

Citigroup et IBM annoncent la signature d'un accord visant à explorer les différents usages possibles de Watson

Paris - 06 mars 2012: Citigroup (NYSE: C) today announced it has entered into an agreement with IBM (NYSE: IBM) to explore possible uses for IBM Watson. Under the agreement, Citi will examine the use of deep content analysis and evidence based learning capabilities found in IBM Watson to help advance customer interactions, and improve and simplify the banking experience.

Citi is working to be the leading digital bank, providing customers with the latest technology to enhance and facilitate service. Citi will evaluate ways that IBM Watson technologies can help analyze customer needs and process vast amounts of up-to-the-minute financial, economic, product and client data.

Citibank customers have come to expect the highest level of service in an integrated, timely fashion, whether delivered by phone, ATM, live-chat, online or in person in a branch. The bank continuously explores new ways to ensure it is lending responsibly and acting in the best interest of customers.

"At Citi, we are constantly developing new, innovative ways to better serve our customers' financial needs," said **Don Callahan, Citi's Chief Administrative Officer and Chief Operations & Technology Officer**.

"We are working to rethink and redesign the various ways in which our customers interact with money. We will collaborate with IBM to explore how we can use the Watson technology to provide our customers with new, secure services designed around their increasingly digital and mobile lives."

"IBM continues to advance Watson in information intensive industries, enabling organizations to quickly gain valuable insights from vast amounts of data that can speed decision making and improve how companies serve their customers," said **Mike Rhodin, Senior Vice President, IBM Software Solutions**. *"The collaboration between IBM and Citi will explore how applying Watson in the consumer financial market could help empower financial professionals to make better business decisions and represents a significant step in delivering on the promise of personalized banking in the 21st century."*

Citi will assess ways to use a first-of-a-kind customer interaction solution combined with Watson's deep-content analytics, natural language processing, decision support, and evidence-based learning to continue to advance digital banking.

Watson's ability to analyze the meaning and context of human language, and quickly process vast amounts of information to suggest options targeted to a consumers' individual circumstances, can help accelerate and assist decision makers in identifying opportunities, evaluating risks, and exploring alternative actions that are best suited for their clients.

Celebrating its 200th anniversary this year, Citi has a long history of working with IBM on key innovations to advance the use of information technology in the financial services industry. In 1954, the two companies announced the first use of an "electronic brain" that reduced the time required for a cost-benefit analysis from 1,000 man-hours to nine and a half minutes. Today, the companies are continuing those efforts.

Watson, named after IBM founder Thomas J. Watson, was built by a team of scientists to accomplish a grand challenge –a computing system that rivals a human’s ability to answer questions posed in natural language with speed, accuracy and confidence. By accurately extracting facts and quickly understanding relationships in large volumes of data, the technology can help accelerate and improve decision-making across a variety of industries.

For more information, please visit www-05.ibm.com/fr/watson/

To join the social discussion about Watson include the hashtag #ibmwatson in a tweet.

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About Citi:

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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