



Progressive Redesign Benefit

Pioneers in innovation since 1980

We are the ideal partner for companies that want to produce innovation and ever increasing contentment in complex organizations. We work with anyone who shares our project of enhancing people in order to create value. We combine business wisdom with efficiency and future-orientation, and add our precious unique experience as technological pioneers.

“ Within a year or two the customer-supply relationship will no longer be as it is today but will become 3.0. This means that suppliers must treat their customers as their masters and should pleasantly surprise them. ”

Remo Lucchi, Cofounder and Honorary Chairman of GFK Eurisko
(2014 - Workshop Holistic Society)

PRB is a laboratory for new ideas and innovative technology that increase efficiency and contentment in complex organizations

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Innovation since 1980

PRB was founded by the group of experts that created the “digital document” in 1980 (Patent 25829 A/81) by connecting the *Telex* network to a *mainframe*. This invention allowed thousands of users to send and receive communications from their terminals. That was fifteen years before email was invented.

Since then, PRB has always pursued the goal of making the lives of the people working in large offices easier at every level, using **the power of innovative technology**. The products we create are original, unconventional, and aimed at organizations and people who want to stand out - for example - for their efficiency and competitiveness.

Customers and experience
Years of specialization
behind our sound *Know-How*



Certified expertise

International certifications that confirm our sound grounding

The many technical Certificates and Patents PRB has for software and hardware technology on an international level are proof of the company's relentless innovative activity and ability to create pioneering ideas ahead of their time, which impress customers with unexpected levels of performance.

SHARING

Besides its expertise, PRB is also innovative in its business relationships, which are based on sharing the benefits produced with customers (*success fee* agreements).

INTERNATIONAL CERTIFICATIONS

Technical expertise is essential to produce sound technology. For this reason, all our technical staff is encouraged to sit at least two certificate examinations a year on the technologies of:

MICROSOFT

IBM

COMPTIA, an IT consulting association

ISACA, a non-profit organization for information security

ORACLE, a database management system

SYMANTEC, a leader in computer security

PMP, a Project Management Institute

MIP POLITECNICO MILANO, International Business School, Polytechnic University of Milan

ICMCI, International Council of Management Consulting Institutes

JOHNS HOPKINS BLOOMBERG SCHOOL, The Data Scientist's Toolbox

TOEIC, Test of English for International Communication

Complete list
of obtained examinations
is available at prb.it



Success fee agreement

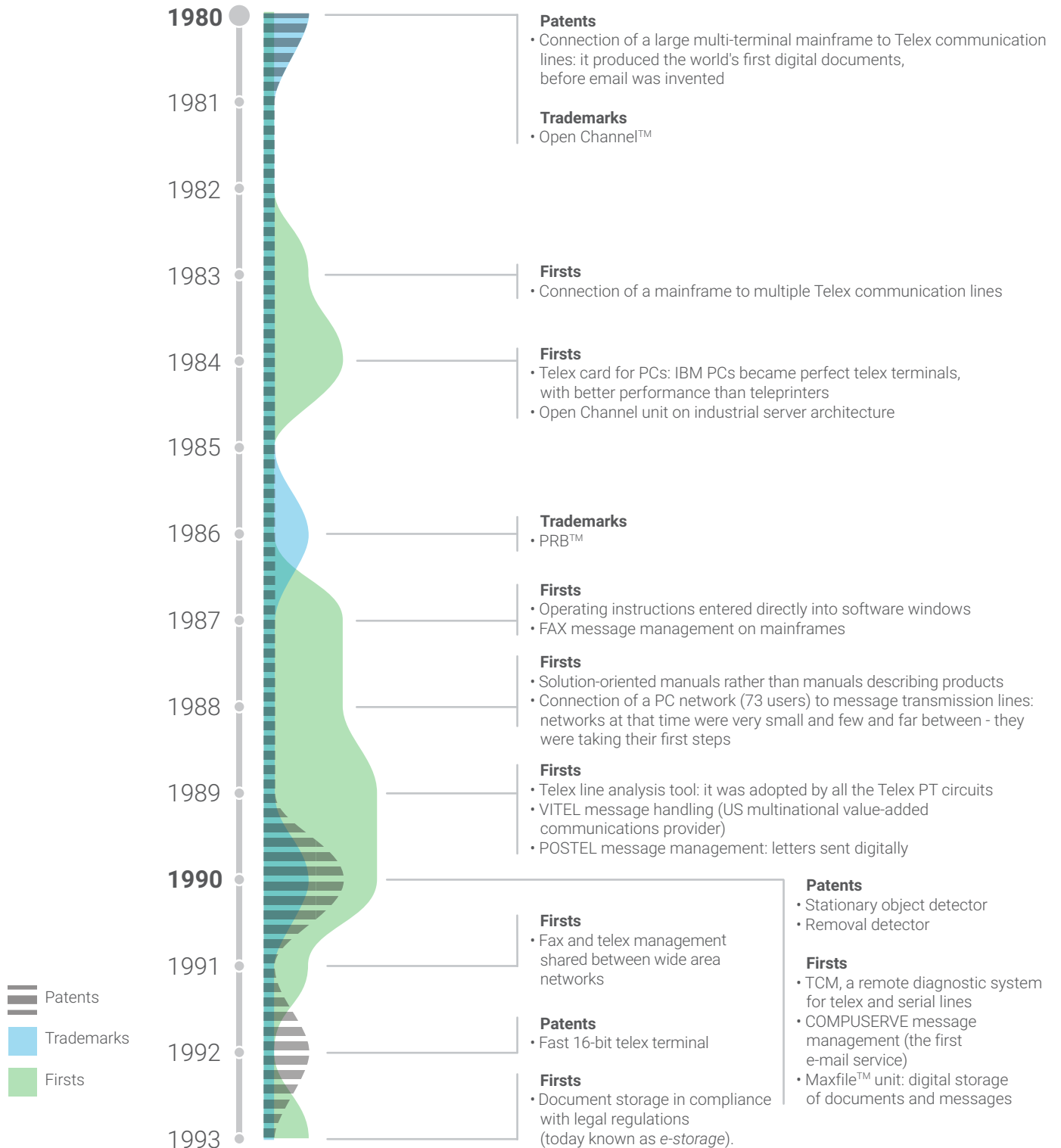
PRB is committed to increasing efficiency at no cost. PRB only asks for a percentage of the savings their customers achieve, once they have achieved them.

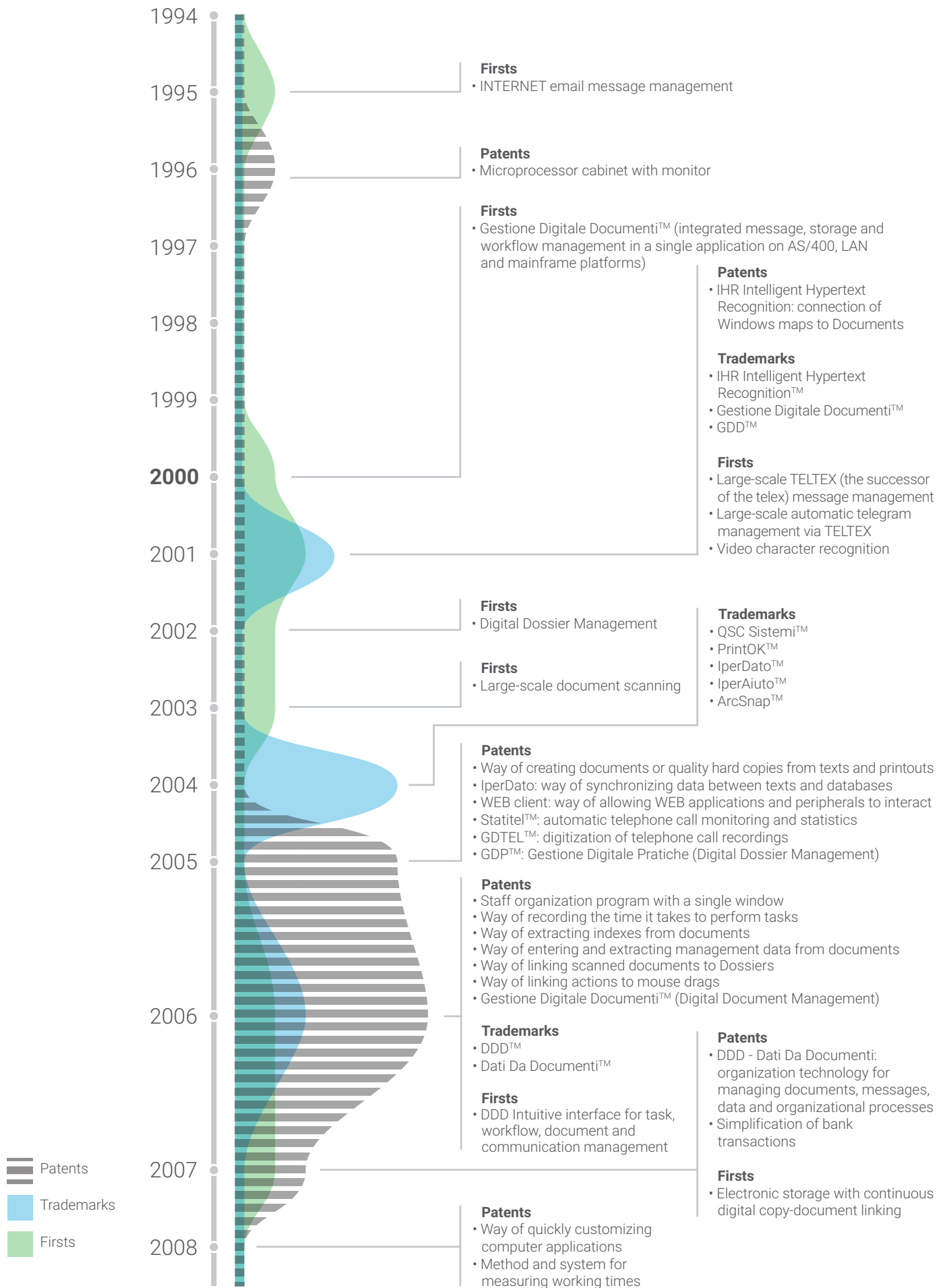
Patents, trademarks and firsts

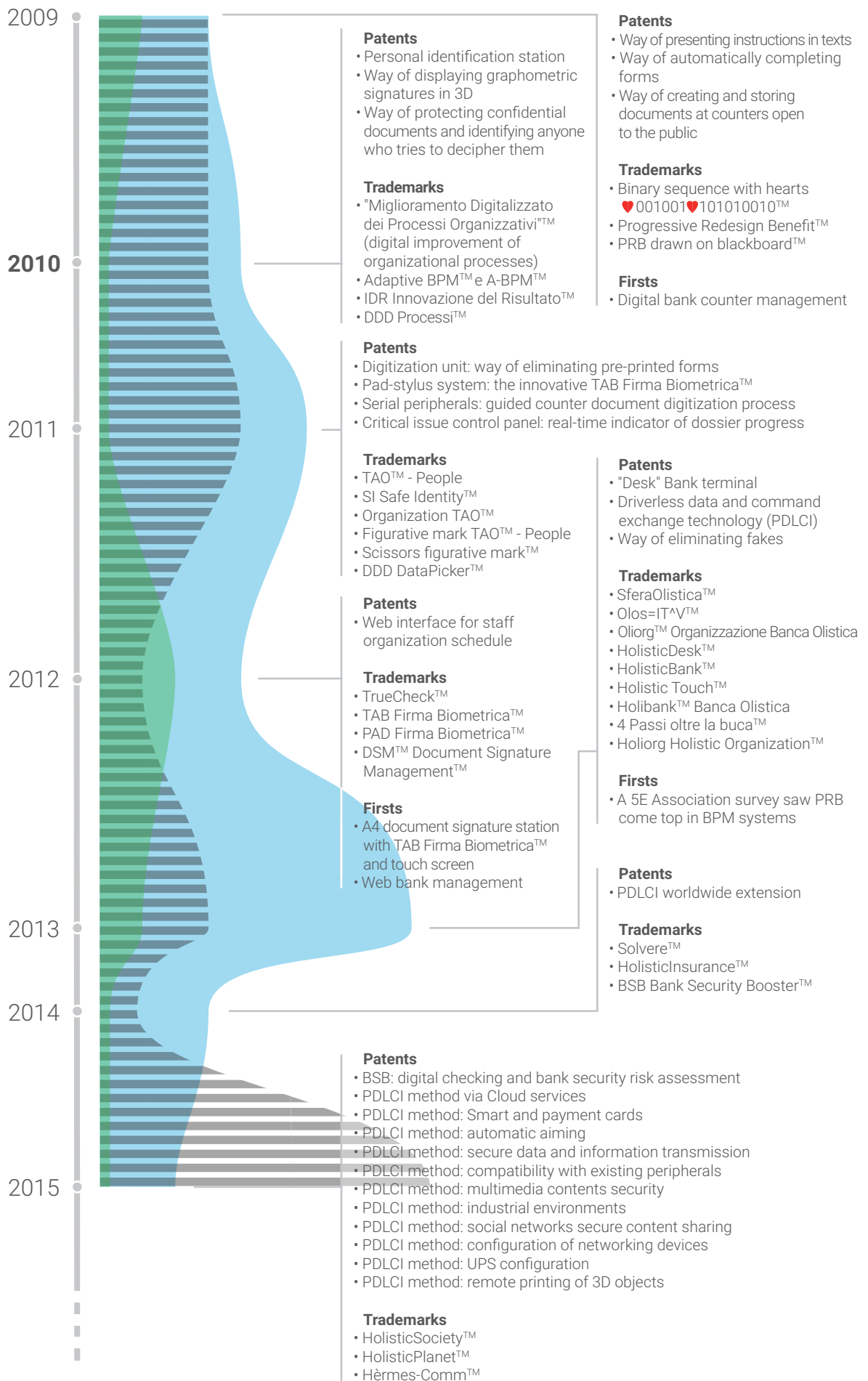
Innovation certified by patents

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PRB's history is all about high-ranking engineering creativity interspersed with the results our **research team** has reached in high Quality technological innovation. The company has over forty reasons to be proud, consisting of exclusive patents and technological firsts in the field of organizational process management. Their benefits and advantages have an equally exclusive knock-on effect in the interests of the users' competitiveness.







DataPicker™ increases efficiency and reveals “hidden costs”

4/14

ABI Costi & Business

An annual event devoted to cost management and business performance in banks



ABI Costi & Business 2011 presents the results of DataPicker™ Technology

The event showed that *this Technology stands out from the crowd* and produces substantial savings in working times and costs. It also provides full control over the organization in compliance with existing workflows and practices. DataPicker™ consists of an *organizational analysis, digital processes, hardware, software and data analysis* for **continuous improvement**.

The package is the result of thirty years of specialist experience and stems from the desire to make work quick and easy at all levels (board and staff). It was field-tested in 2010 and 2011 and illustrated during *ABI Costi e Business* by representatives from the management of customer banks and *academics*, who presented the improvements and concrete results they achieved: previously unthinkable percentage cost reductions and amazing implementation and start-up speeds. One hundred and twenty digital organizational processes were set up in 90 days from the beginning of the analysis, and alterations were implemented in a few hours.

Before DataPicker™, this was only a dream.

Speakers at the event:

Enrico Valdani

Marketing Prof. at Bocconi Uni

Anna Maria Ricco

AD i-Faber, UniCredit

Luciano Pero

Lecturer MIP Politecnico di Milano

Luigi Campagna

Lecturer MIP Politecnico di Milano

Ettore Fareri

DG BCC Inzagò

Massimo Monteleone

Lending Manager BCC Inzagò

Paolo Giovannini

VDG Banca di Pistoia

Alessio Fedi

Organization Mgr. Banca di Pistoia



DataPicker™ brings **benefits at all levels**, both inside and outside the company: from the Management and staff to end customers.

DataPicker™ Technology described by customers and academics during ABI Costi & Business 2011

ENRICO VALDANI

Professor of Marketing
Bocconi University

The examples we'll see today show that it is possible to single out very simple and extremely inexpensive paths to achieve great benefits. If we are not brave enough to invest in talent right now, we will reduce our capacity to generate innovation to tackle the future.

At the moment, cost cutting certainly needs attention, but you have to figure out where to cut and where to get help. This is precisely when we need process innovation and simplification. Top-down cost cutting without appropriate, prudent assessments leads to a serious risk of decreases in service quality to end-user customers.

ANNA MARIA RICCO

Managing Director
i-Faber Gruppo UniCredit

LUCIANO PERO

Lecturer
MIP Politecnico di Milano

We found this DDD model great fun and interesting. It computerizes the practice with a Toyotistic approach applied from below that achieves the drastic cost reductions you are looking for. It provides operators with automatic help: it keeps the work station tidy, illustrates the operating procedures and makes all activities transparent; it triggers continuous improvement and makes all transactions traceable.

There is only one way to bring out the hidden costs: have all the information in the entire bank on hand - i.e. income and costs - and have time, tasks, dossiers and regulations under control. After that they can be processed to see where the bottlenecks are. It is very important to compare "before" and "after" in order to take the next step, and further improve them in an infinite optimization loop.

ANTONIO CARBONERA

Partner, Executive Vice President
PRB

LUIGI CAMPAGNA

Lecturer
MIP Politecnico di Milano

Hidden costs are represented as tasks performed, whose cost we know, but whose revenue we do not know how to allocate. Operational efficiency is not just having set up all the factors of production whose optimization ensures the expected results, but also safeguarding yourself so that this expected result is maintained over time and possibly increased.

Small banks experience a problem which we fondly call the "regulation deluge", along with the accompanying control systems. They also require certainty in their processes and reliability in their communications, storage and research. The DDD DataPicker system solves these problems and works well for this purpose. It is a challenging course of action, but the result is rewarding.

ETTORE FARERI

General Manager
BCC Inzago

MASSIMO MONTELEONE

Lending Dept. Manager
BCC Inzago

Results achieved: better organized processes, systematic storage of documents in dossiers, secure document storage and access, first-level, second-level and third-level checks, ability to measure dossier processing times and use of staff, and significant reduction in paper records.

After the first year with PRB technology, we saved € 1,800,000, taking staff costs into account, and the following year we saved another € 1,600,000. In ecological terms, we saved 6.18 tons of paper, 23 tons of wood, 200 million BTUs of energy, 16000 Kg of greenhouse gases and 520,000 litres of water. In this way we achieved macroscopic results, cut costs and times, and increased security and checks.

PAOLO GIOVANNINI

Deputy General Manager
Banca di Pistoia

GIANNI SPIGLATORE

Partner, Chairman
PRB

PRB is committed to increasing the efficiency of banks by reducing costs, space and equipment with zero-cost resources. In return, PRB receives a percentage of the savings actually achieved. If there are no savings, we will have worked for free. I believe this is the best example of a true partnership.

We both worked together, along with the PRB staff, to make 120 processes digital in sixty days and optimize them for the next thirty. In total it took us 90 days for all 120 processes carried out by Tassonomia ABI.

ALESSIO FEDI

Organization Manager
Banca di Pistoia

PRB: the leader in BPM systems

A contest with the biggest suppliers saw PRB come top in BPM systems

5/14

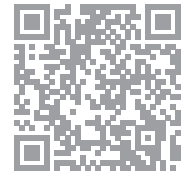
EEEE Association

(Electronic, Excellence, Evolution, Ethic, Efficiency)
The association relies on the work of volunteer members and is sustained by the desire to raise awareness regarding the importance of innovation and excellence.

The **EEEE Association** for development and competitiveness carried out an interesting, thorough **investigation into BPM** (business processing management) **systems** in May 2013 for the first time in Europe. The results depict them as the backbone of any organization.

During the official presentation of the survey results on 24 May 2013 in *Palazzo Altieri, Rome*, the review board Chairman, *Professor Giancarlo Forestieri*, noted: "our research aims to provide top bank management (i.e. the people responsible for maintaining maximum efficiency and the financial competitiveness of total running costs) with all the useful information - through continuous feedback - which the constant progress in innovation technology imposes. Taking the level of innovation reached by the main BPM systems into account may lead to radical benefits and become a decisive tool in a bank's strategic management process."

All the material is available from prb.it



Invited Companies

ABLE TECH, ACCENTURE, BASSILICHI, CABEL, CEDACRI, CORVALLIS, CSE, DOCFLOW, EDOK, ENGINEERING, ENTERPRISE, EURONOVATE, IBM, IBT, IDS SCHEER, ISIDE, K-LEVER, KPMG, MÉGA, METASTORM, MICROSOFT, OLIVETTI, PEGASYSTEMS, PHOENIX INFORMATICA BANCARIA, PRB, SAP, SBA, SEC SERVIZI, SIA SSB, SIAV, SOFTPRO, SOLVING EFESO, SYSTAR, TELECOM, TIBCO, WACOM, XYZMO

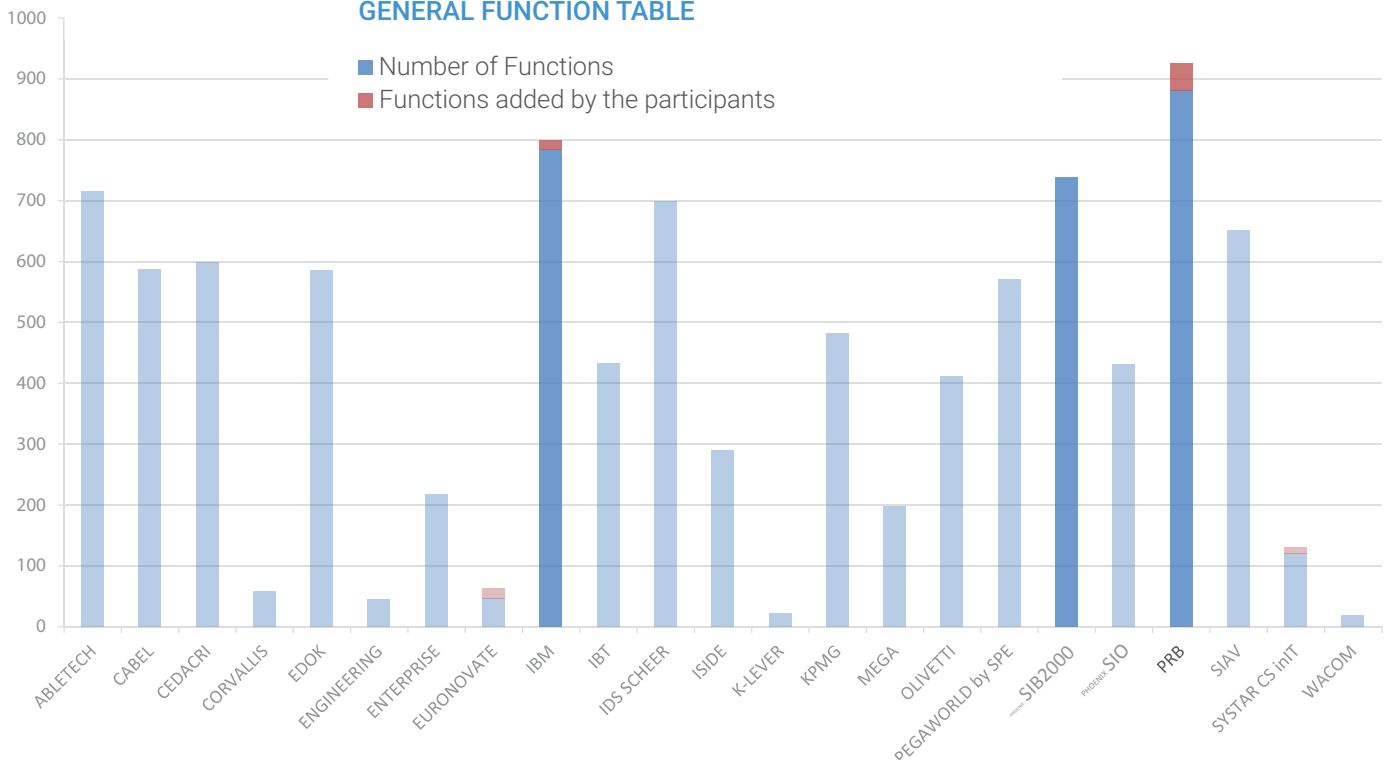
CATEGORIES ASSESSED

- Software
- Infrastructure features
- Hardware

Review Board

Prof. Giancarlo Forestieri
Prof. Luciano Pero
Ing. Romano Stasi
Prof. Alberto Balestreri
Prof. Enrico Valdani
Prof. Luigi Campagna
Dott. Stefano Salvadeo
Prof. Alessandro Pereo
Arch. Marco Meroni

GENERAL FUNCTION TABLE



Holistic thinking

PRB is innovative because it starts with innovative thought and ends up innovating products by applying **continuous improvement** in real life. The **HolisticBank™** concept stems from holistic thinking, where **all elements are connected** harmoniously to each other in a competitive ensemble. This innovative *IT Banking System Solution* marks a turning point in the management of banking processes. Conceived in 2012 for EXPO 2015 “Bank of the future” project, it was presented during the workshop at the *ABI Lab 2013 Forum* and during various later *ABI* events. It harmoniously connects competitive cost effectiveness and all the elements and people involved in order to build a shared sense of belonging with all the users. It also changes the bank environment: open, friendly, comfortable and full of services. This *environmental format* has been adopted by many banks and has now become a reference standard. It is PRB's life project.

Holism

The result produced by a holistic system (where each part is connected to every other) is much greater than the sum of the results produced by the parts when they are not connected to each other.

Open office area with triangular or oval tables and walls to protect privacy

HolisticDesk™

Meeting rooms

Panels with news headlines and international economic and financial news, as well as information about bank shares and promotions

Waiting area chairs

Customer and guest gathering area

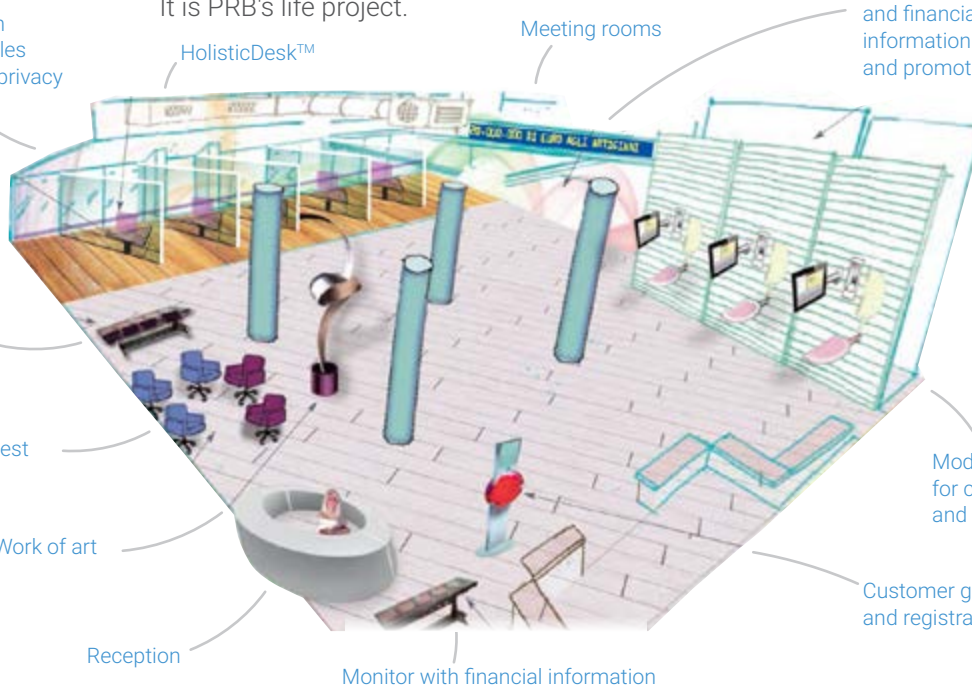
Work of art

Reception

Monitor with financial information

Modular workstations for consultations and withdrawals

Customer gathering and registration point



From left to right (picture below):

- Remo Lucchi**
GFK Eurisko
- Fabrizio Bellavista**
Emotional Marketing Institute
- Cesare Vaciago**
Italian Pavillion EXPO2015
- Maria Tereza Ruzzi**
ABIEventi
- Paolo Zucca**
Il Sole 24 Ore
- Andrea Monti**
Banca Popolare di Puglia e Basilicata
- Francesco Sansone**
Valore
- Giancarlo Forestieri**
Bocconi University
- Antonio Carbonera**
PRB

PRB organized the **HolisticSociety™ workshop** during the *ABI Lab 2014 Forum: at EXPO2015, in the society and in banks*. Top speakers from the economic, sociological, financial and scientific worlds investigated the theme, with one viewpoint: the widespread use of technology creates a new social reality, a new extraordinary global nervous system: the **HolisticSociety™**.

ABI Lab Forum

The Forum was devoted to the theme *A new route to innovation in banks* and took place in Milan on 18 and 19 March 2014.



ABI: Holism helps banks

On *la Repubblica*, the top ABI management appreciates the "Holistic Bank" concept.

The Italian newspaper *la Repubblica* published an article (16 March 2015) which cites the *holistic format* as a model that allows Banks to curb the competition from innovative players (*Paypal*, *Amazon*, and all the others who are arriving on the financial market). PRB introduced the **Holistic Bank**, an original idea for the sector, in September 2012 in a contest for EXPO2015 run by *Banca Intesa Sanpaolo*. It then presented the concept again during the *ABI Lab Workshop* in March 2013 and during the *ABI event Dimensione Cliente* in April 2013.

Holistic Bank

A concept that has many benefits for customers, banks and banking staff. Customers find an open welcoming environment, banks have everything under control, and the staff works more quickly and easily

The picture shows the article published on *La Repubblica*, 16 March 2015

Since then, the holistic idea has been brought up again at each PRB presentation and has today been adopted by many important organizations.

Here is what Giovanni Sabatini, General Mgr. of ABI, and Luigi Abete, Chairman of Febaf, have to say on the matter:



In a "holistic bank", all the elements that form it - customers, counter clerks, back office staff, information systems and so on - are connected with each other and work together to improve service and share the benefits and positive effects of this approach.

A holistic vision means managing the many channels in a consistent, integrated manner, such as remote banking not only for payments or consulting the balance or quotations, but also for managing personal finances.



A holistic bank offers a better service by focusing on customers and no longer focusing on selling individual products or services.



A holistic approach can also be used inside banks and applied to their organization. It is the ability to "see" the connections between the different internal processes, and connect the information systems, data and knowledge spread among the various entities that form a bank, for example to manage operational risks in an integrated way to achieve better cost allocation, [...] to increase efficiency and improve customer service processes.



Holism in PRB and banking



Digitized volatile knowledge

The knowledge of consultants becomes concrete and digital

8/14

"Knowledge" is volatile: it gets lost over time. With the creation of digital organizational processes that follow knowledge directions, it becomes real: it gets exploited and it does not end up in oblivion. And the achieved results can be evaluated.

Result-based partnership

Sharing of benefits in our common interest is Ethics in action

9/14

There is nothing more ethical than offering a clear, detailed contract which entails services at PRB's risk and cost, in exchange for sharing part of the results, if and when they arrive.

Success fee agreement

PRB is committed to increasing efficiency at no cost. PRB earns a percentage of the savings that their customers achieve, after they achieve them

PRB has done this successfully for years: **our customers' success is our success too**. We do not therefore sell a "project", but carry out an **"efficiency increasing operation"** that transfers working times and costs to more profitable business. We propose a partnership with profit-sharing, i.e. a *joint-venture* with the customer to create contentment.

Ethics

Ethics means being able to trust each other and being sure to avoid surprises. Sharing ethical rules becomes an extraordinary strength and constitutes a cooperation and management stimulus that positively affects results, profits and individual contentment.

10/14

PRB was founded with its own code of ethics inspired by the noble ideals of **Excellence**, and **professional and human Quality**.

Recognizing human values in labour relations satisfies the parties involved and increases the benefits for each.

PRB Code of Ethics
prb.it



ARISTOTELE

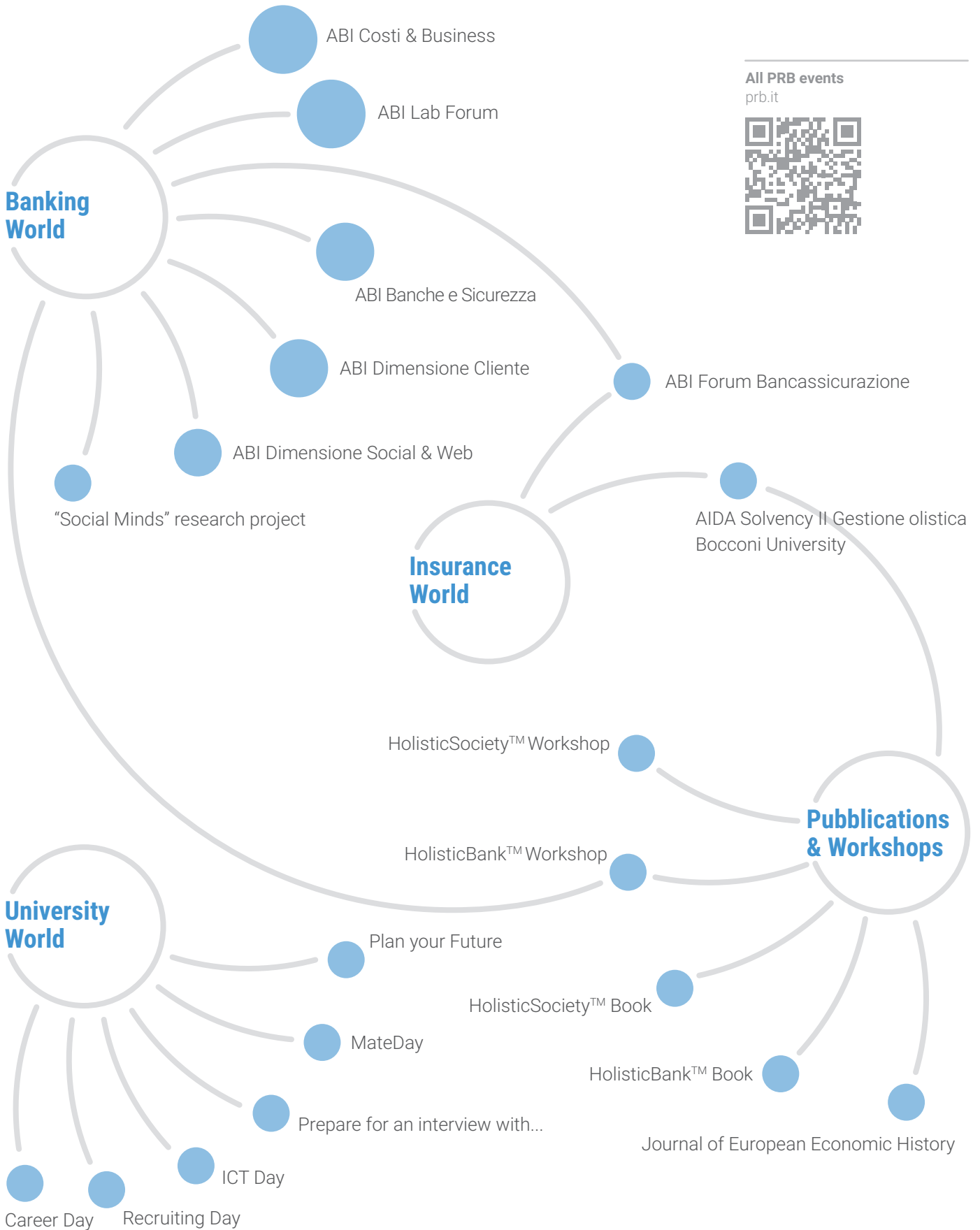
Philosopher
on Ethics

Every art and every inquiry, and similarly every action and pursuit, is thought to aim at some good; and for this reason the good has rightly been declared to be that at which all things aim.

Events

PRB has taken part for years in national events in Italy where it has presented its technology and the results it can be used to achieve. It also works with top universities on *recruitment* projects.

11/14



The views of Opinion Leaders

PRB works with Opinion Leaders from sociological, organizational and technological circles, and invites them to recount their experiences during the events it organizes. They are people who promote the values PRB supports.

12/14

GIANCARLO FORESTIERI

Lecturer
Bocconi University

It is important to see which contextual factors create fundamental and structural working imbalances in the banking and financial sector.

Perspective is needed in an integrated, unified context. If you do not have an overall integrated vision of what you are going to do, you risk causing more trouble, wasting time, and slowing down the process. The holistic consulting business model responds to these needs.
March 2014

LEONARDO BELLINI

Social Media Expert
CEO
Digital Marketing Lab

The idea of transforming volatile knowledge into something digital and concrete is fascinating and of great practical utility.
May 2015

FABRIZIO BELLAVISTA

Sociologist
Partner
Emotional Marketing

The new leadership consists of people who understand the mechanisms of continuous change.
May 2015

ALBERTO BALESTRERI

Tax Advisor
Chairman
Supervisory Committee

A holistic view of internal auditing not only requires compliance with institutional prerogatives and regulations, but also alters the quality of the relationship with supervisors. Internal auditing is used to do better business, to comply with the law, to comply with so-called sound and prudent management, and must also serve to add value, ensure that the bank behaves fairly on the market and is irreprehensible in its work before any judge.
March 2014

FABRIZIO MAJORANA

6-Sigma Expert
Chairman
Six Sigma S.I.

I realized that the banking sector could achieve significant benefits by applying the Six-Sigma techniques I had been using for years in industrial environments with great results.
June 2015

REMO LUCCHI
Social researcher
Honorary Chairman
GFK Eurisko

Companies need reversing, a total reversal! Customers want a 2.0 relationship, nothing more, nothing less. And soon they'll want a 3.0 one.
May 2015

JACEK MARCZYK
Expert in complexity
President & Founder
ONTONIX

By processing the data stream produced by DataPicker™, the ONTONIX™ algorithms can produce precise views that indicate how to solve problems relating to processes, subsidiaries and the customer ecosystem.
June 2015

MARCO MERONI
Marketing Expert
Consultant
SOLVERE

The complexity of an organization can be eliminated through the use of technology.
May 2015

LUCIANO PERO
Continuous improvement expert
Lecturer
MIP Politecnico di Milano

It is possible to transform traditional organizations into holistic ones, but it requires change. We must start from the mentality and by involving people.
March 2013

CARLO PARENTI
Solvency II expert
Lawyer in Florence

Right now we live in a terrifying excess of regulations. Take Solvency II for example: there is the directive, there are the EU regulations, there are six technical standards and there are the EIOPA guidelines. This requires a holistic view of the business.

Section 12(b) lays down that the data management system needs to be complete and must allow an updated and comprehensive knowledge of all data. The data must be adequate and granular.
May 2015

**ROBERTO
PONTREMOLI**
Insurance mgm. expert
Chairman
AIDA, Lombardy Branch

From 1 January 2016, insurance company management will become fully integrated, i.e. a truly holistic management. This form of management must be able to measure everything that happens in the company. Therefore all the organizational processes must be planned with the same criteria.

The 120 to 130 processes must be covered quickly. All analyses must be carried out in a few hours (not several years) and it must be possible to adapt processes quickly.
May 2015

**GABRIELLA
SALINI**

Expert handwriting consultant
Studio Gabriella Salini

The fact graphological signs cannot be codified is a limit, but limits must be managed in the best possible way or reduced. From this point of view, the introduction of technology is extremely useful.

March 2013

**FRANCESCO
SANSONE**

Motivation expert

Chairman
VALORE

What does focusing on people mean? The aim itself of the economic goods produced by companies is to serve mankind, i.e. people.

Optimism means that if I believe I can do it, I focus on the positive aspects and persevere in the belief I will be able to get the results I want. I will be helped by this mental attitude: a positive outlook to achieve goals.

November 2014

**FABIO
ROVATI**
Security expert
CEO
KBE Intelligence

The security of a company must be holistic and based on people, ethics, transparency and legality. We must promote a positive security mentality in companies. Security is not control and repression, but help.

March 2013

**PIER LUIGI
CURCURUTO**

Chairman
Prospera Association

The pursuit of excellence, like the pursuit of happiness, is part of the history of mankind. Therefore the future is holistic, social and cooperative and our primary interest is to build a better future for the next generations. As Shimon Peres said, "the future is within us".

March 2013

**GIUSEPPE
GHISOLFI**

Deputy Chairman
ABI

The "holistic" concept unites and connects relations. It is the philosophy of cooperation, which is preparing a better society.

November 2014

International partnerships and associations

13/14

PRB is well-known on the international scene of world leading brands in technological innovation. It is part of it.

Certified specialists

Constant worldwide recertification, with at least two annual upgrades, is the personal vocation of every PRB specialist

Competing in the complex international situation at the top of international innovation and working closely with leading world companies is a challenge PRB accepts and sets itself constantly.

It does this as a guarantee of excellence and professionalism, and in order to be able to grow infinitely as a synergistic architecture of "product" and "solution-service", which is flexible and reliable, and widely tested and perfected over time. It also involves research in order to study, develop, test and enrich any method of management or piece of information, and this research must be sensitive enough to examine even the weakest signs in order to draw benefits from them.



5E Association



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PRB Srl