

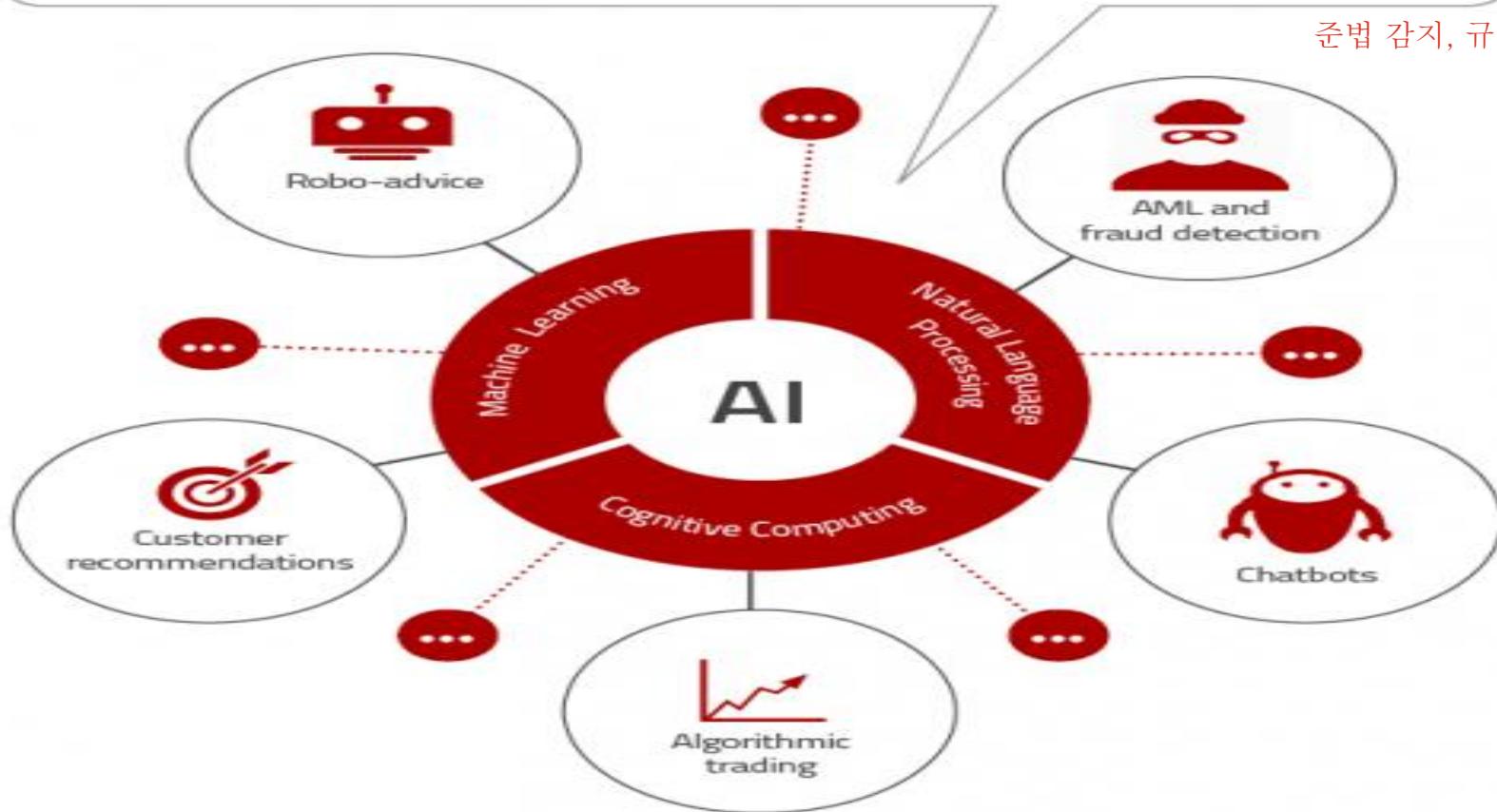
AI in Finance

AI in Finance

AI applications in financial services

KYC
AML

준법 감지, 규제에 유용



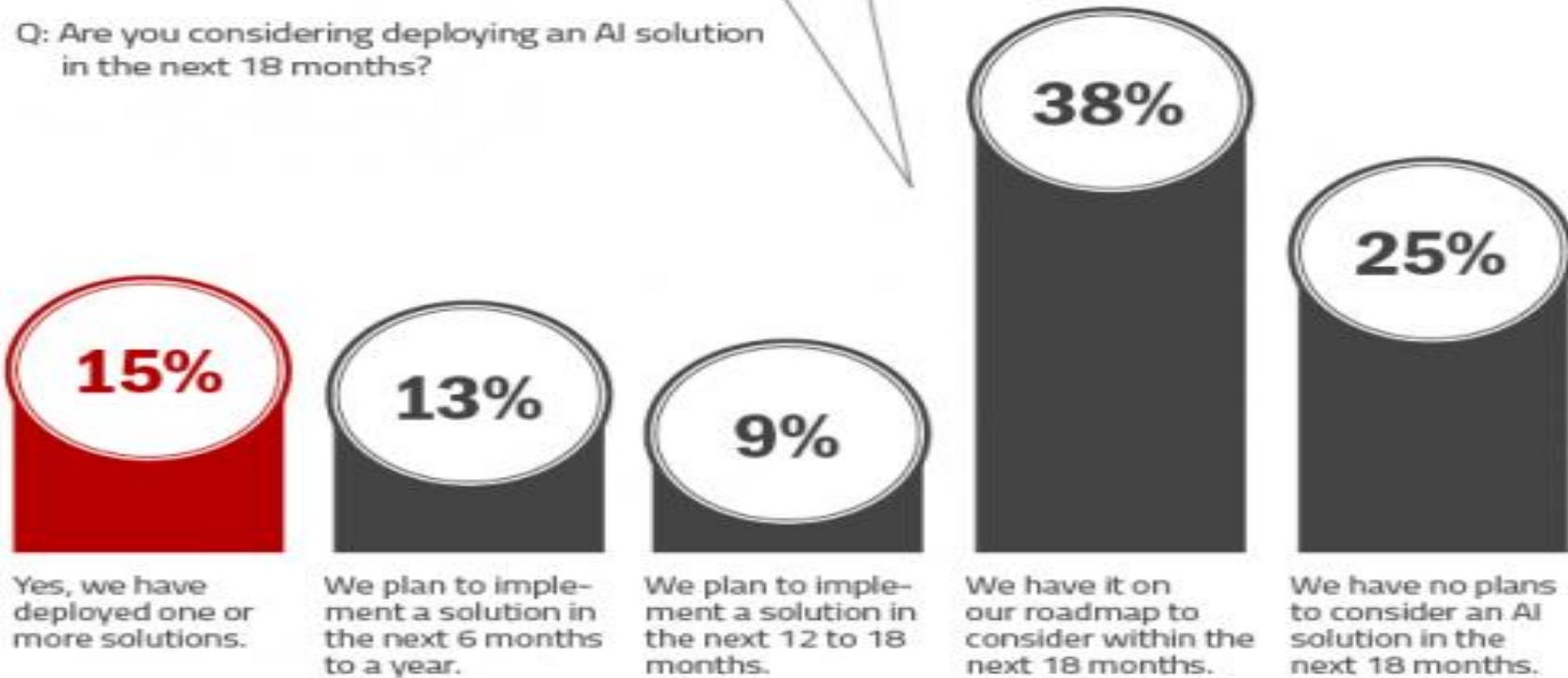
SOURCE: Efma © September 2017 The Financial Brand

- 금융산업은 보수적이라는 통념과 달리 AI의 얼리어답터이었음.
- 날로 늘어나는 금융당국의 요구에 대해 인적비용을 줄이기 위해 도입 증가세
- 씨티그룹은 대형은행들은 준법과 규제를 대응하기 위한 인원을 2배로 늘렸으며 이는 매년 270조 달러의 비용을 초래하였으며 이는 영업비용의 10%에 해당함.

AI in Finance

AI solution deployment

Q: Are you considering deploying an AI solution in the next 18 months?



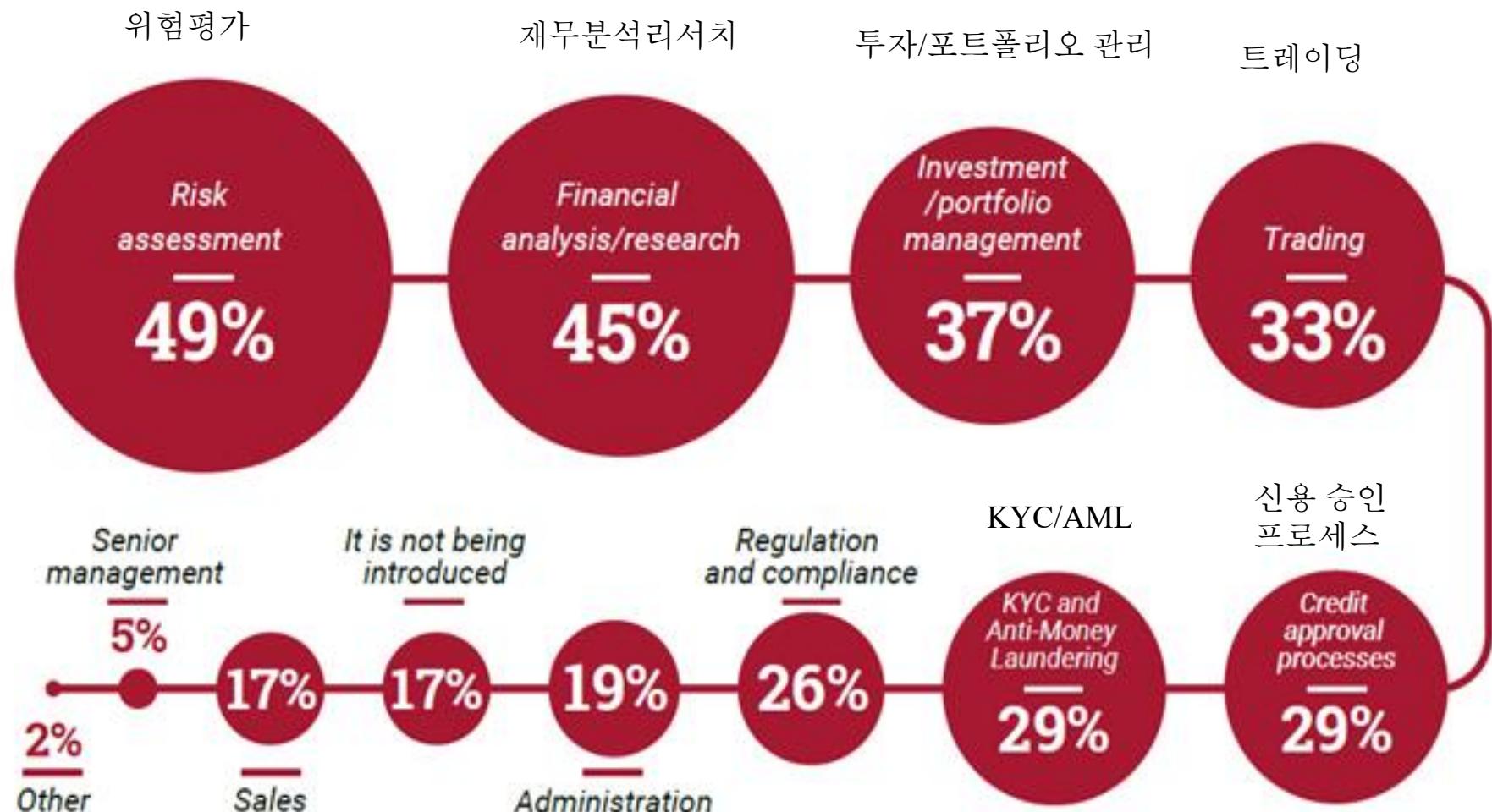
- 전세계 데이터의 90%가 과거 2년에 수집된 것임.
- 데이터 입력 및 거래 프로세싱 등은 AI를 통한 자동화의 대상임.
- 기업의 CFO들은 기획, 예산, 재무 및 회계, 자원배분 및 사내거래 등의 다양한 분야에 도입하고자 함.

SOURCE DBR Research © October 2017 The Financial Brand

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- AI/머신러닝이 향후 3년 내에 당신의회사에 도입될 것이라고 예상합니까?

출처: Baker & McKenzie

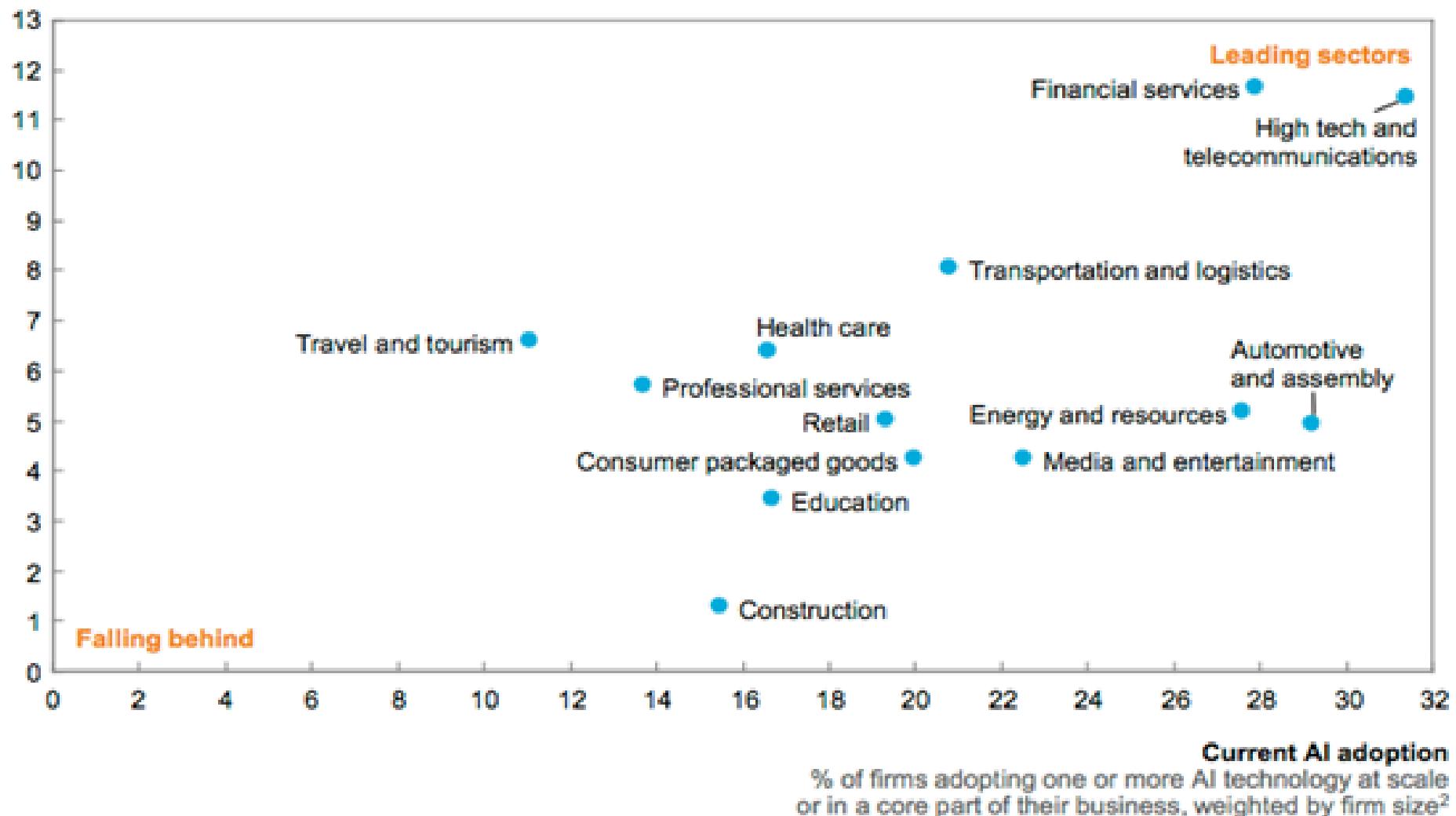


AI in Finance

- 오늘날 선도섹터가 투자를 가장 늘릴 가능성도 크다

Future AI demand trajectory¹

Average estimated % change in AI spending, next 3 years, weighted by firm size²



AI in Finance

- 디지털 변환에 전통적 금융 서비스 제공자들이 직면하는 장애사항들



SOURCE: EYma/Finacle © February 2017 The Financial Brand

AI 핀테크 시장 지도

● AI 핀테크 시장 지도



THE AI IN FINTECH MARKET MAP

CREDIT SCORING / DIRECT LENDING

Use AI for robust credit scoring and lending applications.

신용 평가/ 직접 대출

REGULATORY, COMPLIANCE, & FRAUD DETECTION

Use AI to detect fraudulent and abnormal financial behavior, and/or use AI to improve general regulatory compliance matters and workflows.

규제/컴플라이언스/사기 탐지

자연어처리/예측 분석

GENERAL PURPOSE / PREDICTIVE ANALYTICS

Use AI for general purpose semantic and natural language applications as well as broadly applied predictive analytics.

ASSISTANTS / PERSONAL FINANCE

AI chat bot and mobile app assistant applications to monitor personal finances.



기업 회계 및 비용 처리 및 보고

BUSINESS FINANCE & EXPENSE REPORTING

Use AI to improve basic business accounting, including expense reporting.

개인 재무 관리 및 지원



QUANTITATIVE & ASSET MANAGEMENT

Employ AI algorithmic trading and investment strategies or tools.

퀀트 자산운용

INSURANCE

보험

Use AI to quote and insure.

OCR

MARKET RESEARCH / SENTIMENT ANALYSIS

시장조사/
감성분석

Use AI to efficiently research and measure sentiment.

DEBT COLLECTION

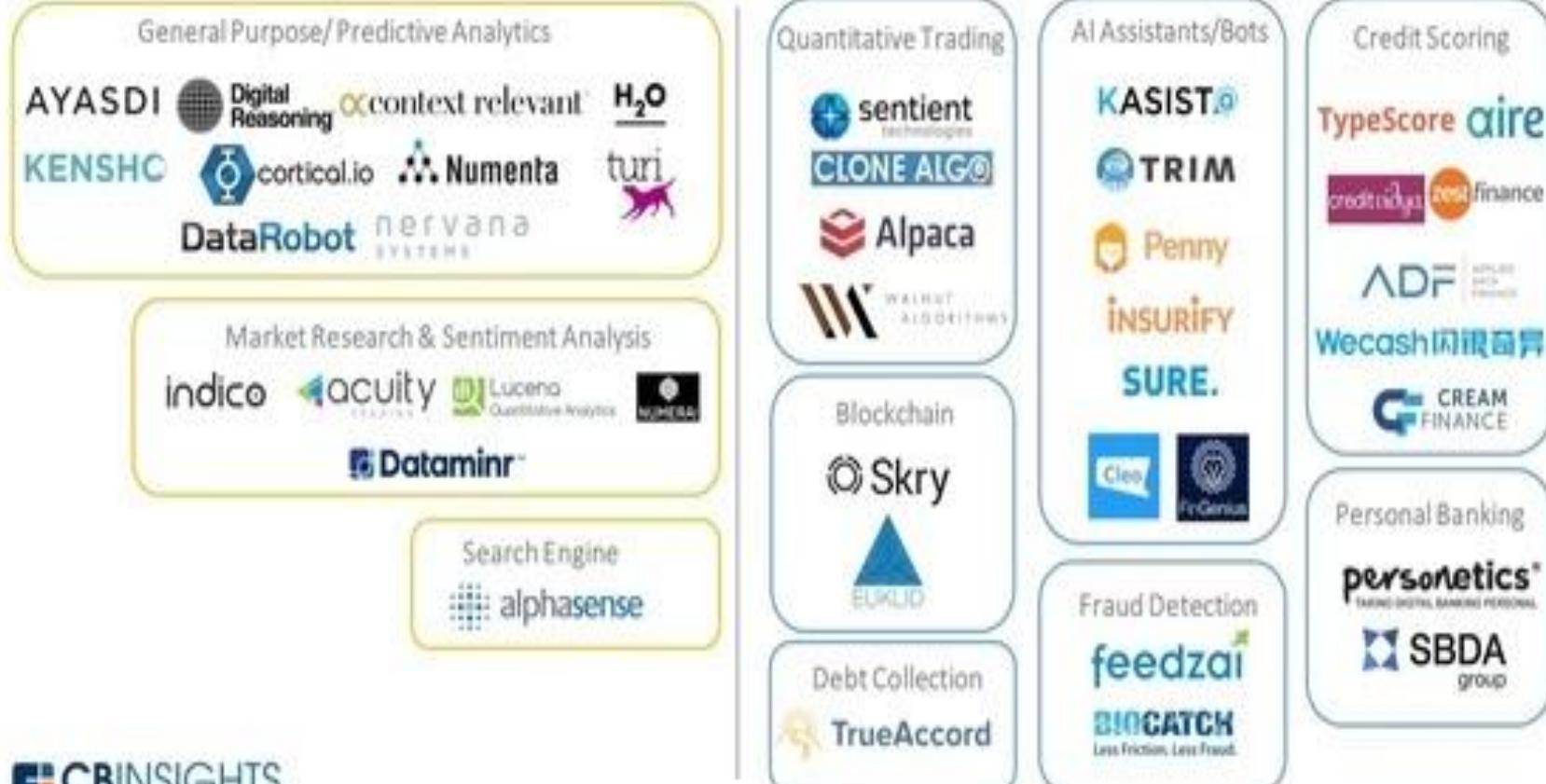
채권 추심

Use AI to improve creditor collection of outstanding debt through personalized and automated communication.

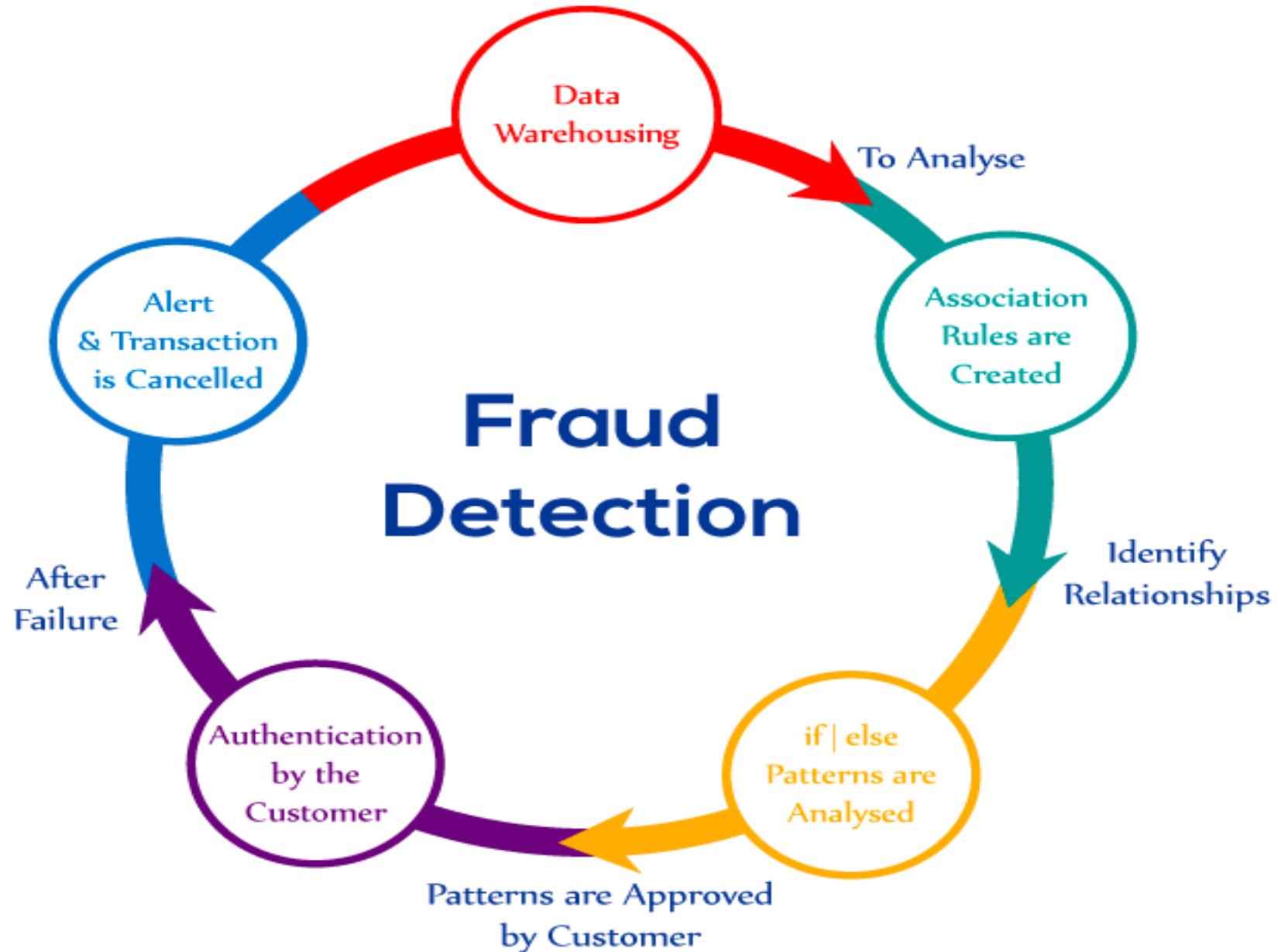
AI 핀테크 스타트업

- 핀테크 스타트업 – 찾아보자 (Kensho, Numerai, Dataminr, feedzai BioCatch 등)

41 Startups Bringing Artificial Intelligence To Fintech



AI 핀테크 사례: 사기 탐지



AI 핀테크 사례: Sift Science



- Sift Science는 6000개 이상의 웹사이트로부터 수집한 데이터를 기반으로 한 Fraud Detection 솔루션을 제공함. 멀티채널과 멀티 디바이스로 데이터를 추적하고 분석할 수 있게 함.

AI 핀테크 사례: MasterCard Decision Intelligence



- 마스터카드의 최근 론치한 DI(Decision Intelligence)는 과거의 Rule-based의 관행을 탈피하여 카드보유자의 과거 쇼핑, 소비행태로 부터 패턴을 찾아서 베이스라인으로 삼고 이를 기반으로 신규 거래에 평점을 매김..

AI 핀테크: Parascript.com/receipt-capture

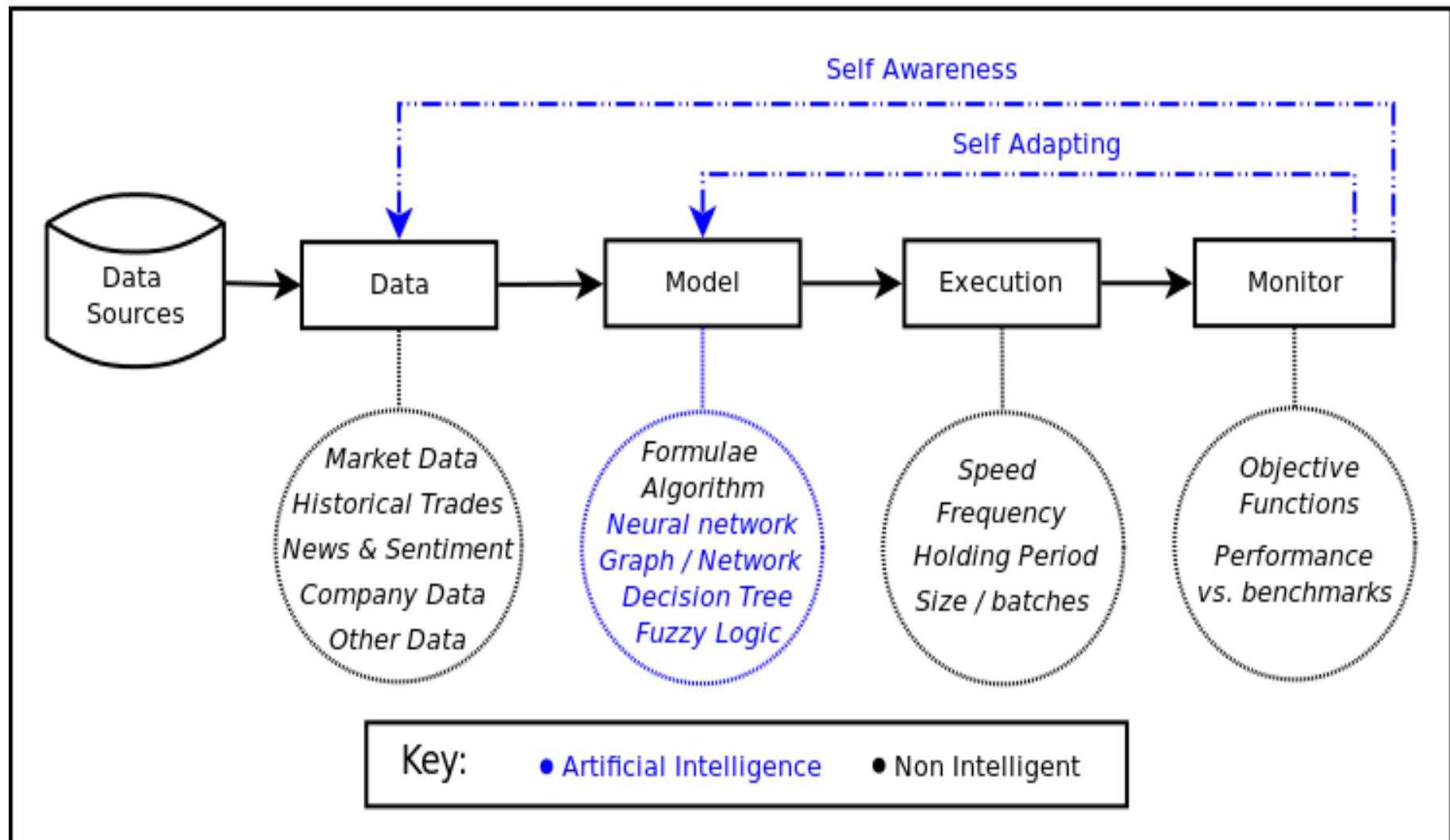
The screenshot displays a grid of AI-powered document processing solutions:

- DOCUMENT PROCESSING**:
 - Form Data Extraction → (Image: A pen writing on a form with the text "First name (IN FULL)" visible)
 - Invoice Data Extraction → (Image: An invoice document)
 - Receipt Data Extraction → (Image: A receipt document)
 - Claims Data Extraction → (Image: A claims form with a pen)
 - Document Classification → (Image: A stack of documents)
- MAIL & POST PROCESSING AUTOMATION**:
 - AddressParcel® → (Image: A stack of packages)
 - AddressScript® → (Image: Envelopes and a laptop)
 - InMailRouter® → (Image: A row of filing cabinets)
- PAYMENT PROCESSING SOLUTIONS**:
 - CheckXpert.AI® → (Image: A hand holding a check)
 - CheckPlus® → (Image: A check with a red stamp)
 - CheckUltra® → (Image: A woman using a smartphone)
 - CheckUsability® → (Image: A check with a blue speech bubble icon)
- FRAUD PREVENTION**:
 - CheckStock® → (Image: A dollar sign and a pen)
 - SignatureXpert® → (Image: A signature with the text "Authorized Signature")
 - SignatureOnline® → (Image: A signature with the text "Fred & Flin")

- 영수증 및 기타 거래관련 문서를 처리하는 것은 매우 시간이 많이 드는 작업임.
- www.parascript.com/receipt-capture는 이러한 일을 AI로 처리함.

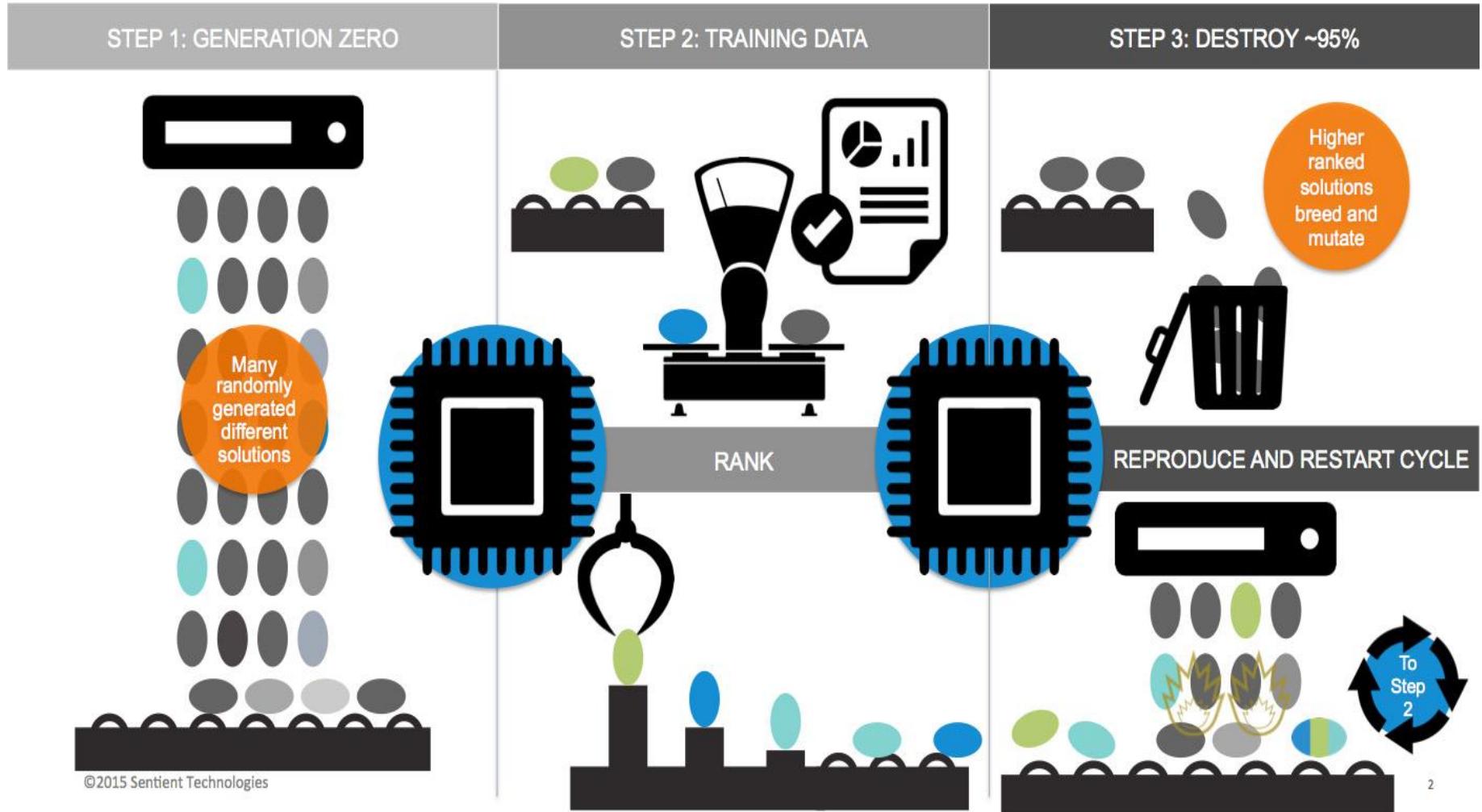
AI 핀테크 사례: 알고리즘 트레이딩

Conceptual Model of Algorithmic Trading



AI 핀테크 사례: Sentiment Technologies

crowded source Hedge Fund



- Sentient Technologies는 수백만 데이터 포인트를 분석하여 트레이딩 패턴을 발견하고, 추세를 예측하는 시스템을 운영하고 있다.

AI 핀테크 사례: NUERAI

The screenshot shows the Numerai homepage with a dark header bar. On the left is the Numerai logo, which is a hexagonal icon with a binary-like pattern. To its right is the word "NUMERAI". On the far right of the header are five links: "ABOUT", "RULES", "BLOG", "SIGN IN", and a prominent "SIGN UP" button with a white border.

The main content area features a large, slightly blurred background image of a city skyline at night. Overlaid on this image is the text "A new kind of hedge fund built by a network of data scientists." in a bold, sans-serif font. Below this text is a red rectangular button with the white text "Learn more".

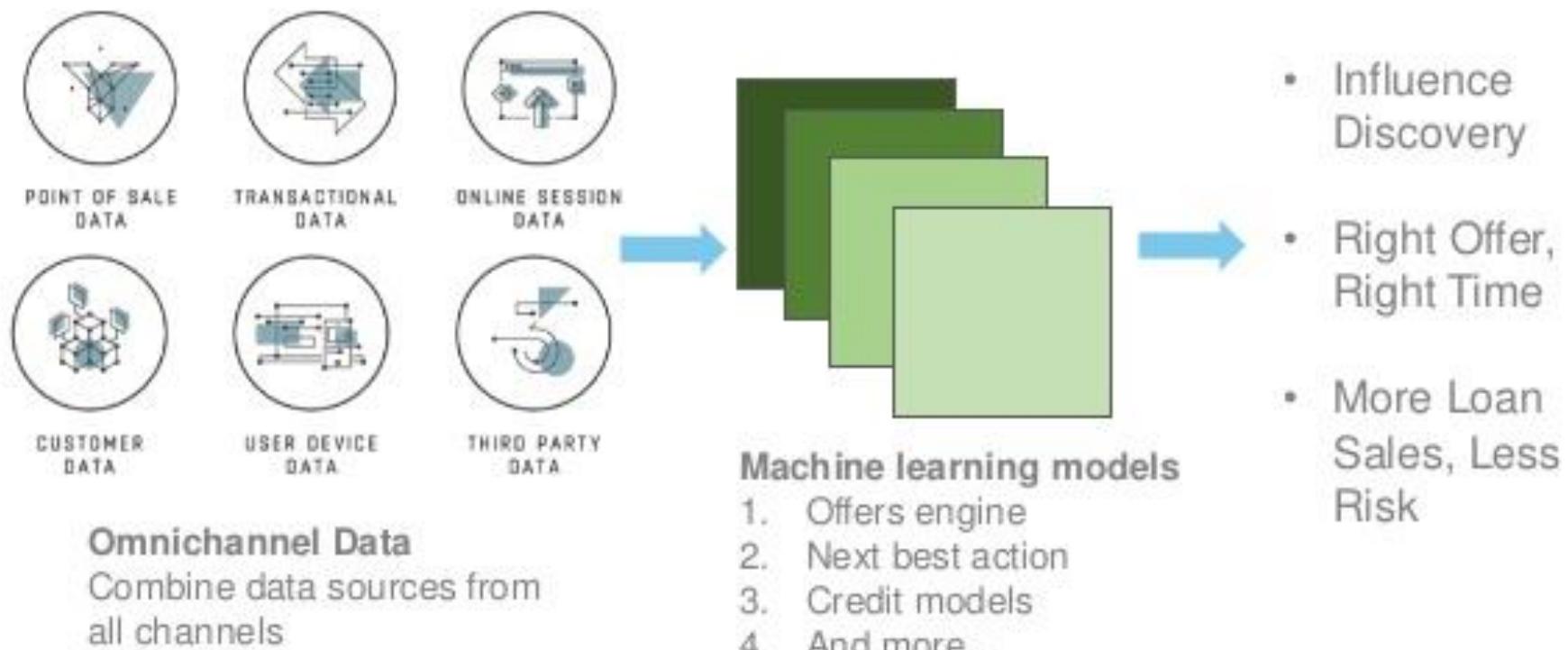
On the left side of the page, there is a table titled "NEW DATASET IN 1D 8H 46M 16S" showing a list of 10 data models with their annual rates. On the right side, there is another table titled "29,932,173,935 PRICE PREDICTIONS" showing a list of 10 models with their career earnings, logloss scores, and meta model ranks.

ANNUAL RATE		CAREER EARNINGS	LOGLOSS	META MODEL RANK
\$54,000.00	WSW	\$10,434.47	0.62933	1
\$22,704.00	VERYDEEPNETWORK	\$2,499.80	0.63702	2
\$13,668.00	MES	\$20.05	0.63643	3
\$9,540.00	VERNIK	\$10.35	0.68511	4
\$7,212.00	IYX	\$136.01	0.63889	5
\$5,748.00	TUPAQUE	\$305.97	0.65954	6
\$4,740.00	IRAYKHEL	\$2,802.28	0.63732	7
\$4,008.00	DSMB	\$42.75	0.68320	8
\$3,456.00	A6	\$0.00	0.68821	9
\$3,036.00	KENYANESS	\$100.72	0.68794	10

- 뉴마라이는 자신들의 자료를 공유하고, 유망한 전략에 대해서는 가상화폐로 보상함으로써 수많은 외부의 data scientist의 아이디어를 아웃소싱하여 헤지펀드를 운용하고 있다.

AI 핀테크 사례: Zestfinance

HOW DOES IT WORK?



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- AI는 최근 거래, 시장상황 및 최신뉴스를 실시간으로 수집하여 평가에 반영하도록함으로써 과거의 거래이력, 신용정보가 파악하지 못하는 대출리스크를 이해하는데 도움을 준다. Zestfinance가 기계학습으로 이러한 서비스를 제공하고 있다.

AI 핀테크 사례: Responsive.ai

What Are The **Top Challenges & Workflow Needs** For **Wealth Management Professionals?**

CHALLENGES



EASILY ON-BOARD
NEW CLIENTS



GROW TRADING VOLUME
& INCREASE MARGINS



INCREASE RM
PRODUCTIVITY



BETTER INVESTMENT
ADVICE



ENHANCE
CONNECTIVITY

WORKFLOW NEEDS



RESEARCH CLIENTS
& PROSPECTS



CLIENT & COLLEAGUE
CONNECTIVITY



CONSTRUCT
PORTFOLIO



RESEARCH
IDEA



TRADE
IDEA



MONITOR
PORTFOLIO



IMPROVE
KNOWLEDGE

SOLUTIONS

NAVIGATE RISK
& REGULATION
On-board, screen and monitor clients for KYC, AML and CFT compliance.

EXPAND CONNECTIVITY
Connect like never before, building amazing digital solutions with unrivalled data for intelligent decision making.

INVEST INTELLIGENTLY
Assess portfolio risk, construct asset allocation policy and create comprehensive client proposals.

DRIVE PROFITABILITY
Access to cutting-edge proprietary content giving investment ideas and insights that move markets.

TRADE EFFICIENTLY
Transform the way business gets done through multi-asset class electronic marketplaces.

STAY AHEAD OF EVENTS
Keep abreast of research and market trends, track market movements and speak intelligently across all asset classes.

KEEP YOURSELF EDUCATED
Enhance your product knowledge, improve your investment skills and ensure you meet CPD requirements.

For more information on Wealth Management Solutions, visit thomsonreuters.com/wealth

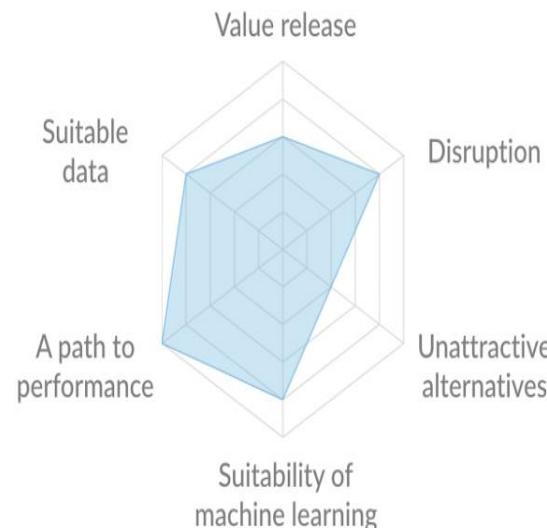
- 로보어드바이저는 대면상담을 싫어하는 밀레니얼 세대에게 투자추천, 소비분석, 세무보고, 재무상담 등을 할 수 있도록 한다.
- Responsive.ai가 이러한 서비스를 제공하고 있다.

Success Factors

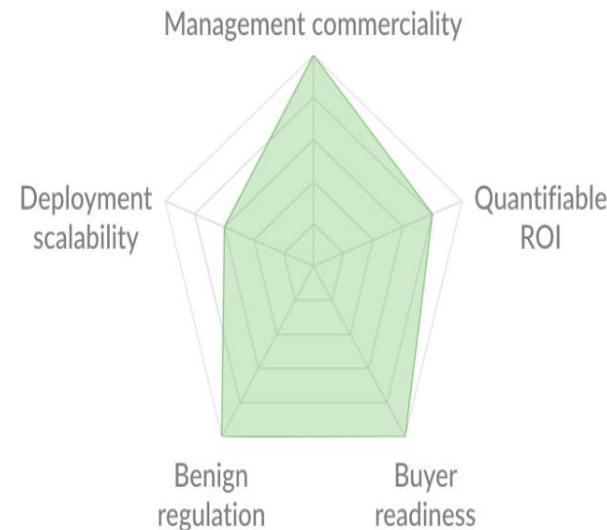
for applied machine learning companies

MMC
VENTURES

Value creation



Value realisation



Defensibility

