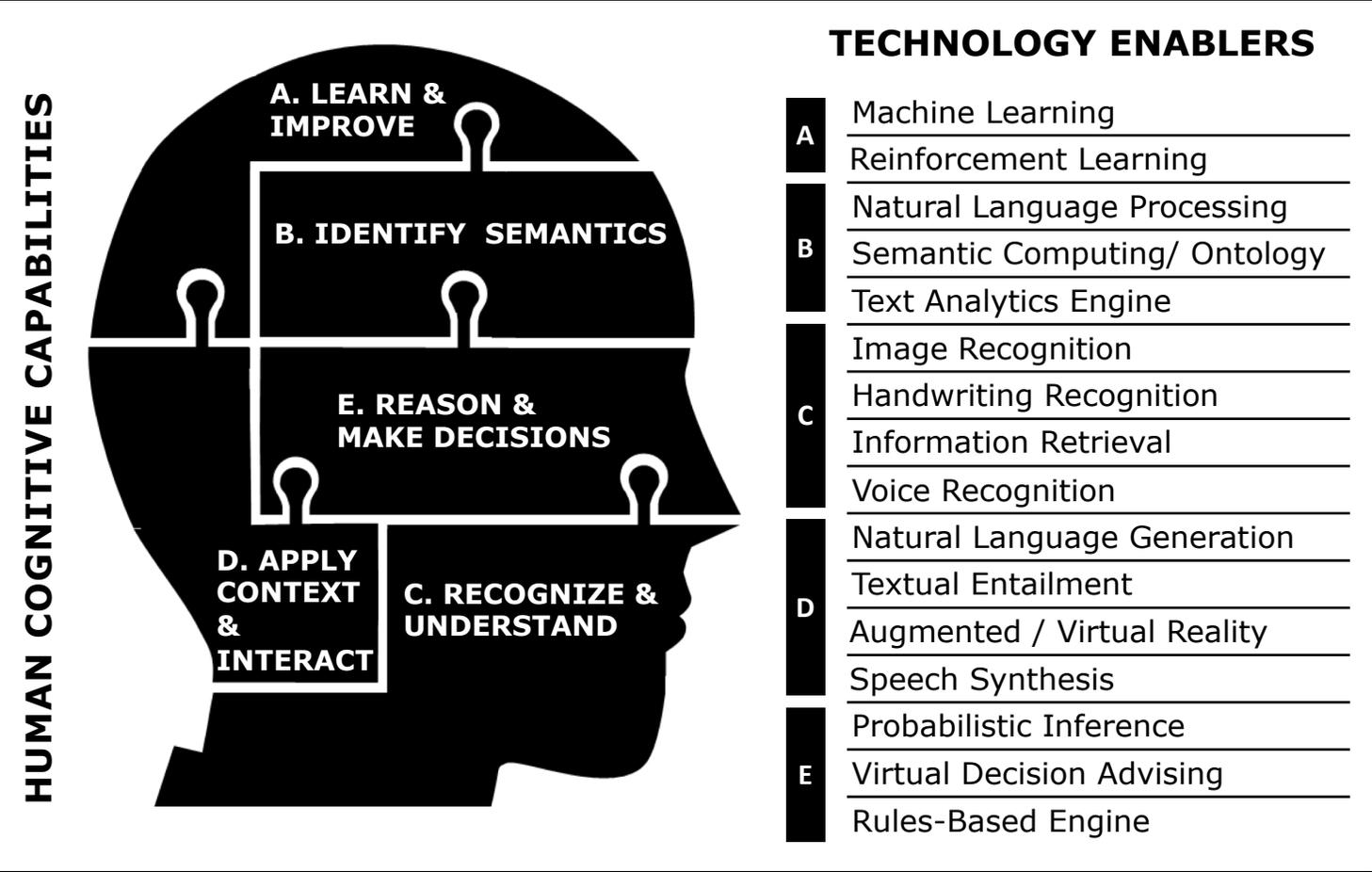


The future of Payments | AI as a key enabler

Milan, 7th November 2019

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



APPLICATION AREA



AUTOMATION

Automation of repetitive decision-making processes characterized by human intellect and understanding of natural language



INSIGHT

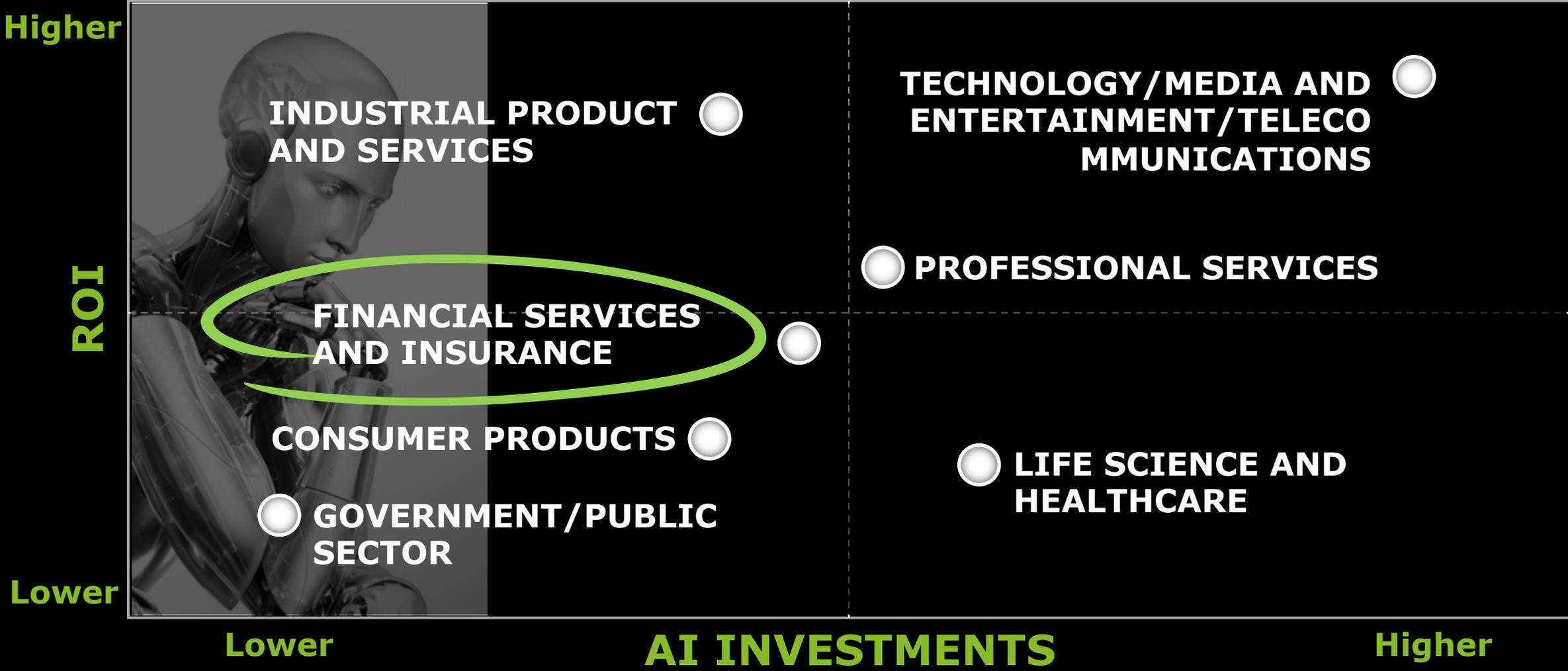
Real time detection of patterns and relationships between large amounts of unstructured data to extract usable information



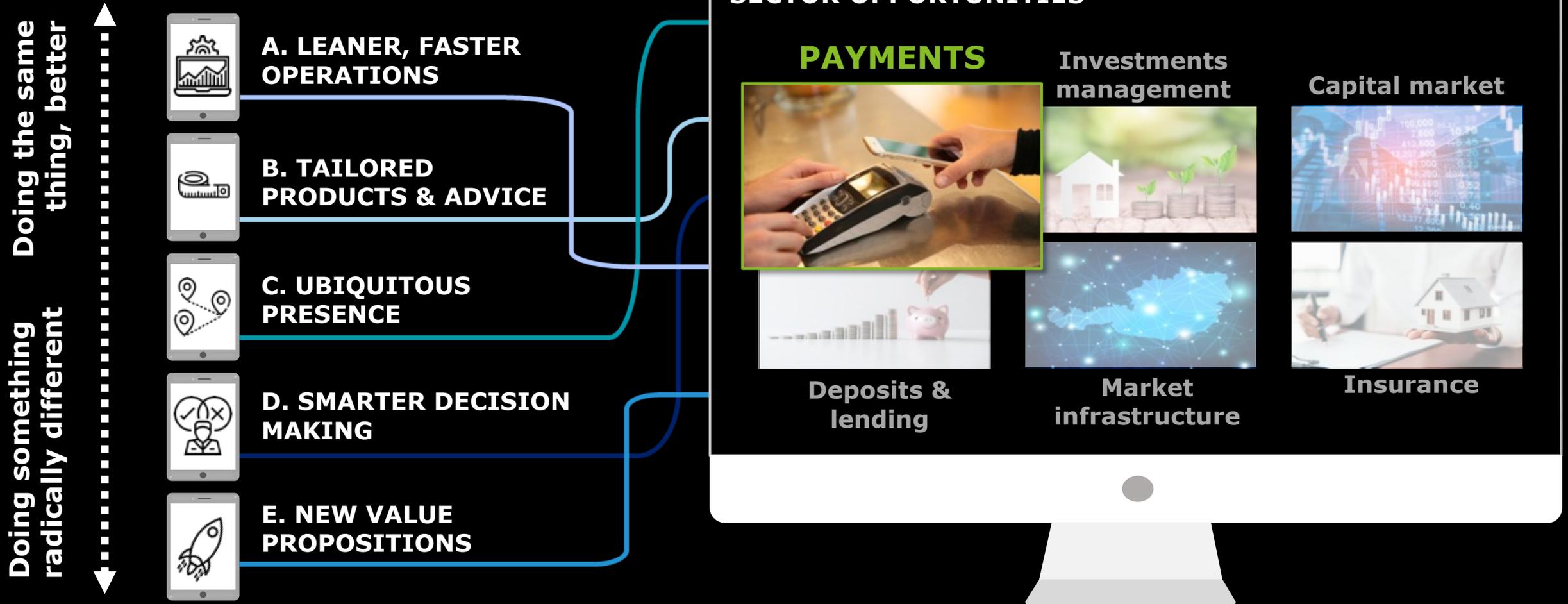
ENGAGEMENT

Customer engagement improvement through mass customization influencing desired actions

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"

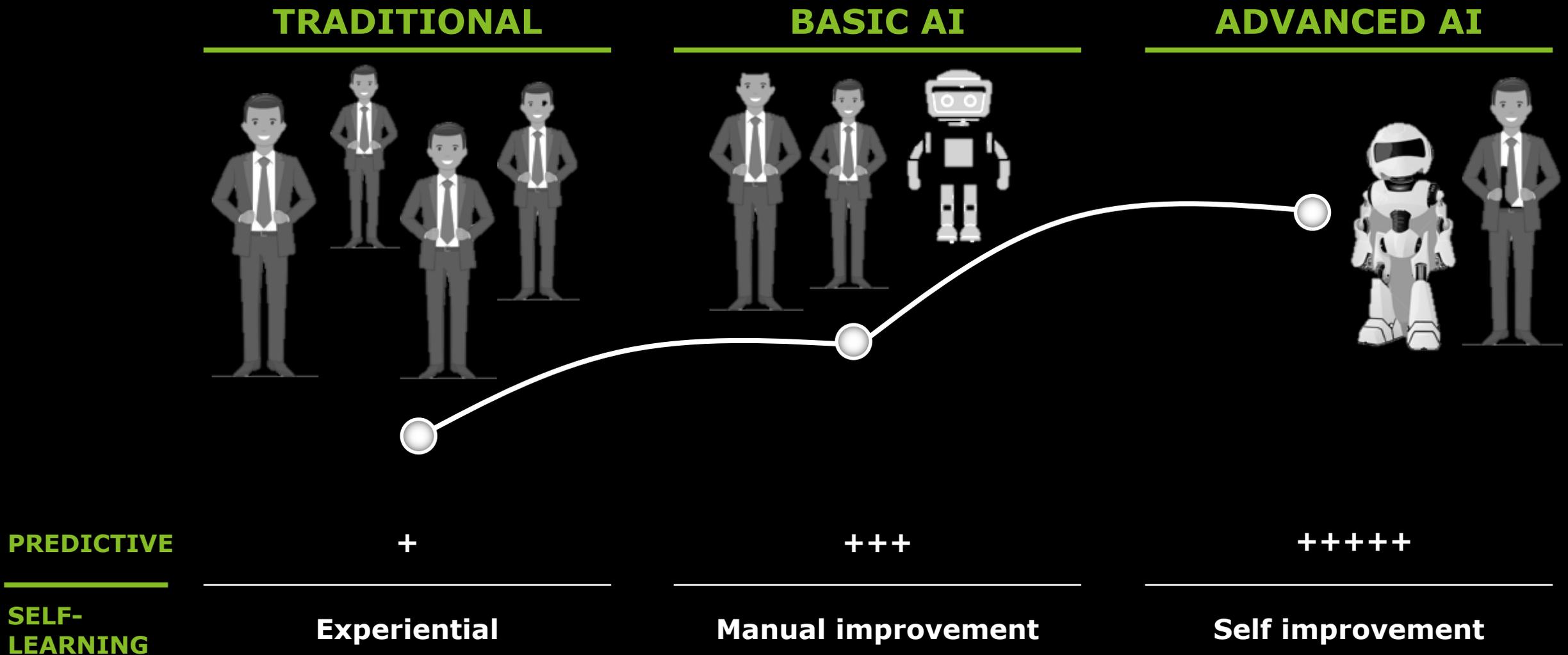




Deloitte.
USE CASE

Case 1: Increase
detection precision to
eliminate false positives

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



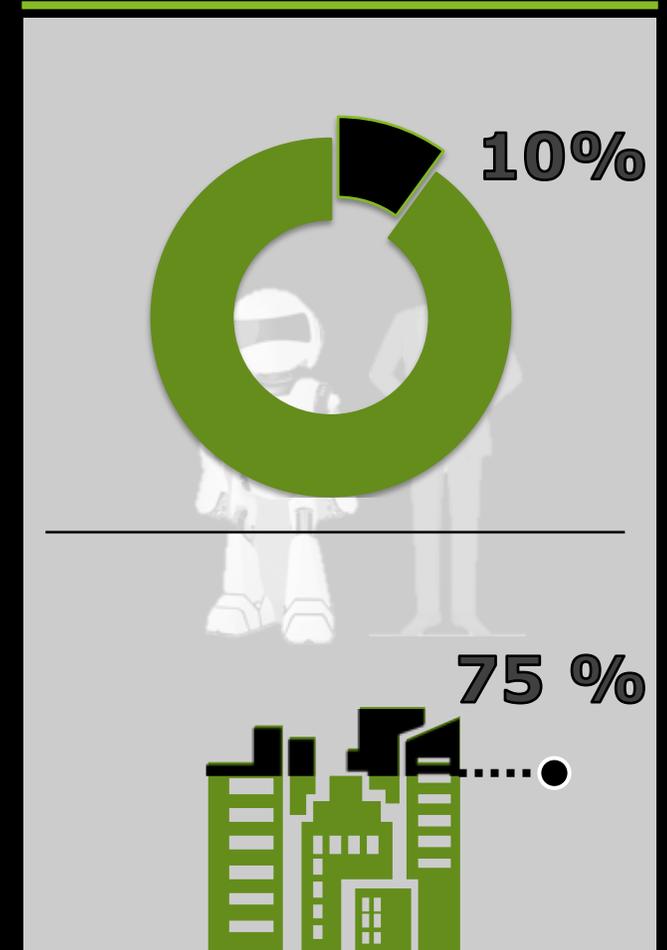
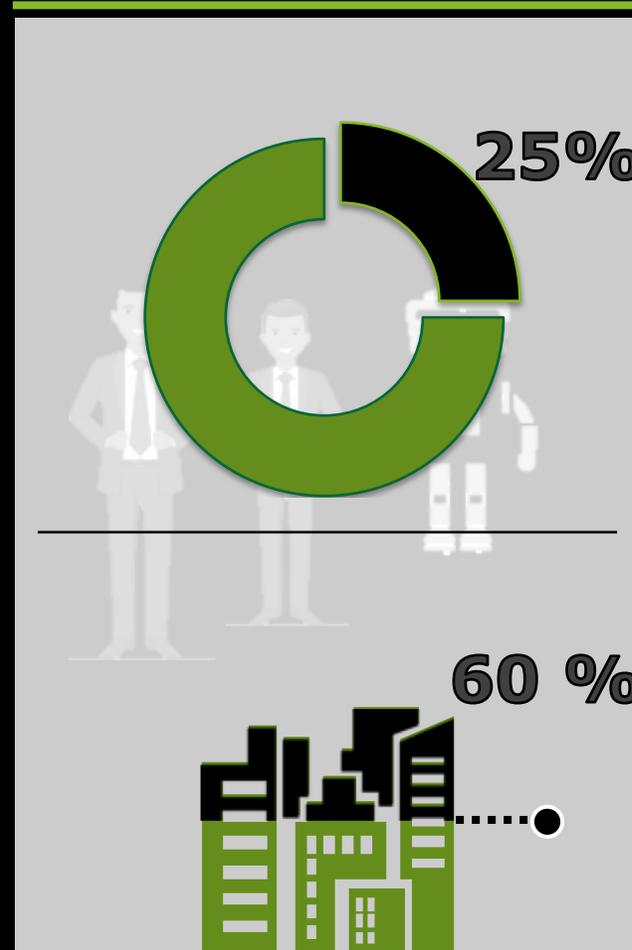
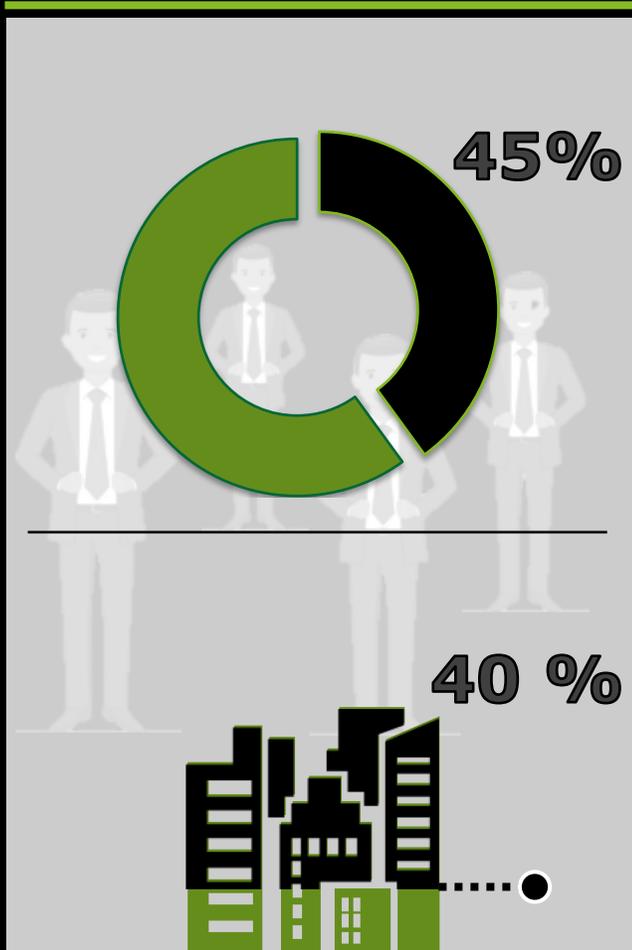
...achieving relevant results in terms of effectiveness and efficiency in control activities.

TRADITIONAL

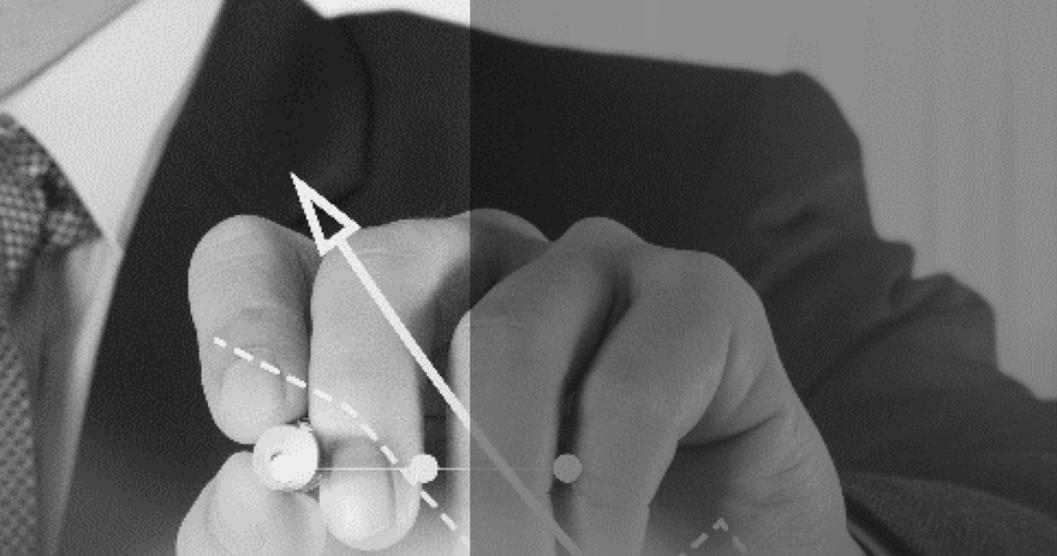
BASIC AI

ADVANCED AI

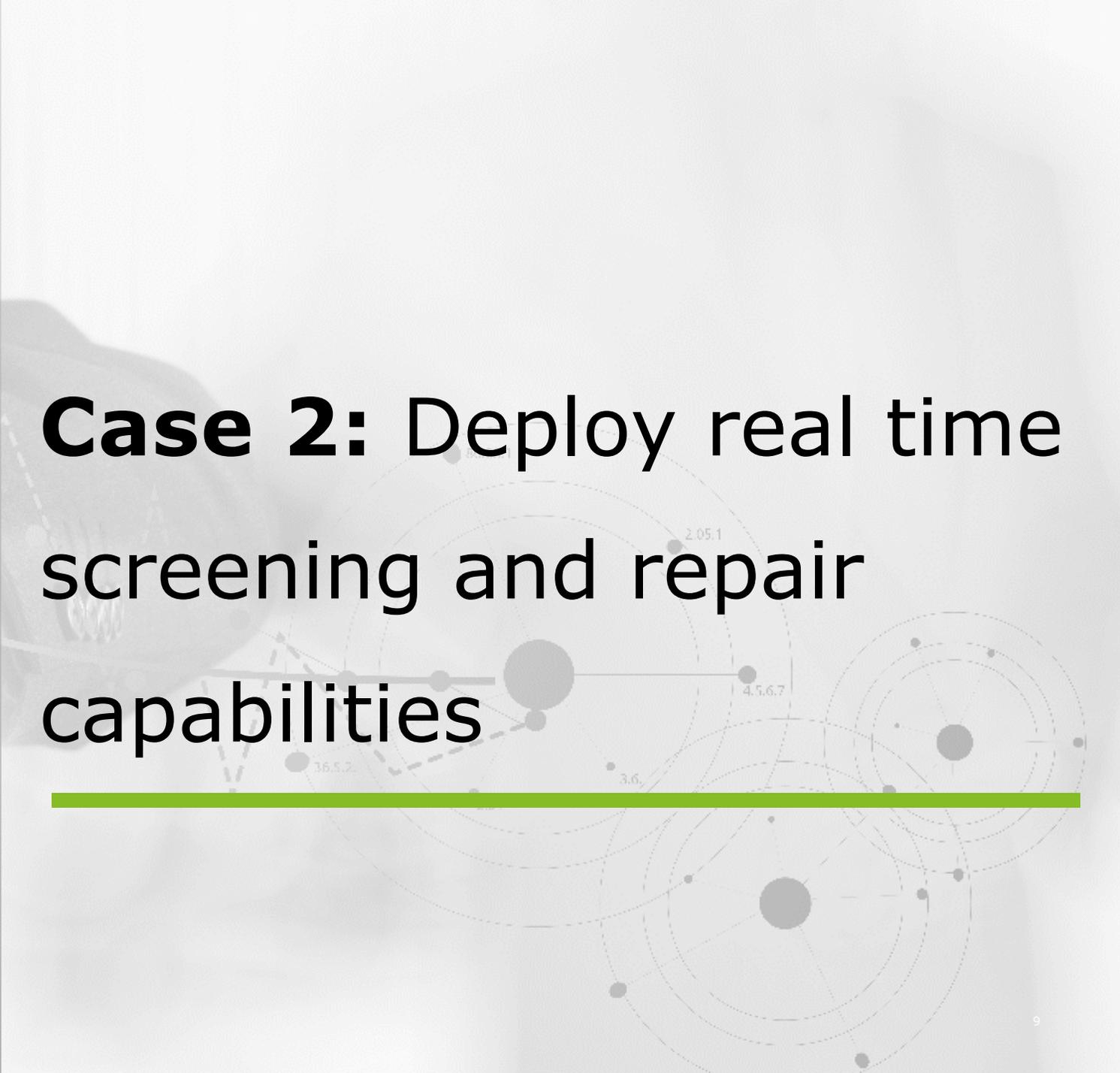
False positive reduction



Increase in coverage control



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USE CASE



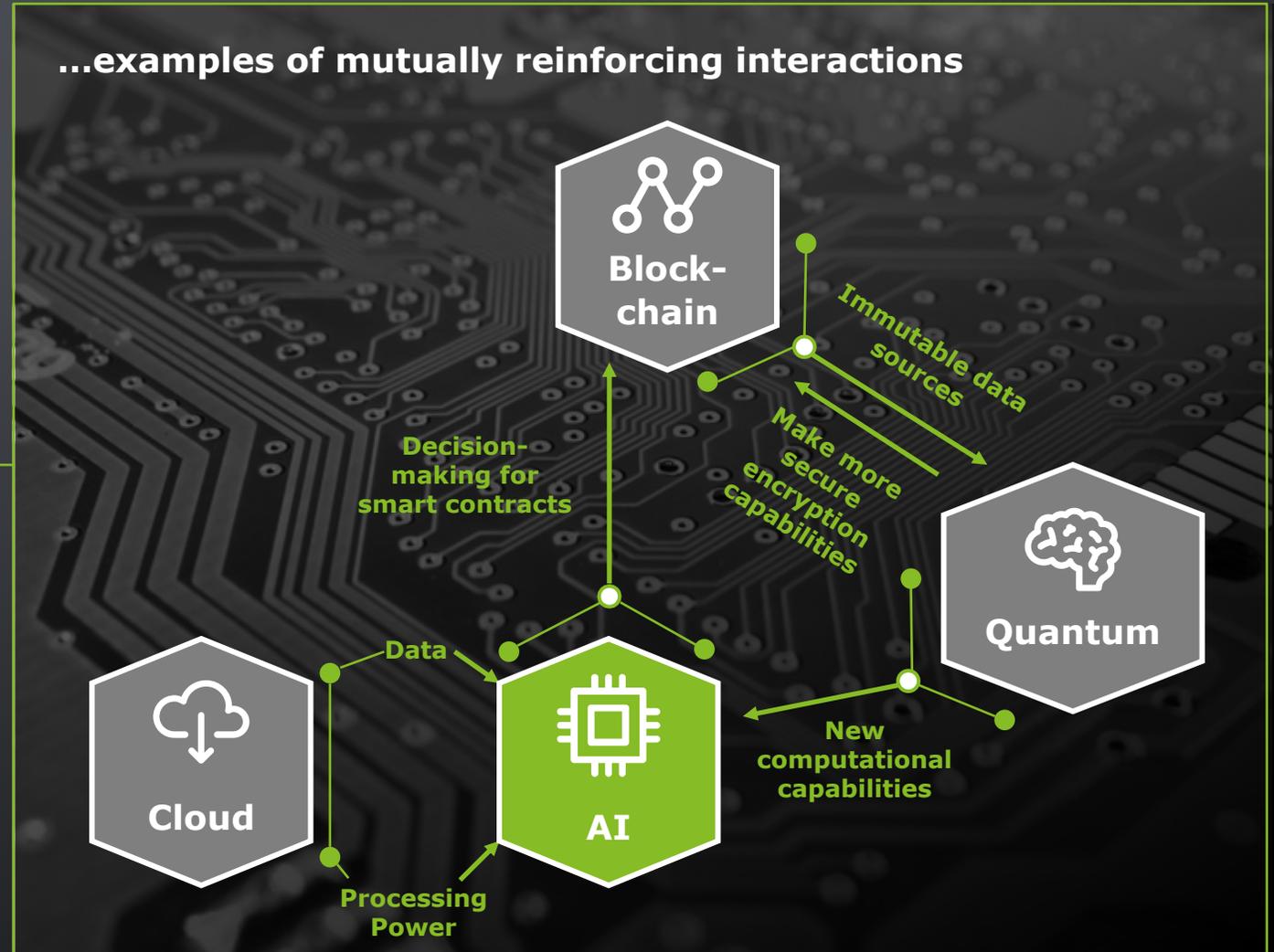
**Case 2: Deploy real time
screening and repair
capabilities**

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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