IDC Financial Insights: Accelerated Banking

Strategic Priorities	Programs	Use Cases								
	Assisted Channels	•	 Mobile Branch Staff 	Personalized In-Branch offers	Assisted Customer Service					
Customer Engagement 公 分分分	Digital Channels	⊷	Improved Digital Self-Service	Customer Self-Service and In Branch Marketing	NLP Conversational Banking	Digital Wallet	Wallet P2P payment services Corporate Conne Simplification			ctivity
	Customer Intelligence	⊷	Personalized Digital Offers	Real-time Customer Feedback	Corporate customer selection and balance sheet optimization	Strategic, data-driven pricing optimization for corporates				
	Product Innovation	→	Conditional supply chain payments	Value-Added Payments	Actionable customer alerts					
	Consumer Identity Management	•	Data driven identity risk scoring	Identity verification (Proofing)						
Digital Trust & Stewardship	Regulatory Compliance	•	Intelligent KYC/CDD	Cyber compliance	Advanced AML Transaction Monitoring	Regulatory change man	agement			
	Fraud Management	→	Advanced Fraud Management	Auto-intelligent fraud management						
	Cyber Security	⊷	Insider threat Surveillance	Cloud Security Services						
	Risk Management	•	Operational risk management	Third-party risk management	Data Privacy Tools	Loan portfolio health ar	alysis			
Resilient Infrastructure	Platform Modernization	•	Business Functionality Modernization	DLT-based trade finance networks	API Portfolio Management	Advanced corporate pa	/ments	Payments as a s	service	
	Self-Healing Infrastructure)	Application Instrumentation	Infrastructure Automation						
	Data Mastery)	Data Warehouse on cloud	Cloud-based Al/Analytics	Data Security & privacy	Data source aggregation	ı	Data-driven pay management	ments	ISO 200
Operational Efficiency	Workflow Automation	•	Improved customer process notification	Omni-application processing	Faster mortgage origination	Payment Optimization		mated Customer arding	Cross-Bord Settlement	
	Digital Workforce	•••	Edge Security	Enhanced Collaboration	Workforce Performance Optimization					
	Dev Ops Modernization	••	 Open Development Training 	Microservices and Container Development Training	DevOps Automation					
Open Banking	Connectivity Infrastructure)	Connectivity Platform Modernization	Ecosystems Identity and Access Management	Ecosystem Customer Management	Ecosystem and Partner Integration		Corporate client connectivity simplification		
	Business model innovation)	Open Lending Marketplace	Intermediation of alternative sources of capital	Treasury as a service	Banking as a service		Insights as a service		
	API & Data Monetization)	Data sharing and monetization	Data masking and anonymization	Data management and consolidation	Lifestyle banking		Open/ External Innovation Sourcing		
Sustainability	Green Finance)	Green customer selection	Sustainable/green savings products	Sustainable / green finance products					
	ESG Risk Management)	Scenario modeling	Sustainable collateral management	Measuring ESG outcomes	Structured ESG Reportin	Ig			
	Sustainable Enterprise		Inclusive and diverse workforce development	Carbon neutral banking	Data sustainability					



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