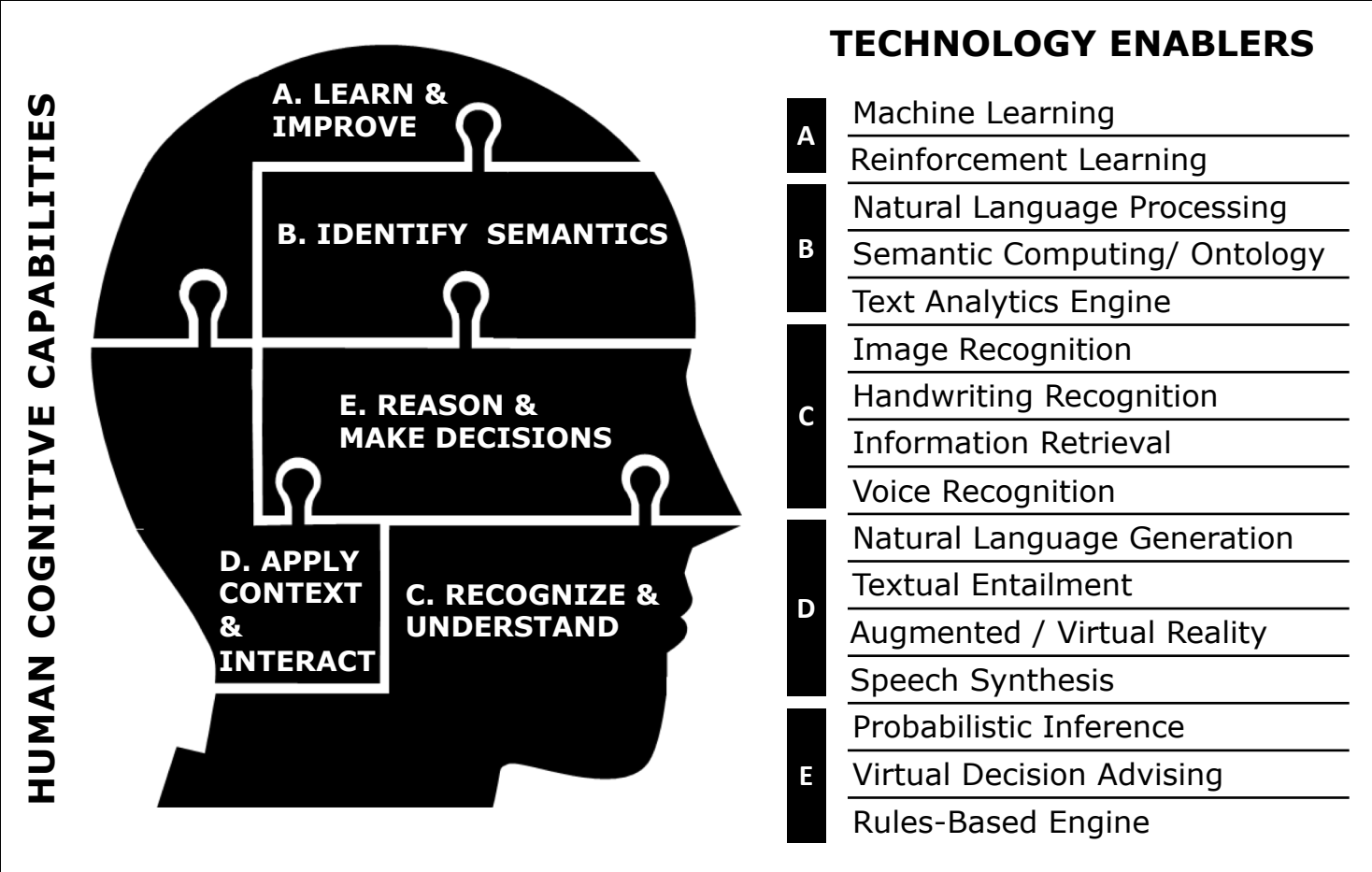


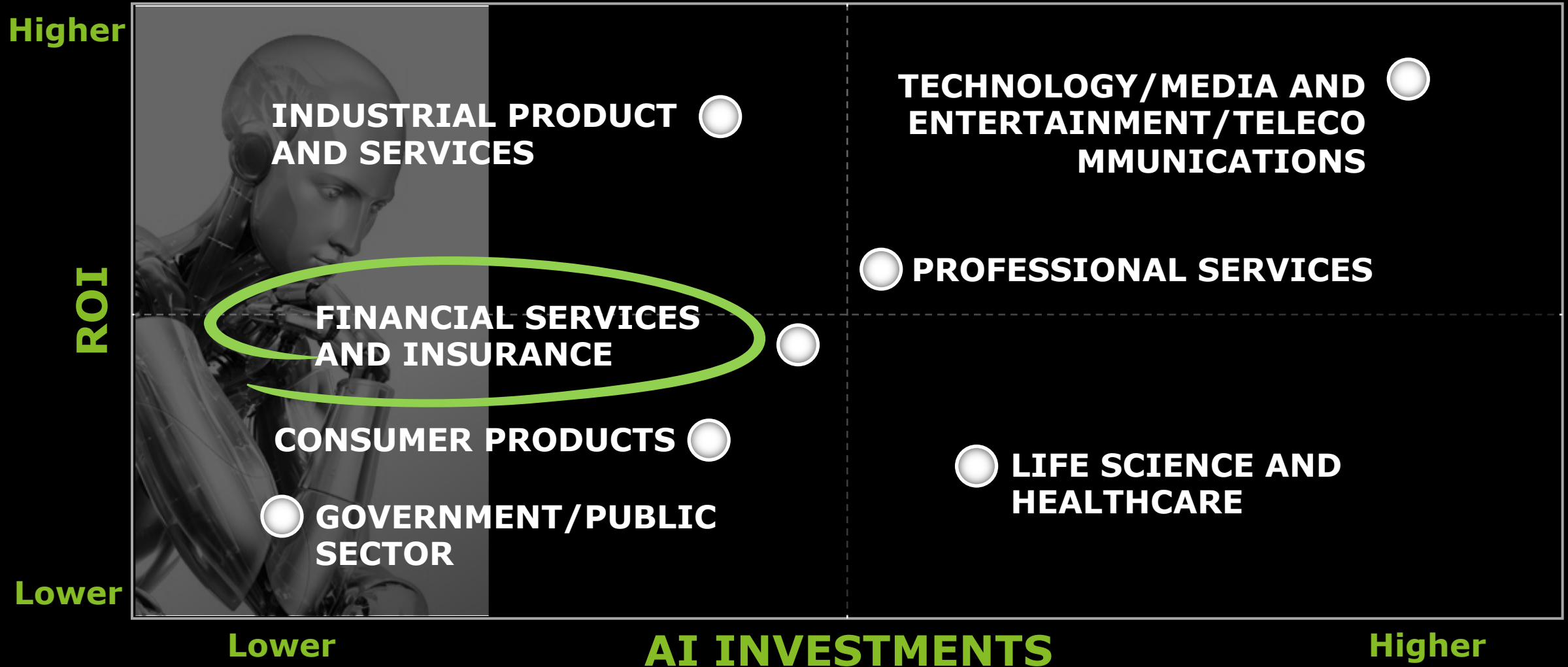
# The future of Payments | AI as a key enabler

Milan, 7<sup>th</sup> November 2019

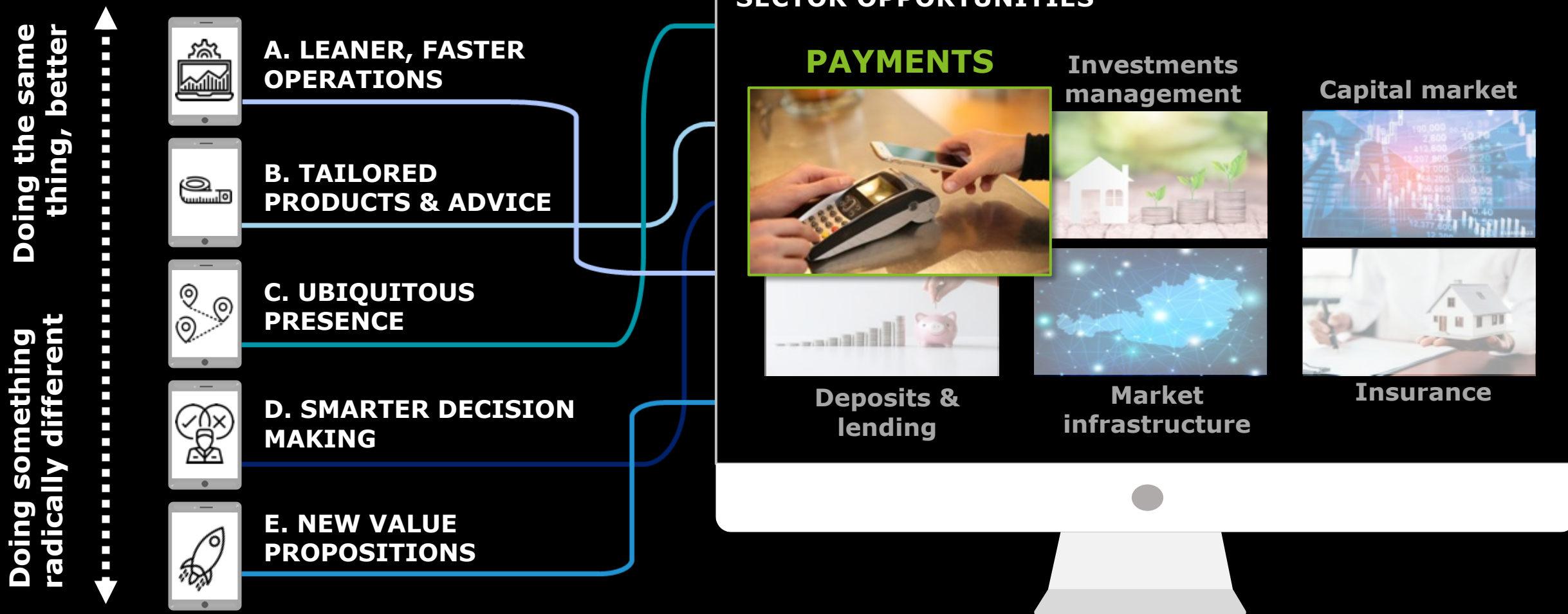
# AI solutions emulate human cognitive capabilities in order to cover the end-to-end business value chain.



# All the industries started the adoption of AI technologies...



...and financial institutions have a lot of opportunities to drive new efficiencies and deliver new kinds of value...





...where payments is one of the most relevant area.

**A. LEANER, FASTER  
OPERATIONS**

Automate  
compliance and  
reporting



**B. TAILORED  
PRODUCTS & ADVICE**

Drive loyalty by  
offering bespoke  
incentives and  
rewards



**C. UBIQUITOUS  
PRESENCE**

Compete to become  
a provider of  
invisible payments  
infrastructure



**D. SMARTER  
DECISION MAKING**

Deploy real time  
screening and repair  
capabilities



Increase detection  
precision to eliminate  
false positives



**E. NEW VALUE  
PROPOSITIONS**

Act as the ultimate  
personal  
shopper for  
customers



Offer prediction "as  
a service"



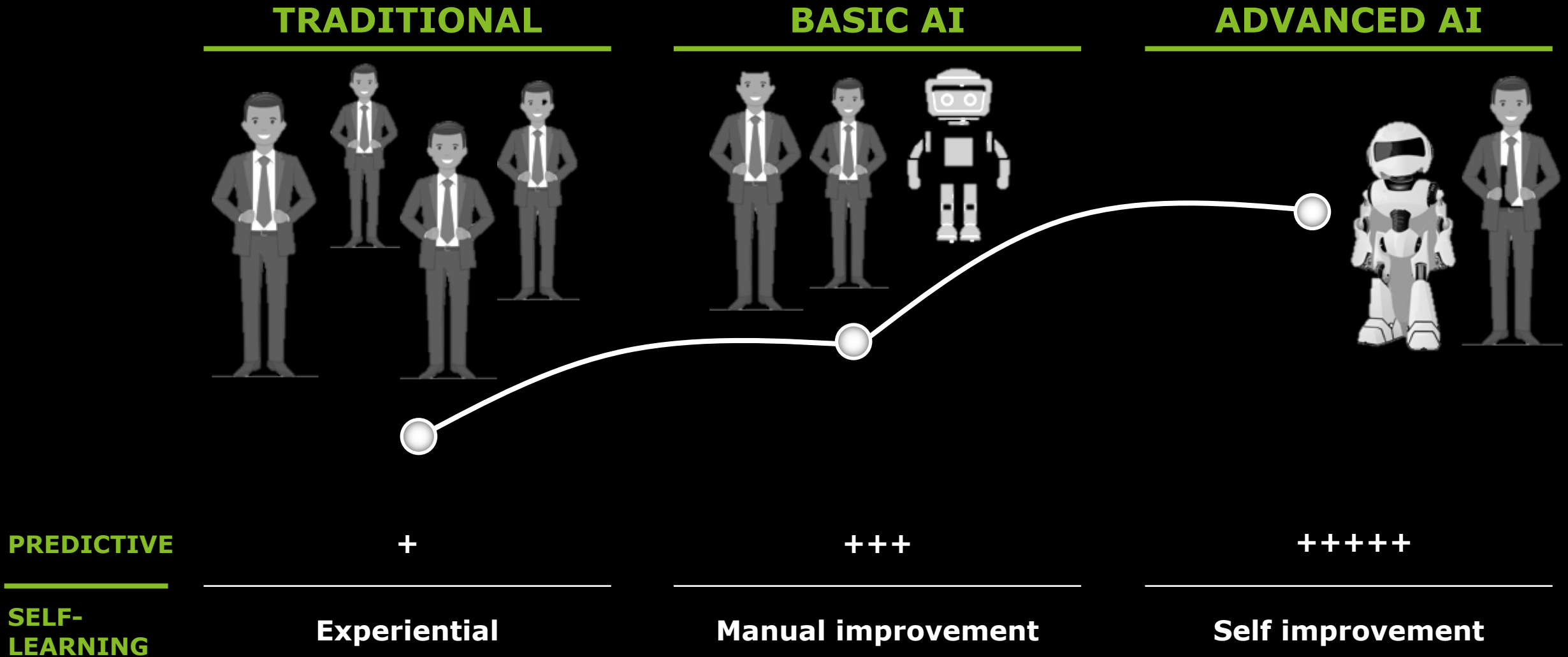


# **Deloitte.** **USE CASE**

**Case 1:** Increase  
detection precision to  
eliminate false positives

---

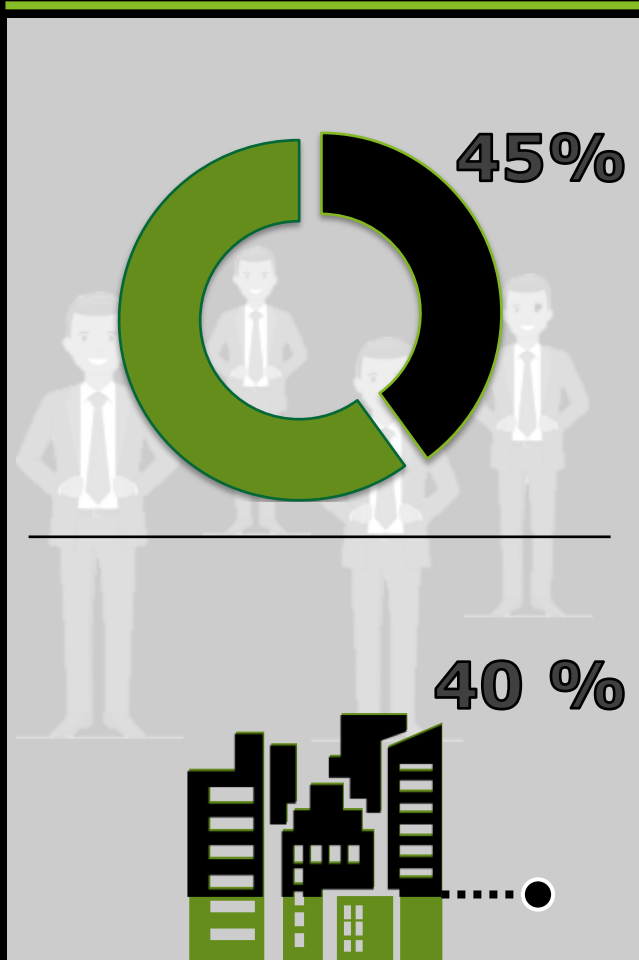
# Adoption of a modular approach ensured a consistency between innovation and traditional processes...



...achieving relevant results in terms of effectiveness and efficiency in control activities.

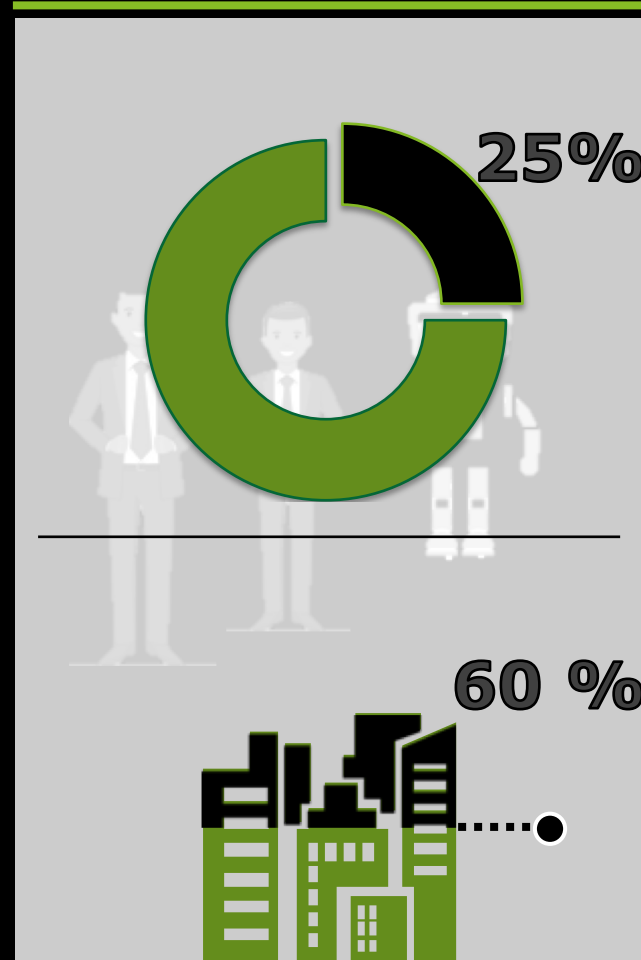
### TRADITIONAL

*False  
positive  
reduction*

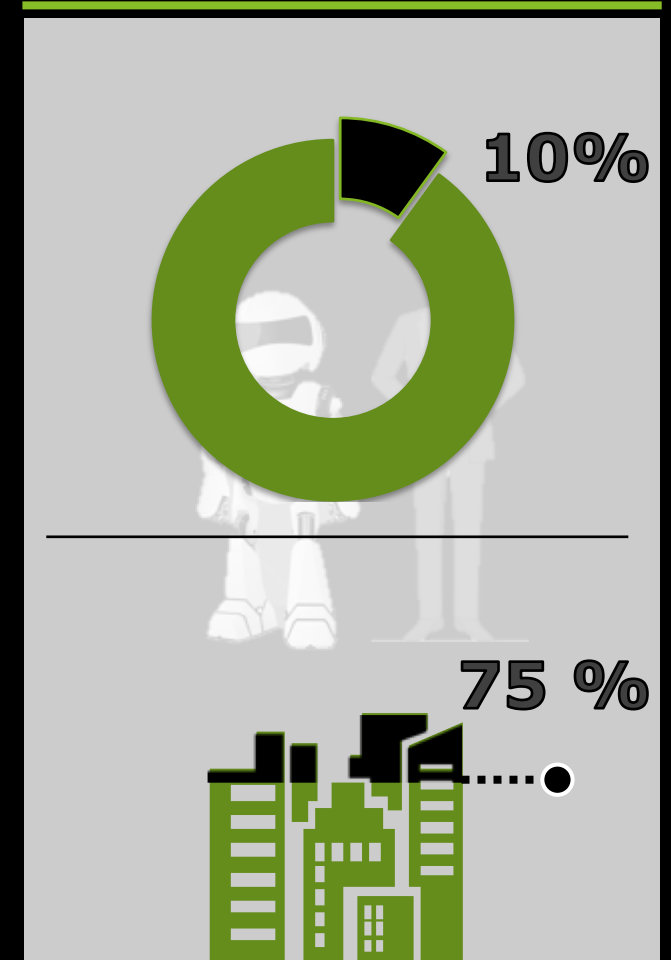


### BASIC AI

*Increase  
in  
coverage  
control*



### ADVANCED AI







# **Deloitte.** **USE CASE**

## **Case 2: Deploy real time screening and repair capabilities**

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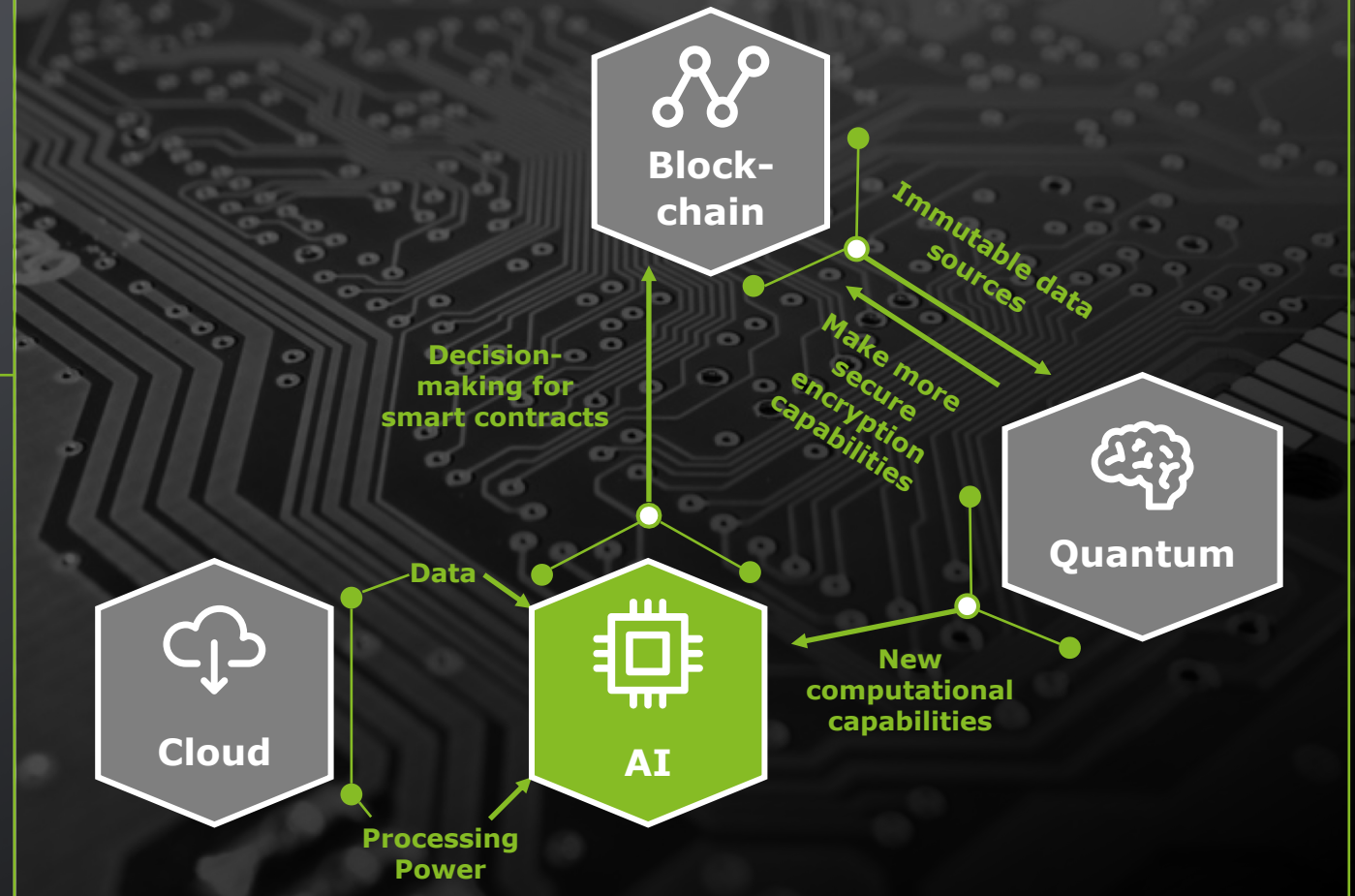


# What's next?

Emerging technologies will **mutually reinforce**, and the abilities of any one new technology are **influenced by its interactions with other technologies**

The potential **list of interactions is endless**, and **will continue to develop and grow** as these technologies mature and new disruptive technologies come to fruition

## ...examples of mutually reinforcing interactions





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