



Navigating financial institutions through
the uncertainty of alternative finance

QEDData.io



The problem

We are in the midst of the finance technology revolution, where for the first time, changes in the Financial Services sector are being led by technological forces outside of the industry - Fintechs. Countless studies show the upward trajectory of this trend, and the cost of inaction has resulted in challenging environments for revenue and market-share growth.

"As more users link more of their lives to the Internet, the usefulness of a centralized banking system may come into question. Traditional financial institutions will be forced to rethink their value propositions, with significant risks attached to any decision."

- Peter Misek, Globe and Mail, January 2016



The solution

Enabling a culture of intelligent disruption within the enterprise, utilizing resources from vested interests and strategic joint venture agreements.

We're here.

Who are we: A consultancy specializing in both the Financial Services and Technology sectors; committed to guiding Financial Institutions through these changing times by :

- crafting powerful Digital Solutions
- reinventing business models for strategic business problems
- preparing for the future

We pride ourselves on our ability to build with the speed and utilization of the right disruptive technology.



Our Vision

Our approach **protects** Financial Institutions by leveraging Fintechs as a tool, not a threat. Our goal is to reclaim the power by bridging both worlds, to create a culture of intelligent disruption within your organization.

One of our key aims is to solve your strategic challenges, one at a time, through our customized Predictive Solutions. From how to deeper segment, enhance user experience, find revenue opportunities with Next Best Offer, to uncovering the future.

Analytics should be **simple to use** and insights should be easy to consume, visualized in rich inspiring digital experiences. Patterns in your data tell a story, and that story is best communicated through a rich visual medium. We build such a storyboard for each unique problem.



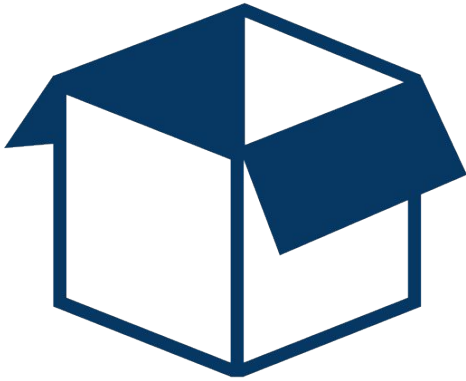
fintech - Our Finance Team

Our executive team brings 60 cumulative years of strategic and executional expertise for the largest financial institutions in Canada.

Our wealth of expertise includes: Retail & Commercial banking, Wealth & Private Wealth Management, Digital transformation, Product development and Financial Policy advisory to the Federal Government.

- Management Consulting
- Business process Improvement
- Asset Management
- Vendor Partnerships
- M&A
- Financial Reporting
- Predictive analytics
- User experience
- Digital strategic direction
- Fintech Product development
- Digital payments
- Digital loyalty programs
- Implementation & Training

fintech - Our Technology



Predictive Modelling

Big Data Computing Big Data Cluster Build

Distributed Computing Scalable Micro-services

Automated mobile testing

Digital transformation is a key pillar of every modern business transformation initiative.

We excel at that!

Seamless Onboarding



→ minimize effort to get a client onboarded

Simplified Payments



→ realize payment processing efficiencies

Client Lifecycle



→ enable next-gen client lifecycle relationship management

Segmented Experience



→ right functionality with the right device



The future belongs to the enterprise which constantly learns
and applies insights to enhance client experience.
Our anIntel platform is a perfect companion.

Customized predictive
solutions in 8-10 weeks



80% accuracy in
forming predictions



Data analysis at a
lower cost footprint.

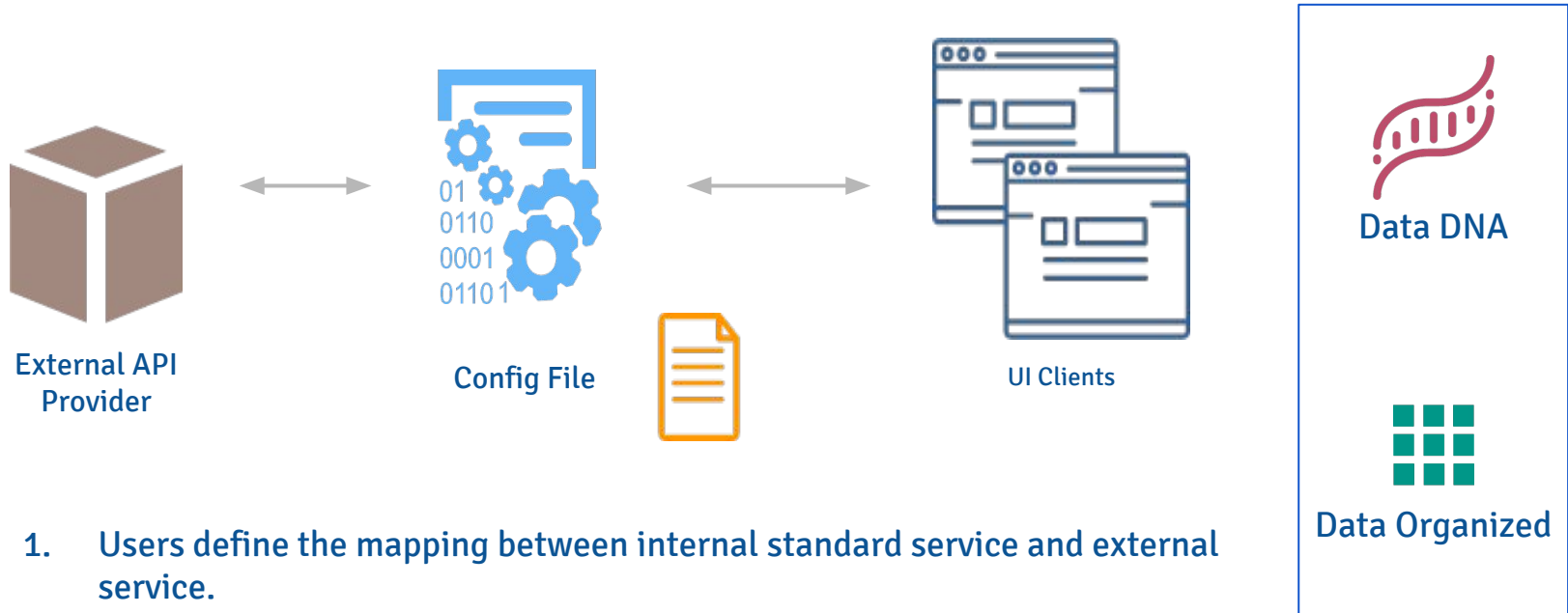


Model
Generation



Visual Journey

Configure, not build, connections to new data sources.
Stitch data sources into a flat data tapestry.



1. Users define the mapping between internal standard service and external service.
2. Configuration drives the real-time integration.
3. Build is minimized to just any custom authentication mechanism.

The simple path to predictive analytics: anIntel



Data DNA

- Choose 1 or more disparate data sources
- Select the type of discovery journey.



Data Organized

- Our proprietary mechanism stitches all data sources in one flat structure.



Model Generation

- anIntel generates a **80% or higher accuracy** model based on type of journey selected by the user.



Repeat

- Create new models, select new datasets and continuously discover!



Share Insights

- Insights and models can easily be shared with others in the organization.



Visual Journey

- Visualize and discover insights related to the journey and dataset selected.



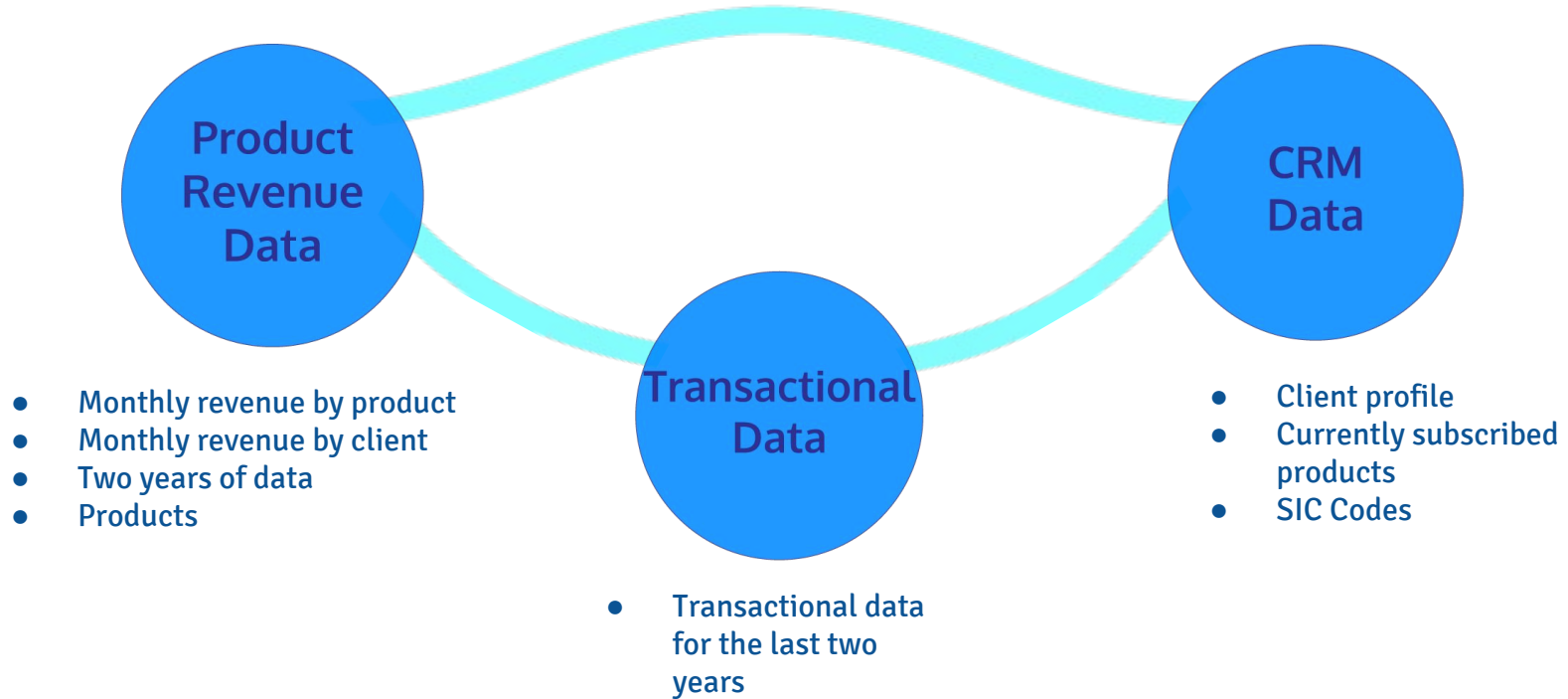
How anIntel Works:

Use Case for a major Canadian bank

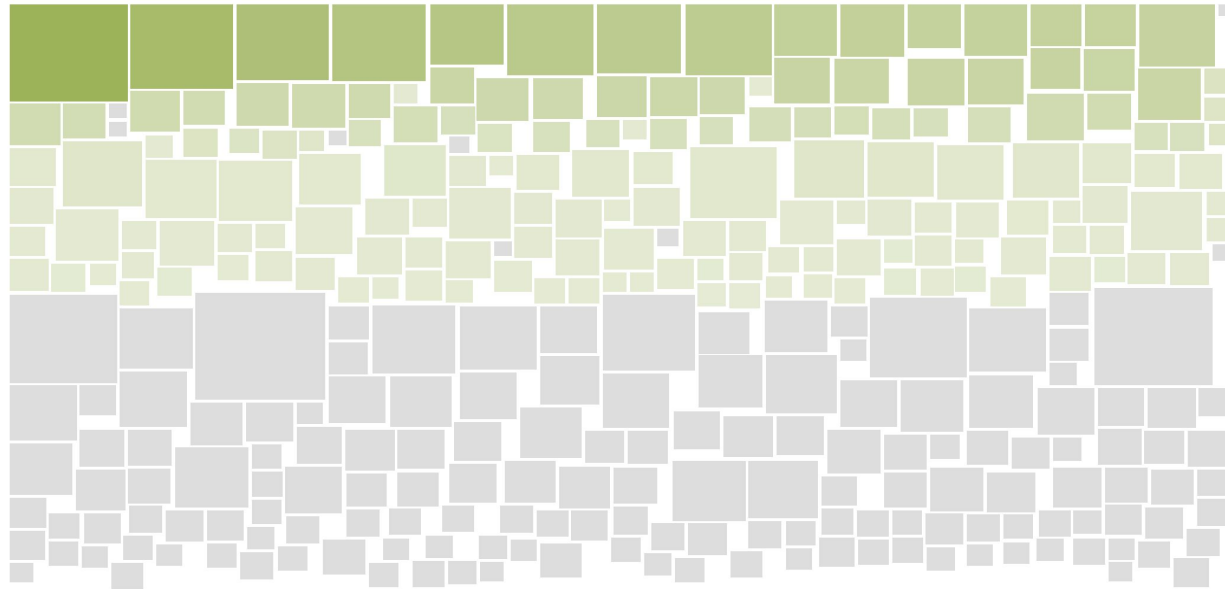
Discovery Questions:

1. What is the current product mix for a given client?
2. What is the ideal Next Best Action?
3. Predict the incremental fee and volume if a new product is added for a given client?

What Data is used?



Rich Visualization of the predictive model



Green shows the product adoption across all clients.

Grey shows the predictions for a given sector or product at client level.

Each box can be clicked to drill down or up as desired.

Level 1 - Business Unit

Each box represents a unique SIC+Product.



Level 2 - SIC+Product

Each box represents the unique client under a SIC+Product.

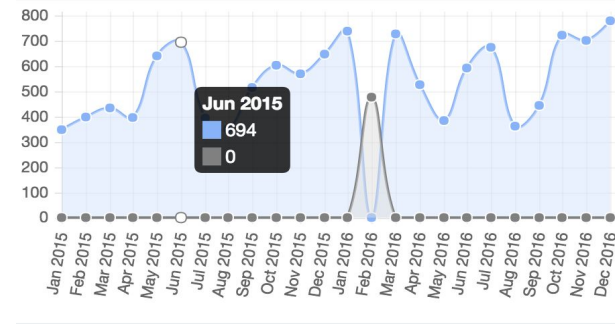


Level 3 - Client Level

Each box represents a unique Product for the selected client.

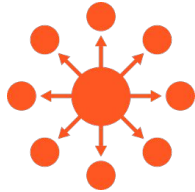


Graphical display of predicted and actual revenue trend.



Typical use cases for predictive analytics

Targeted Marketing



- Who to target?
- How to target?
- Why target them?

Operational Analysis



- Which internal/external factors impact operations?
- Which inefficient patterns impact client experience?

Profitability Analysis



- Which patterns lead to profitable outcomes?
- Which channels, products, client segment are most profitable?

We believe that continuous discovery capability is what leads to better decision-making and distinctive client experience



Agile Enablement

We specialize in helping enterprises adopt agile methodology for product development and go to market strategy.

agile planning:

- new funding models
- lean governance
- executive buy in
- new roles and expectations

agile delivery:

- Establish frequent delivery model
- Build independent components
- Make components support open APIs
- Make components configurable functionally
- Use intelligence to react
- Self sufficient pods speed builds

learn learn learn:

- co-build cycles
- integrate often
- extend and refine
- automate for speed
- learn together



Our Tech Capabilities

Front End Development

- JS
- AngularJS
- ReactJS
- JQuery
- HTML5
- CSS3

UI/UX and Design

- Building next generation interfaces

Embedded Devices

- IoT Kits
- Raspberry Pi

Big Data

- Hadoop analysts and developers
- In-memory dataset management
- Predictive analysis

Backend Development

- Java
- Python
- Distributed Computing



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