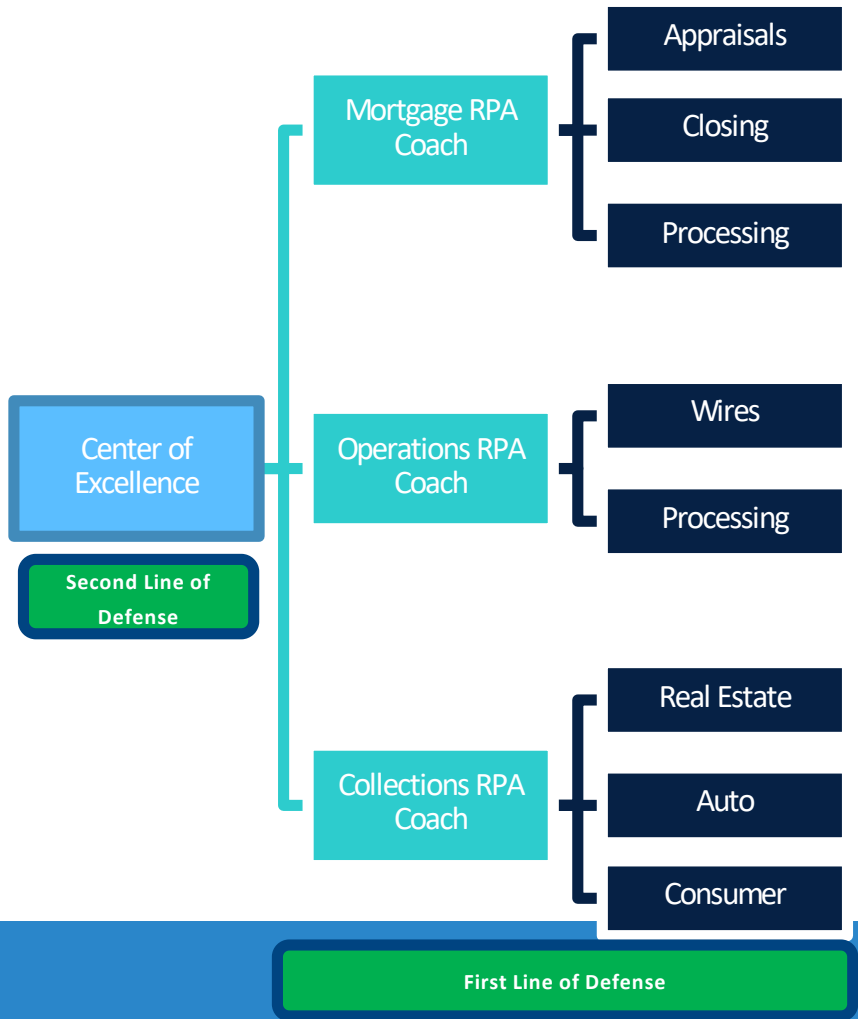
MORE PARTICIPANTS - (scale)

MORE KINDS OF CONTRIBUTORS - (diversity)

MORE PEOPLE EVALUATING IDEAS - (engagement)

-- Harvard Business Review

<https://hbr.org/2017/10/data-from-3-5-million-employees-shows-how-innovation-really-works>



Developing Culture

“If you do not
change direction,
you may end up
where you are
heading”

-- Lao Tzu





“I think we all have empathy. We may not have enough courage to display it.”

--Maya Angelou



Pain

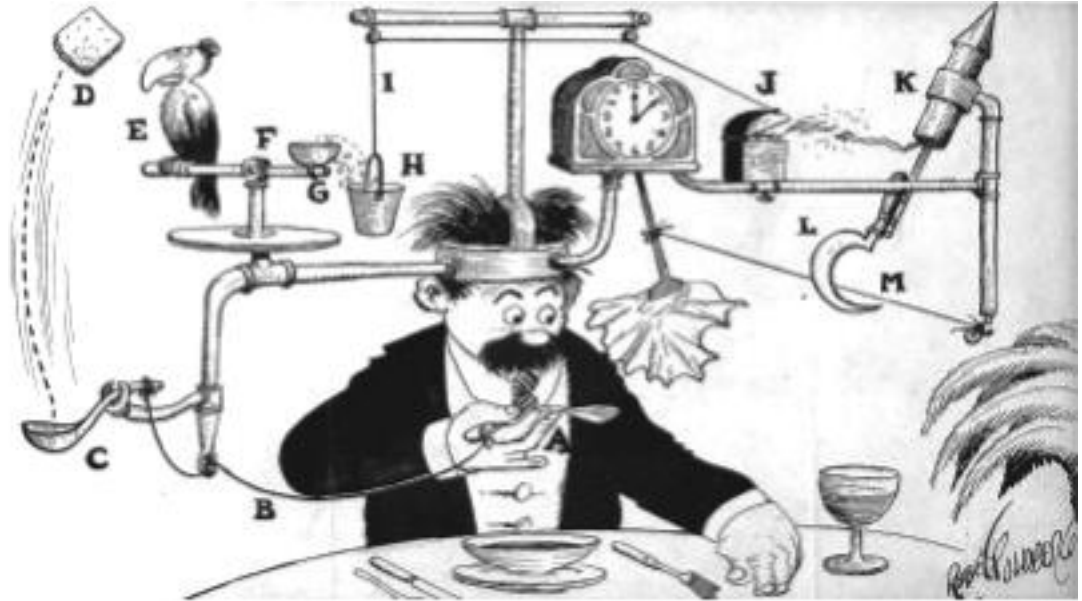
Failure

**"I would rather be a failure
at something I love than a
success at something I hate"**

George Burns

“Simplicity is the
ultimate
sophistication”

--Leonardo da Vinci





“We shape our
tools and
thereafter our
tools shape us”

--John M. Culkin



PLANT

Attended Automation

A robot performing work as the user monitors the steps of the process



GROW

Unattended Automation

A robot performing work automatically triggered and monitored via reporting



HARVEST

Microservice

Core services and system enhancements to reduce process steps

“...but it is the
robot’s fault!”

--Enoch Booher

