

# AI @ BNP Paribas Introduction

## Generative Modelling GenHack Data Science Challenge

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**BNP PARIBAS**

The bank for a changing world

# An overview of our AI@BNPParibas organization

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## DOMESTIC MARKETS

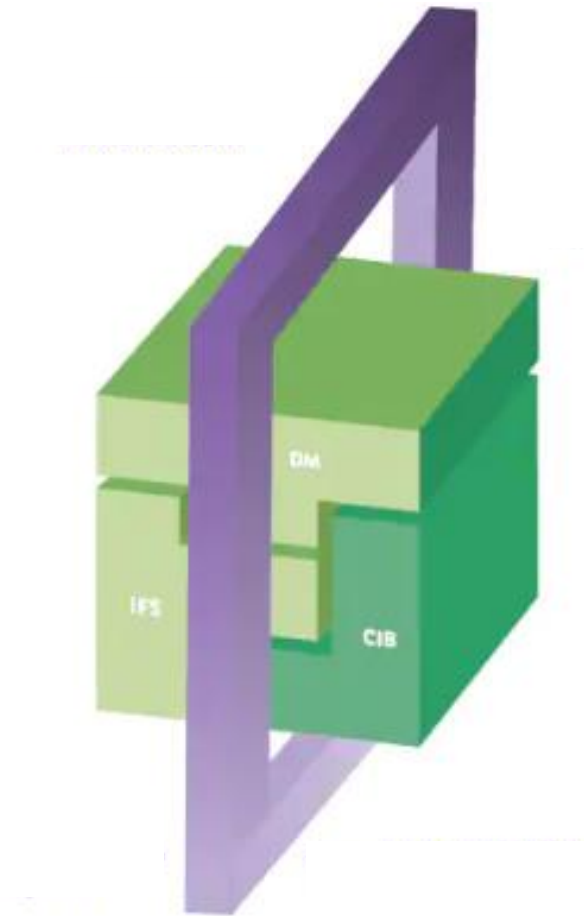
- 5+ teams

## INTERNATIONAL FINANCIAL SERVICES

- 5+ teams

## RETAIL BANKING & SERVICES

- Central team



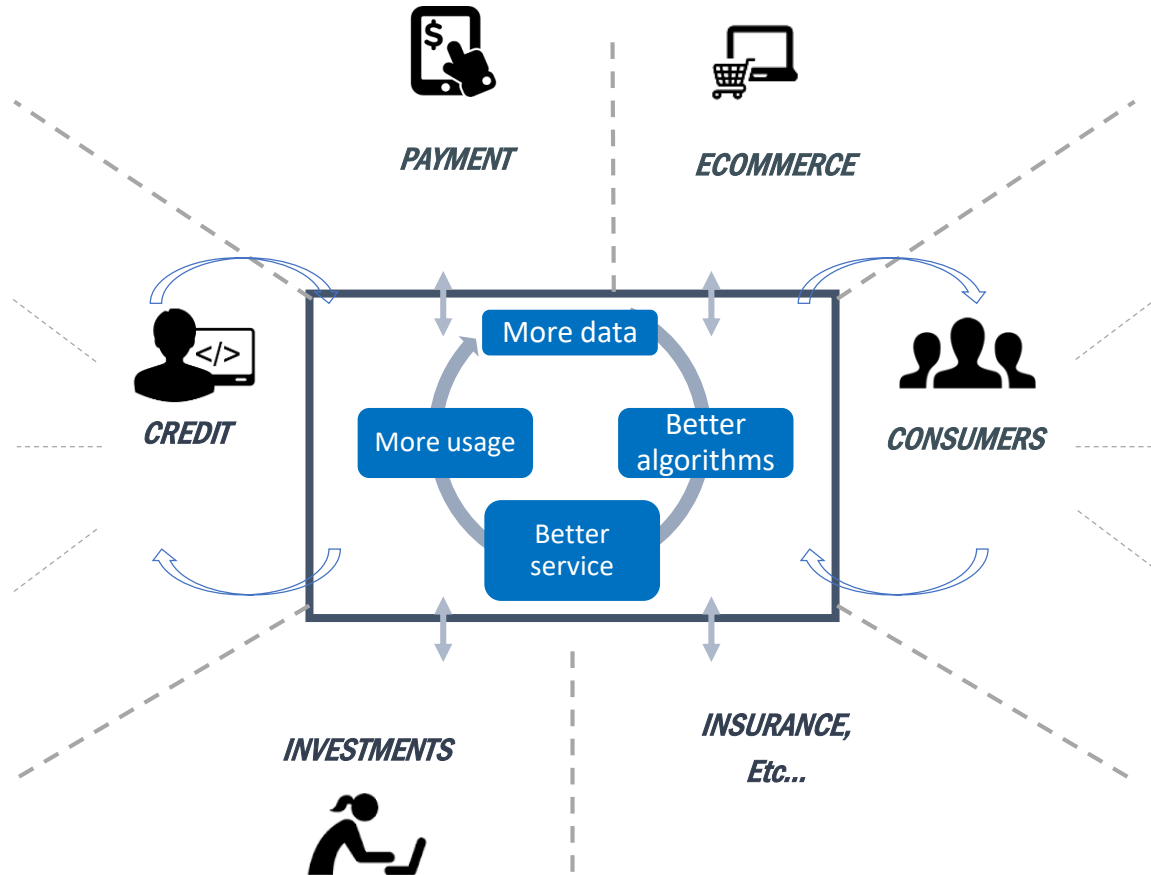
## CORPORATE & INSTITUTIONAL BANKING

- 3 teams

## GROUP FUNCTIONS

- 5+ teams

# Why AI in Financial Services? A Platform Ambition



One example of a native financial platform company.



The data accumulated drives improvement, experimentation, innovation, and personalization.

# At BNP Paribas, we articulate our AI efforts around three areas

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## Enhancing Operational Workflow

- Search
- Translation
- Speech-to-text to audit sales calls
- Data extraction from fund prospectus
- Mail classifier ...
- Insurance claims scoring
- Automatic credit reports generation\*
- Automated email responses\*
- Automated processing of Trade Finance transaction\*

## Customer knowledge, experience and value

- Client facing conversational agents
- Generation of trade ideas for sales to pitch their clients
- Pricing optimization for loans
- Churn prediction for retail clients
- Targeted marketing campaigns
- Client sentiment analysis through analysis of verbatims
- Optimization of branches location\*
- Product recommendation\*

## Risk & Compliance

- Fraud Detection
- Scoring of AML alerts to reduce volume of false positives
- Ratings for bonds
- Phishing detection to protect BNP Paribas employees mailboxes
- Credit scoring
- Credit monitoring
- Data leak detection

\*Examples taken from benchmark of competitors

# Time Series Generation: Why does it matter?

Realistic simulation of time series is key in the financial domain:  
**Stress tests / risk hedging / pricing / asset liability management**

Foreign  
exchange

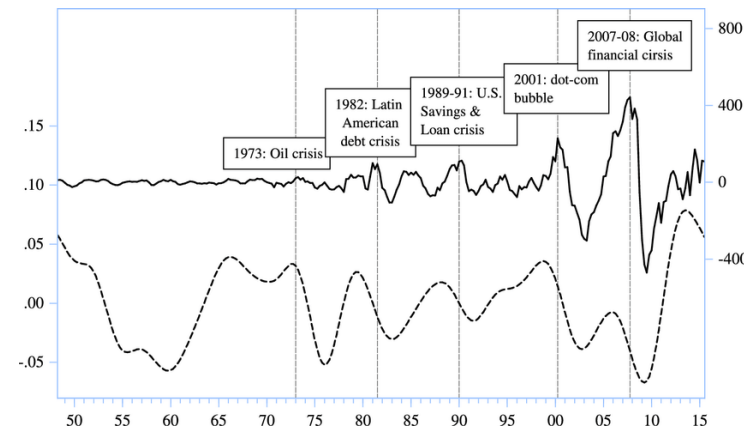
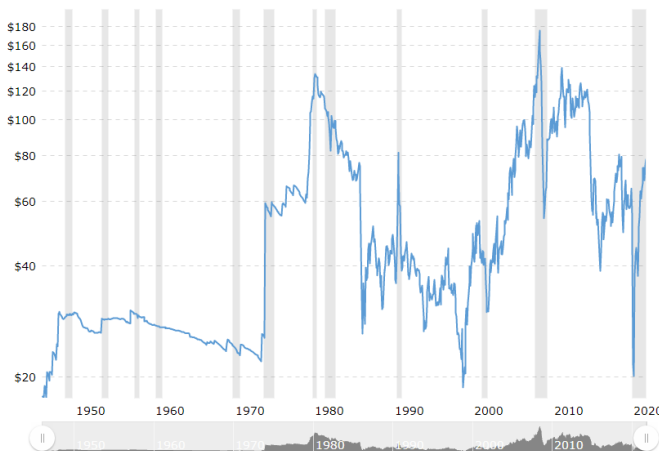


BNP Stock Chart



Stock  
prices

Commodity  
prices



Macroeconomic  
variables





Good  
luck  
to  
all  
teams  
!



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