

Crédit Mutuel Alliance Fédérale Accelerates Deployment of Generative AI in Collaboration with IBM



STRASBOURG, France and ARMONK, N.Y., June 27, 2024 /PRNewswire/ -- Crédit Mutuel Alliance Fédérale, a pioneer in the adoption of Artificial Intelligence (AI) since 2016, invests in cutting-edge technologies. Used every day by its 25,000 advisors, AI freed up nearly 1 million hours of administrative work in 2023 to enable them to continue to best serve their members and clients.

Operating as a sovereign technology bank, Crédit Mutuel Alliance Fédérale stands out for its ability to carry out almost all of this IT processing in its own datacenters — an approach underpinned by the historic collaboration established between the teams of Euro-Information, the mutualist group's technology subsidiary, and IBM (NYSE: [IBM](#)).

To maintain its lead in artificial intelligence, Crédit Mutuel Alliance Fédérale and Euro-Information are expanding their long-term collaboration with IBM via its IBM watsonx platform — an AI and data platform designed to help businesses develop responsible AI — deployed on Credit Mutuel's in-house computing infrastructure. This collaboration will make it possible to accelerate and industrialize the deployment of generative AI.

Crédit Mutuel Alliance Fédérale plans to rely on in-house developments and on watsonx to progressively deploy thirty-five AI use cases in Crédit Mutuel and CIC networks, with planned availability for the first set this summer. The mutualist group is also testing the [InstructLab](#) technique, jointly developed by IBM and Red Hat, to allow it to design models specific to its field of activity using its own data.

"For the past eight years, the success of our collaboration with IBM in artificial intelligence technologies has demonstrated the relevance of our strategy combining mutualist commitment and innovation. With watsonx, the Euro-Information and IBM teams gathered within the Cognitive Factory are working on the industrialization of 35 new use cases to enable our banking advisors to always offer the best possible services to our customers and members," indicates [Éric Petitgand](#), Chief Executive Officer of Crédit Mutuel Alliance Fédérale.

"Because banking is a technological business, it is essential to constantly innovate in order to master the technologies of the future. Our collaboration with IBM is all the more strategic as the InstructLab technique will enable us to adapt generative AI to our pioneering commitments to ethical and trustworthy AI that meets the specific needs of our company," says [Frantz Rublé](#), President of Euro-Information.

"We are delighted to expand our collaboration with *Crédit Mutuel Alliance Fédérale*. *watsonx* will allow them to bring cutting-edge generative AI capabilities to improve the customer experience," adds Sebastian Krause, SVP and Chief Revenue Officer, IBM Corporation.

"Our strategic collaboration with the *Crédit Mutuel Group* and *Euro-Information* is thus further strengthened around three pillars: technological innovation, acceleration of transformation, and talent development," concludes Jean-Philippe Desbiolles, IBM Managing Director for *Crédit Mutuel Alliance Fédérale*.

Generative AI for enhanced customer relations with the dedicated local advisor

Crédit Mutuel Alliance Fédérale has relied since its creation on technology to best serve its customers and members. In collaboration with IBM Consulting, *Euro-Information's* Cognitive Factory has already massively deployed several cutting-edge artificial intelligence solutions, including for customer experience, risk management and compliance, support for account managers and document understanding.

Building on its know-how, *Euro-Information* will develop 35 AI use cases on an industrial scale, relying on in-house developments and on *watsonx*. Three initial generative AI solutions are expected to be deployed in the third quarter, enabling advisors to respond even more efficiently to the needs of their customers and members. In addition to *MonIA*, a broad catalog of AI-based services (document synthesis, transcription of appointments, etc.), they could benefit from templates for replying to customer emails, as well as an AI assistant providing personalized responses to help them with their assignments. A fourth pilot will support the Group's IT development employees.

Managing the value chain for building ethical and trustworthy AI

Crédit Mutuel Alliance Fédérale, via the *Chambre Syndicale et Interfédérale* - its parliament made up of elected members and employees - has adopted a charter for trustworthy AI. This charter sets out commitments that govern the use of AI. IBM's *watsonx.governance* will help *Euro-Information* implement them.

In this context, the governance of the mutualist group places AI at the service of human beings: elected representatives, employees, members and customers. It ensures strict respect for digital privacy. Bringing transparent and documented use of AI, it favors the most sober technological solutions and ensures that the principle of pooling banking and insurance offers is perpetuated to guarantee the interests of members and customers.

These collective choices are made possible because *Crédit Mutuel Alliance Fédérale* operates as a sovereign industrial bank. In this respect, almost all IT processing is carried out on its own datacenters located in France and Europe, using software over which it has full control.

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About IBM

IBM is a leading provider of global hybrid cloud and AI, and consulting expertise. We help clients in more than 175 countries capitalize on insights from their data, streamline business processes, reduce costs and gain the competitive edge in their industries. More than 4,000 government and corporate entities in critical infrastructure areas such as financial services, telecommunications and healthcare rely on IBM's hybrid cloud platform and Red Hat OpenShift to affect their digital transformations quickly, efficiently and securely. IBM's breakthrough innovations in AI, quantum computing, industry-specific cloud solutions and consulting deliver open and flexible options to our clients. All of this is backed by IBM's long-standing commitment to trust, transparency, responsibility, inclusivity and service.

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About Euro-Information

Euro-Information is the technology subsidiary of Crédit Mutuel. Euro-Information manages the IT systems of 16 federations of the Crédit Mutuel group as well as those of CIC and of all the financial, insurance, property, consumer credit, private banking, financing, telephony and technological subsidiaries.

With a headcount of almost 4 000, Euro-Information offers cutting-edge technology to employees and banking customers alike, backed up by a high level of security and personal data protection. Euro-Information has in-house expertise in all technologies and carries out the developments necessary for the entities of the Crédit Mutuel group.

For more information e-i.com

About Crédit Mutuel Alliance Fédérale

One of France's leading bankinsurers, with 77,000 employees serving more than 31 million customers, Crédit Mutuel Alliance Fédérale's more than 4,300 branches offer a diversified range of services to private individuals, local professionals and companies of all sizes.

Crédit Mutuel Alliance Fédérale, first French banking group to have adopted the status of mission-driven company, is made up of the following Crédit Mutuel federations: Centre Est Europe (Strasbourg), Sud-Est (Lyon), Île-de-France (Paris), Savoie-Mont Blanc (Annecy), Midi-Atlantique (Toulouse), Loire-Atlantique et Centre-Ouest (Nantes), Centre (Orléans), Normandie (Caen), Dauphiné-Vivarais (Valence), Méditerranéen (Marseille), Anjou (Angers), Massif Central (Clermont-Ferrand), Antilles-Guyane (Fort-de-France) and Nord Europe (Lille).

Crédit Mutuel Alliance Fédérale also includes Caisse Fédérale de Crédit Mutuel, Banque Fédérative du Crédit Mutuel (BFCM) and all its subsidiaries, in particular CIC, Euro-Information, Assurances du Crédit Mutuel (ACM), Targobank in Germany, Cofidis, Beobank in Belgium, Banque Européenne du Crédit Mutuel (BECM), Banque Transatlantique, Banque deLuxembourg, and Homiris.

Find more information at <http://www.creditmutuelalliancefederale.fr/en/>

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