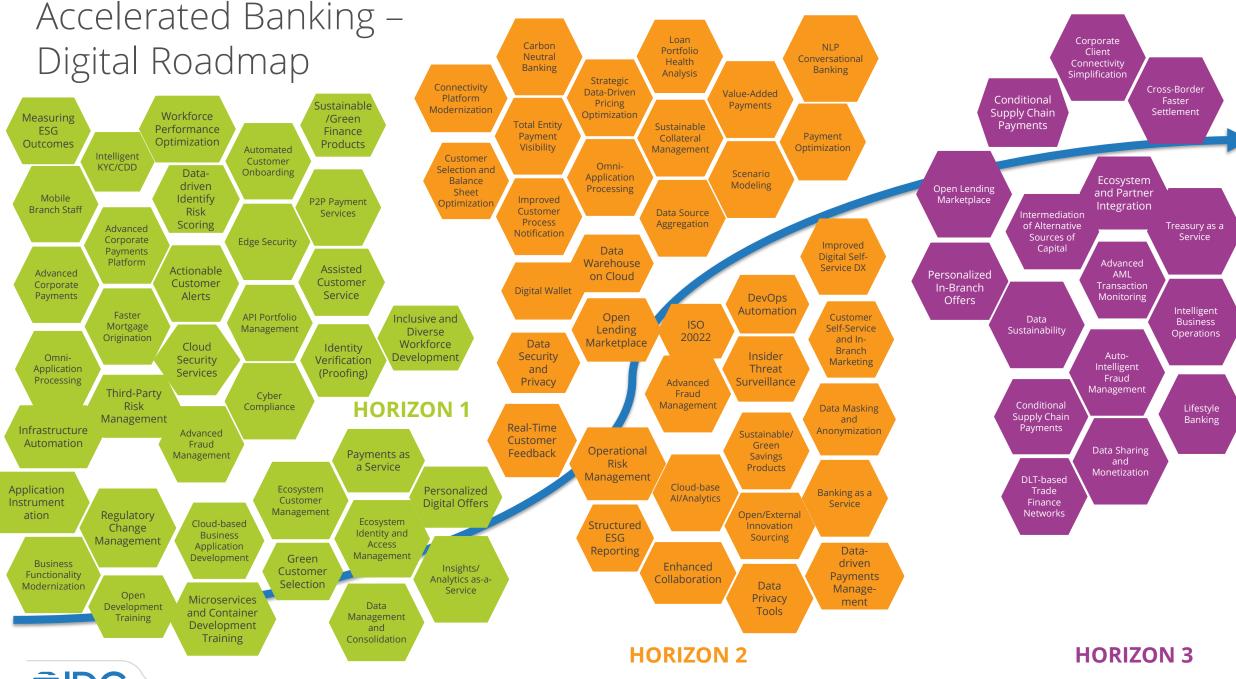
IDC Financial Insights: Accelerated Banking

trategic Priorities	Programs	Use Cases						
	Assisted Channels	•—• Mobile Branch Staff	Personalized In-Branch offers	Assisted Customer Service				
Customer Engagement	Digital Channels	Improved Digital Self-Service	Customer Self-Service and In Branch Marketing	NLP Conversational Banking	Digital Wallet	P2P payment services	Corporate Conr Simplification	nectivity
	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 management			
	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 a	nalysis		
Resilient Infrastructure	Platform Modernization	Business Functionality Modernization	DLT-based trade finance networks	API Portfolio Management	Advanced corporate pa	lyments Payments a	s a service	
	Self-Healing Infrastructure	Application Instrumentation	Infrastructure Automation					
	Data Mastery	Data Warehouse on cloud	Cloud-based Al/Analytics	Data Security & privacy	Data source aggregation	n Data-driven manageme		ISO 2002
Operational Efficiency	Workflow Automation	Improved customer process notification	Omni-application processing	Faster mortgage origination	Payment Optimization	Automated Custon Onboarding	ner Cross-Bor Settlemer	
	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 of simplification	lient connectivity n	
	Business model innovation	Open Lending Marketplace	Intermediation of alternative sources of capital	Treasury as a service	Banking as a service	Insights as a	Insights as a service	
	API & Data Monetization	Data sharing and monetization	Data masking and anonymization	Data management and consolidation	Lifestyle banking	Open/ Exter Sourcing	nal Innovation	
Sustainability 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 Reporti	ng		
	Sustainable Enterprise	Inclusive and diverse workforce development	Carbon neutral banking	Data sustainability				



●IDC