

# IDC Financial Insights: Accelerated Banking

Strategic Priorities	Programs	Use Cases					
<b>Customer Engagement</b> 	Assisted Channels	Mobile Branch Staff	Personalized In-Branch offers	Assisted Customer Service			
	Digital Channels	Improved Digital Self-Service	Customer Self-Service and In Branch Marketing	Generative AI Conversational Banking	Digital Wallet	P2P payment services	
	Customer Intelligence	Personalized Digital Offers	Real-time Customer Feedback	Corporate customer selection and balance sheet optimization	Strategic, data-driven pricing optimization		
	Product Innovation	Programmable payments	Value-Added Payments	Actionable customer alerts			
<b>Digital Trust &amp; Stewardship</b> 	Consumer Identity Management	Data driven identity risk scoring	Identity verification (Proofing)				
	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 analysis		
<b>Resilient Infrastructure</b> 	Platform Modernization	Business Functionality Modernization	API Portfolio Management	Advanced corporate payments	Payments as a service		
	Self-Healing Infrastructure	Application Instrumentation	Infrastructure Automation				
	Data Mastery	Data Warehouse on cloud	Cloud-based AI/Analytics	Data Security & privacy	Data source aggregation	Data-driven payments management	Enterprise Decisioning Platform
<b>Operational Efficiency</b> 	Workflow Automation	Improved customer process notification	Omni-application processing	Faster mortgage origination	Payment Optimization	Automated Customer Onboarding	Cross-Border Faster Settlement
	Digital Workforce	Edge Security	Enhanced Collaboration		Workforce Performance Optimization		
	DevOps Modernization	Open Development Training	Microservices and Container Development Training	DevOps Automation			
<b>Open Banking</b> 	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	
<b>Sustainability</b> 	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 Reporting		
	Sustainable Enterprise	Inclusive and diverse workforce development	Carbon neutral banking	Data sustainability			

# Accelerated Banking – Digital Roadmap

