

AI-Powered Portfolio Management & Optimisation

1. Portfolio & Pricing Intelligence

- **Explore:** AI-driven visualization & portfolio auto-exploration
- **Anticipate:** Scalable scenario-based projections & live modelling
- **Innovate:** Gen AI-driven support and recommendations

1. Output

- ✓ **Process billions of positions** in minutes
- ✓ **Rapid aggregation** by selected metrics
- ✓ Discover deep non-trivial **customer trends**

2. Output

- ✓ **Time to funds** down 85%
- ✓ **25% reduced TCO**
- ✓ **10% better collections cure rate**
- ✓ **10x ROI**

2. Credit Lifecycle Enhancement

- AI-driven unstructured documentation analysis (e.g. NLP)
- Process automation for efficiency & effectiveness
- Automated business impact assessment
- Integrated risk, fraud & finance decisioning

3. Output

- ✓ **Reduce ineffective campaigns** by 20%
- ✓ **15% reduction in marketing costs**

3. Advanced Targeting Effectiveness

- Advanced profiling & propensity modelling techniques
- AI-led uplift & attribution modelling strategies

Integrated AI Governance & MRM across the lifecycle

Accelerated regulatory compliance using principles of model risk management with human oversight, with a broader lens to mitigate additional risks when using AI across the enterprise