

Human Interactive

Guide



tessi

Innovation & Trust

Tessi's Digital Factory

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FOREWORD

The next technological breakthroughs will finally allow us to put people back at the centre of customer relations. Beyond offering a more efficient service, the challenge faced by companies now is demonstrating their social commitment, proving that they are environmentally responsible, that they listen and are committed to understanding the people they interact with, rather than imposing elitist interfaces.

To respond to this new challenge, companies need a partner with the technical expertise to support projects on an industrial scale and that can start from the drawing board. This is why the Tessi Group, which has been assisting major economic players for more than 50 years, created the Innovation & Trust Digital Factory—a new publisher of international, cloud-based software solutions that respect the environment, which companies can use to overcome their next challenges.

Innovation & Trust designs Human Interactive solutions

Being Human Interactive means both rethinking how interfaces are used, to get closer to an optimal user experience, but also designing products that are environmentally friendly.

We rethink the uses and interfaces by building vertical business lines that are designed for people. We therefore offer Tessi's clients and all companies a new agility, based on an approach that is both ultra-technological and ultra-focussed on people.

Our products and solutions are based on a fundamentally sustainable approach, by integrating real carbon accounting processes into our road maps. Innovation & Trust has therefore opted for a technological strategy based on microservices, the state of the art mechanisms that reduce the power consumption of data centres.

Our teams go as far as analysing how codes are designed by developers, as a well coded solution will consume less energy and is therefore more environmentally friendly.

This is the challenge behind the solutions that we create: our solutions are easy to use and intuitive, but they are based on exceptionally complex systems. That is where the industrial strength of Innovation & Trust lies. The product lines are based on Core software, a tested technological base, in which we continue to invest massively and that integrates all of the technological building blocks that make it possible to interconnect them with all production systems.

With its position in the Tessi Group, Innovation & Trust can both depend on this solid industrial DNA that gives it the means to invest in its Core software, and enjoy a certain flexibility with regard to other similar, but independent, structures.

Innovation & Trust therefore designs innovative Human Interactive solutions, with the aim of imagining the customer channel of the future. This is our approach to the Web3 concept that is now driving the market, the vision of a decentralised internet based on blockchain technology. For example, we can imagine that in addition to WhatsApp, in addition to Facebook, the next call centre will be in the metaverse.

What is our ambition? To revolutionise the market, techniques and uses. For this, we benefit from a particularly stimulating ecosystem and environment, which is enriched by our international presence, in the USA and in Europe, to develop ever more innovative solutions.

Emmanuelle Ertel
CEO of Innovation & Trust

INNOVATION & TRUST, THE DIGITAL FACTORY FOR WEB3

The Group is dedicating its new entity to developing projects that are more interactive and more immersive with the goal of creating approaches that are better designed for people.

This year the Tessi Group launched its Digital Factory. Named Innovation & Trust, it is tasked with developing bespoke digital tools that will connect people to economic players and public services as part of Web3. As a new technological acceleration, Web3 is set to define unheralded standards in terms of user interactivity and customisation. It will do so based on now decentralised technical platforms, blockchains and more immersive interfaces, in particular metaverses.

Beyond the technical challenge that it represents for companies, this transformation notably poses the risk of mistakes being made in the experiences offered to users. It is precisely to address this particularly critical issue that Tessi—which has decades of experience in assisting large French companies and public markets in the digitalisation of their processes—has decided to organise these new developments in an entity that can start from scratch.

The challenge of being Human Interactive

“At Innovation & Trust, we don’t even talk about ‘users’ any more, we talk about people,” says Emmanuelle Ertel, the CEO of the new Digital Factory. “In truth, until now, projects that aimed to focus on users were still very much about the company, about resolving internal problems. Putting the focus on people is different. This means not changing their operating procedures, not driving them to aggregate information systems that are not designed for them but for a brand.”

She takes the example of the Digital Covid Certificate (DCC) for French vaccine passes, one of Tessi’s recent success stories: *“We all went to a medical lab, we all had a cotton swab up our noses and then received a QR code on our phone. All of that was very Human Interactive. Nobody needed training, there was no complexity to overcome,”* she says. She stresses that the simplicity of the concept does not by any means limit its scale: when the Digital Factory was launched, Tessi had already issued 170 million of these QR codes.

“What’s Human Interactive is an iPad that people know how to use spontaneously. It’s not the case when a company gives an hour of training to its employees so that they can learn to use new software to submit their expenses. That is the culture that needs to change, that is the real issue: no more training should be required, everything should be intuitive,” she insists. And specifying: “People, means everybody. Maybe they are ‘digital natives’ but not necessarily.”

Having sufficiently broad shoulders to take the risk of innovating

So why is Innovation & Trust better placed to guide companies in the new digital world of Web3? *“Because the immersive experience and the metaverse are connected to gaming, and for this reason most companies and service providers will refrain from going there. Tessi is a company that generates half a billion euros in turnover and that therefore has sufficiently broad shoulders to take the risk,”* answers Emmanuelle Ertel instinctively.

Above all, she defends an approach based on a combination of agility and resources. *“We work with start-ups every day, with our teams, on digital journeys, to redefine products and interfaces that put the focus back on people.”* She acknowledges that it is a complex task due to the mindset and the context in which individuals must place themselves.

“What we challenge every day is the use: what is the purpose of this project? Innovation & Trust will not develop anything on the sole basis of someone in an information system deciding to tweak something. Creating a product for technology’s sake doesn’t get you anywhere. You have to focus on people.” She cites the example of blockchain, a technology that has been constantly brought up for projects over the last ten years, but ultimately only recently found its model with NFT, which, precisely, will be part of the new developments of Innovation & Trust.



PUTTING PEOPLE BACK INTO THE EQUATION

For Françoise Mercadal-Delasalles, co-chairperson of the French Digital Council, the CNNum, taking the value of human relationships into account is the key to enabling companies to finally focus their offerings on customers.

The next digital transformation for businesses, with Web3, will take place with new digital tools and, above all, a more intuitive user experience. Innovation & Trust, talks about becoming Human Interactive. Will this mean, once again, focussing on the customer?

For Françoise Mercadal-Delasalles, co-chairperson of the CNNum and former CEO of Crédit du Nord, this is not even the right way to ask the question: *“The problem, precisely, is that companies have never managed to primarily focus on the customer!”*

According to her, considering people solely as clients is already a first mistake: *“When a customer goes to the trouble of going to a bank agency, it certainly isn’t so they can do something that they could have done from home using a simple app’, at eleven o’clock in the evening. At some point, the reality of a physical encounter between two people is necessary for your transformation: it is this encounter that builds a sense of trust, of security with regard to your service.”*

Combining the digital tool with the human element and not in lieu of

Françoise Mercadal-Delasalles also berates strategies that claim to put more of a human touch into products but result in fewer actual people in the services teams. *“Robotisation leads to job losses and a loss of expertise,”* she says, evoking societal issues as well as matters of corporate responsibility and image. But above all, she adds, the key to making processes fluid from end to end is actually combining the digital tool with the human element: *“In France, mutual health providers such as MAIF or GMF were far quicker than banks to understand how to digitalise their processes to create highly performing call centres. They provide a chatbot that answers you in a second and, when it can’t help you any more, there are people there who reassure you, who speak to you and who help you.”*



“One of the challenges of this new transformation is to build the expertise of the people who work for us, so that they can evolve towards more interesting tasks, smarter tasks. In this case, more focussed on human relations and less on the back-office.”

Redirecting the company to focus on clients’ needs

Françoise Mercadal-Delasalles points out the lack of questioning regarding companies’ inner workings. *“If we had managed to put the focus back on customers we’d know about it! The IT architecture of our large companies was designed so that these organisations would be excessively centralised, so they would be based on the products and the products would be pushed on customers by communication professionals.”*

“But these large companies were progressively challenged by the digital industries, start-ups, fintech companies, which tackled the problem from the other end. They don’t start by asking what product they can make, but what need they can meet.”

Françoise Mercadal-Delasalles insists on the fact that building an offering based on a need is the solution for putting the focus back on customers. But too many large companies would not succeed in doing so because to identify the needs they would have to change how the company is managed. She considers that it is an underlying, sociological problem, which has been inherited from decades of efforts to automate everything.

“People who are working on rethinking management models are now talking about Edge organisation. It is a very interesting concept that consists of pushing decision-making to the boundaries of the company, as far down as possible, as close to the customer as possible, with the seller or the advisor—who is the only one with an intimate knowledge of the customer. They are the ones who understand what the customer needs. They are the ones who must take the decisions, with the aid of a digital tool. Even if it is just a decision based on a relationship.”



CHANGING THE CODES

The creativity of Innovation & Trust is notably based on an ecosystem of 84 start-ups. It also benefits from Tessi's resources to quickly test its ideas. Its effectiveness is validated on a daily basis by leading research and consulting firm Gartner.

Combining the power of Tessi with the creativity, the open mind and agility of start-ups. This is the key to the efficiency of Innovation & Trust, the new Digital Factory that aims to implement the next technological standards in customer relations for companies. Above all, the Group's latest entity lays claim to its own culture, already offers tangible proof of its expertise and the ferocious desire to change the codes.

"The guideline that we fixed from the creation of our Digital Factory is to produce software that is innovative and differentiating, to master our technologies and to work on a native cloud approach with our partner start-ups," explains Emmanuelle Ertel. *"Our teams do not necessarily come from the original Tessi Group ecosystem. We come from a start-up culture with the aim of embodying technology, and we are lucky enough to have a Management team at the Group level that supports us in that."*

A pool of start-ups and the resources to test ideas straight away

Amongst its assets, Innovation & Trust has absorbed the *Pépites Shaker*, a programme that the Group initiated in 2018 that brings together eighty-four start-ups, including sixty that are particularly active. *"We create platforms with them, we put them into direct contact with our clients and, above all, we mutually feed into our R&D, our reflections. This ecosystem is extremely important for us; Pépites Shaker offers us innovation, a lot of foresight and represents a significant boost for our developments."*

The value of this structure is above all its ability to test ideas in the real world. Using the technical resources that it inherited from Tessi, the Digital Factory was able to launch, from the start, experiments relating to the cutting edge technologies that will define Web3.

"For example, we deployed three models for the metaverse: based on customer relations centres, remote identity verification or even a simple immersive visit to our Digital Factory. But that is not all. We are working on integrating automation and artificial intelligence, or how a solution can learn that processes are repetitive all by itself."

We think that this approach will notably make it possible to reconcile human beings and robotisation," describes Emmanuelle Ertel enthusiastically.

"We want to change the codes, change uses. That is how we design tech: by taking an existing use and transforming it to make it into a new use."

Following in Gartner's tracks, going green and adhering to regulations, to be sustainable.

Innovation & Trust is not going in blind. Emmanuelle Ertel reveals that she is working with large consultancy firms such as Gartner on defining targets and the product roadmap. *"I think we ask the consultants about ten times per day to check that we are heading in the right direction. What is our ambition? To get at least two of our products into the Magic Quadrant, Gartner's technology awards, in the next two years!"*

One of the key directions that Tessi's Digital Factory intends to follow relates to environmental responsibility. *"All of the developments that we carry out, all the projects that we work on, all the platforms that we make available include a calculation of the carbon footprint and consideration about where we install our infrastructures. Thinking about the future means innovating, but it also means taking responsibility. If we don't, our technologies will not last,"* states Emmanuelle Ertel.

Tessi's history obliges Innovation & Trust to also certify its solutions according to the standards and regulations in force. *"We carry out archiving for legal purposes and are a trusted third party, a host for health data and meet all the criteria for ISO standards: 27001, 27017, 27701, in France and in Europe. Complying with all the regulatory constraints is another explanation of what makes our offerings different,"* she concludes.

UNDERSTANDING INNOVATION & TRUST

Companies present at the official launch of the Digital Factory addressed various issues: efficiency, pragmatism, ethics, the cloud, blockchain, environmental responsibility or the metaverse.

On the day it was launched, the Digital Factory teams and several experts answered questions from the public about the digital challenges now faced by companies. During the debates, they took the opportunity to engage the audience about highly practical matters and companies' valid concerns. Below are the seven most salient exchanges between participants.

The people answering questions from the public were Emmanuelle Ertel, CEO of Innovation & Trust, Hassan El Mangoug, its CTO, Françoise Mercadal Delasalles, co-chairperson of the French Digital Council (CNNum) and Bonnie Ravina, the founder of the Full Circle Communications consultancy firm and Operating Partner for the Ring Capital investment fund, which notably helps French companies that want to establish themselves in the USA.

How can you develop one single interactive solution and make it intuitive for both a 25-year-old and a 60-year-old?

Emmanuelle Ertel: That's a very good question, all the more so as a 60 year old is not necessarily affected by the digital divide and a 17-year-old isn't always 100% invested in the digital era. To resolve this issue, we're fortunate enough to be guided by specialist agencies who help us work on our user journeys: for the user on the interface, but also the overall journey, i.e. the reason why a person uses that interface.

We also benefit from the creativity of the start-ups in our Pépites Shaker programme, which are constantly re-inventing the user experience.

To have more intuitive, more human solutions, don't you just need to include sociologists and psychologists in your development teams, like Google does?

Emmanuelle Ertel: From our experience, to break the codes, to find a new way of thinking, you need to diversify the profiles that make up your teams. If your sociologists or your psychologists come from the same mould as your developers, you will not break any codes, everyone will think the same way. At Innovation & Trust, our approach is to look for different profiles, with different experiences and backgrounds, to do different things. You shouldn't bring together people who are too much alike.

Why do we talk about putting the focus on people? Wouldn't it be better to talk about ethics?

Bonnie Ravina: Talking about ethics in customer relations seems to me to be a bit of an exaggeration. The essential idea is to give some power back to the people, to give them the tools they need to give them a sense of efficiency. So they don't just see it as marketing blather. It's a fact that when you take employees out of their routine, you encourage them to step up to the plate and resolve problems. This means that you get someone who will spend more time with their customers, who will try to clear up any issues in the processes.

That said, I understand why you are talking about ethics. In the business world, it's true that at the top there are often people who are obsessed with profitability. I think that those people would benefit from taking a step back and assessing the benefit that could come from a technology that makes things easier for people. Should we call that ethics? Again, I think that would be an exaggeration.





How do the solutions from Innovation & Trust integrate with the cloud?

Emmanuelle Ertel: Today, our solutions operate on Tessi's private cloud; from our proprietary data centres in Lille, Bordeaux and Madrid. Using our own data centres allows us to provide our clients with a sovereign offering, which respects their regulatory constraints and that they can audit.

Hassan El Mangoug: Having our own cloud resolves a lot of issues. It respects the environment: in an instant it can activate new resources to allow for peaks in activity or, on the contrary, reduce an application's carbon footprint when it is not in use.

That being said, our applications are designed so that our clients are free to run them wherever they like. Nowadays, most companies already have a cloud strategy, which can involve other cloud hosting providers, sovereign or not. Above all, we want to say to them that, thanks to us, they can have a cloud solution that meets their regulatory constraints.

How can your solutions be sovereign or comply with regulations if you apply decentralised technologies, such as blockchain?

Hassan El Mangoug: This is the kind of situation in which Innovation & Trust can demonstrate its pragmatic approach. Technically speaking, using blockchain does not prevent something from being sovereign. In simple terms, blockchains carry functional and philosophical notions—their use in cryptocurrencies, the ethics of cryptocurrencies, etc.—that undoubtedly influence uses more than elsewhere.

There's a lot to be said about the good or bad uses of blockchains. But, if you look at them from a purely technical point of view, blockchain itself is a very good technology that can be put to very good uses.

Françoise Mercadal-Delasalles: Blockchains do indeed raise questions. My feeling is that, whatever happens, our companies must not fall behind on a technological level. Europe cannot depend on outside entities for technologies such as blockchain, as this would present the risk of imposing uses that we do not want. We need to understand these technologies, to train engineers, and then can we control how they are used.

Beyond blockchain, I think that Europe—and France in particular—needs to accelerate training on these new technologies, as our companies are driven by innovation. In France, we have fallen behind in global rankings relating to scientific knowledge. This is worrying.

Blockchains consume huge amounts of energy. In this case, how can you develop solutions that respect the environment?

Hassan El Mangoug: Firstly, you should know that the ecological transition is a key concern for Tessi. For us, it is one of the aspects that governs a project. Our approach consists of steering a project by measuring the carbon impact of all of our technologies, of our software building blocks, of our digital assets, and even measuring their power consumption according to how they are used. We provide clear and simple KPI.

You are right, we see in our models that projects based on blockchains consume enormous amounts of energy. But we are able to find solutions. In particular, instead of using public cloud solutions, we use private clouds that we control. And we are still finding improvements. Believe me when I say that we are actively working on this issue, because blockchains are in our opinion a technology that can offer enormous value in terms of uses.

You have talked about metaverses, but isn't this just hype, a bandwagon that everybody is jumping on to follow Mark Zuckerberg who was the first to use this term?

Françoise Mercadal-Delasalles: Facebook was far from being the first to talk about these topics. Metaverses come from the gaming world, which is already worth billions of dollars and is expected to continue growing. The main question is how this industry will evolve, what activities and fields will it want to or be able to absorb within its virtual worlds. These virtual realities have the potential to boost consumption, are gaming companies on the verge of becoming the next e-commerce giants?

For example, luxury brands already have their virtual worlds, they are investing in stores on a certain number of platforms at huge cost. You may find it absurd, but at some point you will want to try a new pair of glasses without having to travel. I remember when mobile phones came out, I wondered how it could be of use given we already had a phone on our desk. I was a long way from imagining to what extent that device would come to follow us everywhere.

Hassan El Mangoug: Whatever impact metaverses have, our role at Innovation & Trust is to always be there to manage these interactions between people and the platform. Our main challenge when it comes to metaverses is to be ready, to have the necessary tools and the necessary organisation. Even if we don't yet know if it will just be another client channel or a totally independent business environment, we are already working on the aspects we are familiar with and that mostly come from gaming. Because, for us, the driver behind all that will always be people.

GOING DIGITAL MEANS CHANGING

Blockchain, the metaverse and Web3 will change the standards in customer relations. However, the greatest difficulty for companies will not be acquiring the right tools, but changing their culture.

The spreading of technologies such as blockchain or metaverses promises to offer more customised and immersive experiences. Innovation & Trust, which is working on developing these environments, speaks of a more Human Interactive digital era. Whilst there is no doubt that integrating these tools is essential to switch to the next standards in customer relations, companies still need to face another challenge: transforming themselves. And this, according to those who are observing the market, is doubtlessly the biggest challenge to be overcome.

“The greatest risk comes from going digital without changing,” claims Bonnie Ravina. *“If you don’t take the opportunity to repair, clean and examine everything you do, you will not reap the rewards. You can’t simply replicate what you currently do using digital tech, that doesn’t work.”* For her, automation, for example, can only be at its best after you remove all the exceptions and the problems, otherwise it will just highlight them.

*So what is the challenge?
Fighting against the fear of
change*

Stéphane Distinguin, the CEO of ESN Fabernovel, believes that people really need to take this issue seriously, as he has seen so many examples of this himself. *“In 2003-2004, we were the first to develop an app’ to have the bus and tram times on your mobile phone. Technically, this seemed simple to us: we just needed to provide the user with data that was already in an information system. However, you ran the risk of missing an incident because the person who reported it put an ‘s’ at the end, or just used an abbreviation.”*

According to him, companies suffer from a cascade of internal practices that have taken root over the years and that are all the more difficult to untangle today as they are aimed at goals that no longer have any relation to what an activity requires. *“In the world of healthcare for example, access rules are important: only supervisors have the right to consult certain information. It’s not an approach based on how tools are used, but rather based on status,”* he stresses.

In the same way, a transformation can be blocked by a company's fear of creating a change that will destabilise their organisation. Like the 'Bring your own device' phenomenon, which consisted of ultimately allowing employees to use their own hardware in breach of the security rules that had been wisely drafted just before. *"A successful change is one that goes unnoticed"* answers Stéphane Distinguin, who stresses the importance of looking at things from the aspect of people and not the information system.

The key: using external expertise ecosystems

In practice, this kind of transformation can only be successful with an external vision that combines a range of experiences. *"The strength of our teams lies in their diversity. They have a range of profiles, with very different career paths and they have all been through transformations. For us, this is the key to creating a sufficiently agile organisation, which is representative and strong as relates to the various challenges that we will face in the coming years,"* argues Hassan El Mangoug.

"Major French companies have a vertical structure, which is not designed to be transformed and that incites them to do everything progressively, addressing one problem after another. But if they don't want to be overtaken by the next digital giants, they need to base their transformation on how start-ups operate, by creating ecosystems of expertise," agrees Bonnie Ravina.

She says that American companies are already applying this approach as, due to the size of the territory, they face greater competition than in France. *"However, these changes are making companies into global players. There is therefore an urgent need to operate like American companies,"* she concludes.



A TRIPLE CHALLENGE: INNOVATING, FAST AND RELIABLY

Innovation & Trust combines Tessi's expertise in techniques and uses with a range of creative profiles. A combination that will accelerate innovation.

According to Hassan El Mangoug, the Tessi Group has decided to devote a whole new entity to cutting edge technological developments because companies will not have a minute to waste in the current context of globalisation. The CTO at the Digital Factory that was launched this year talks about a technological race that needs to be won against the digital giants who are managing to compete with traditional players in their own markets at an increasing pace.

"The technological challenges are major. We are in a world where you need to change fast, sometimes even rush. Our Digital Factory has therefore been designed to move fast. We have organised our expertise, our teams and our technologies with this in mind," he claims.

The challenge for companies is to adopt the new standards in customer relations that leading digital companies say will be made up of more immersive and customised experiences, due in particular to blockchains, NFT and even metaverses. The difficulty of such an ambition is that it means bringing together capacities that do not ordinarily go together. You need to simultaneously be innovative, be sufficiently solid to develop the large scale applications sought by major financial, industrial, retail and healthcare companies, and be able to quickly offer a solution that works.

Combining expertise and creativity

Hassan El Mangoug is proud of bringing together all of these talents. *"We are going to publish innovative B2B and B2B2C software by starting from a really solid base of applications, which we have inherited from Tessi's success, that we will enrich with more services, additional technologies and—this is our angle—being more focussed on people."*

Our strength is that the Digital Factory inherits the know-how that has already been forged on Tessi's platforms, which manage up to 3 Pb of data and 2,500 simultaneous users, on numerous technological assets—some of which have been in operation for clients for twenty years, or even the famous Digital Covid Certificates (DCC), i.e. 170 million QR codes generated during recent PCR or antigen tests.

"There is also our range of cybersecurity solutions, trusted third party certificates, etc. We are not starting from nothing; all of this will give us a base to build a new galaxy of applications."

He says that the value of this legacy is not just technical expertise. These platforms cover almost every type of use and put Innovation & Trust in a privileged position to determine if an idea will really be useful.

In terms of creativity, the entity is starting today with 250 developers, and this figure is set to double over the next eighteen months. Hassan El Mangoug claims that his teams have a strong desire to improve uses. Their strength, he says, lies in the diversity of their profiles: they are engineers and salespeople with very varied backgrounds...

“They have all experienced transformations from the inside and this will allow Innovation & Trust to benefit from an agile organisation that is sufficiently representative of the different upcoming challenges, regardless of the type of company.”

Applying the techniques used by the digital giants

Finally, in terms of speed of implementation, Innovation & Trust benefits from being a new entity so it can come up with new ways of developing solutions, based on technologies and practices that go against how the Group usually works. Hassan El Mangoug cites the example of microservices. In his opinion, this type of architecture will allow the Digital Factory to test and deliver a product on time, but also to manage it in real time, to be environmentally responsible and automatically respond to peaks in activity.

“So the digital giants want to take over our activities? Then we need to take inspiration from the best of them, let’s apply in our businesses the solutions that they used when they had to overcome critical accelerations. For example, the reliability of Netflix now depends on 1,700 microservices. And Google also uses them to diversify its offering, to quickly deploy new functions,” he argues.



ABOUT INNOVATION & TRUST

Accelerating the digital transformation of your company with a Human Interactive approach

Innovation & Trust is Tessi's Digital Factory. It combines all of the Group's technological expertise, digital assets and R&D resources.

With a specific focus on optimising the customer journey through data, automation and innovation, Tessi Innovation & Trust aims to develop groundbreaking 100% digital products, which enable you to offer **Human Interactive experiences** to your own customers, throughout their whole journey. Thanks to Tessi's Digital Factory, you can quickly offer user-friendly interaction online that is simple, accessible and inclusive.

"When you talk about users, you dehumanise the person using the systems. The Human Interactive approach at our Digital Factory means systematically putting the focus on people!"

Emmanuelle Ertel
CEO of Innovation & Trust

Opt for a more human and yet more technological user experience

All the potential of Tech, combined with Tessi's historical know-how

Together, we can create a new user experience that is ultra-technological and ultra-ergonomic.

Thanks to the unique alliance of technology and the Group's well-established expertise with regard to the customer journey, Innovation & Trust offers you an ever more innovative and human user experience.

Transforming uses with intuitive technology

A Human Interactive approach

Reinvent and improve your offerings by focussing your solutions on the end customer.

By choosing Human Interactive technologies, Innovation & Trust guides you in automating business processes natively. Our Digital Factory builds on experience from in the field and always applies a pragmatic approach.

Prepare tomorrow's solutions

Co-constructing solutions for a 360° customer vision

By working with our start-ups accelerator the Pépites Shaker, Innovation & Trust can count on its portfolio of solutions and its technological platform to create the solutions of the future.



Take part in co-construction workshops with Tessi's innovation ecosystem to prepare technological solutions with a 360° vision of the environment and the end customer's needs.

Impact and Commitment

Tessi places great importance on reconciling technological development and economic growth with the social, societal and environmental impact of our activities.

Our commitments are set out in a demanding, strategic CSR roadmap.

For more than 10 years, Tessi has supported the Global Compact France and the 10 principles of the United Nations Global Compact to meet the Sustainable Development Goals.

Our data protection and digital trust systems allow us to contribute, at our level, to **preventing fraud and corruption**; a commitment that is inscribed in the Ethics Code in the Group's Internal Regulations.

Tessi implements an ambitious inclusive policy to ensure the diversity of talents, equal opportunities and gender equality at every level of its organisation.

Our Digital Factory also subscribes to all of these commitments.

Innovation & Trust develops ever more ethical and environmentally friendly solutions, which adhere to best practices in responsible digital technology.

Key figures for the Digital Factory

32

million electronic signature transactions managed and encrypted

+ 10

million ID documents verified and validated for KYC

6

data centres in Europe

+ 14

million electronic invoices processed using Digital Invoice

170

million Digital Covid Certificates (DCC) issued – Holder of the contract with the APHP

INNOVATION & TRUST



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