Use Cases for Banking Industry
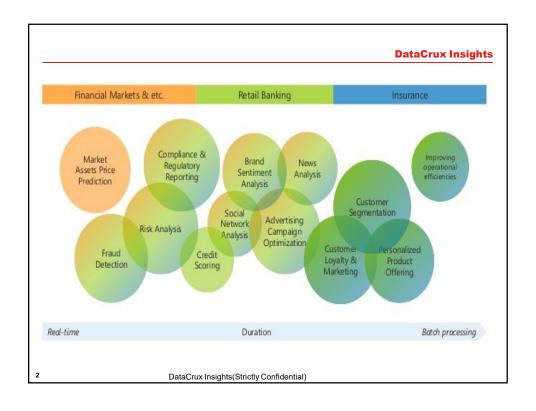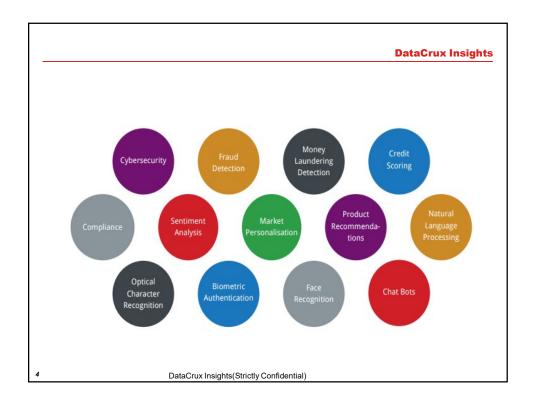
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Machine Learning Use Cases

Supervised Learning	Unsupervised Learning	Reinforcement Learning
Predict credit worthiness of credit card holders: Build a machine learning model to look for delinquency attributes by providing it with data on delinquent and non-delinquent customers	**Segment customers by behavioral characteristics**: Survey prospects and customers to develop multiple segments using clustering	**Create a 'next best offer' model for the call center group**: Build a predictive model that learns over time as users accept or reject offers made by the sales staff

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AI-powered Financial Services bots include

- **WeChat** **Bank of China**
- **Alexa** **Amazon and Capital (customers can now pay their bills by talking to a bot)**
- **MasterCard** **MasterCard Labs partnered with Kasisto, makers of "conversational AI platform" KAI, to create a bot**
- **Lakshmi** **India's City Union Bank is trialling Lakshmi, a robot for handling customer enquiries inside branches**

AppSensorFS

- AppSensorFS is Intelligent Environments' groundbreaking security "nervous system" that adjusts the Interact® application's security posture in response to events occurring within the digital financial software platform. It deploys detectors within the application to monitor user behaviour and other events, sending an alert or automatically taking action if it identifies a potential security threat.

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Conventional Software	Machine Learning
Deterministic	Non-deterministic
Analytic	Heuristic
Programmed	Trained
Adapts manually	Adapts automatically
Operates within rigid parameters	Extrapolates and generalises
Starts with tight assumptions	Starts with no assumptions

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- **Credit risk management**
- **Anti Money Laundering**
- **Fraudulent card usage**
- **Churn Analysis**
- **Lifetime value prediction**
- **Customer segmentation**
- **Recommendation engines**
- **Customer support**
- **Fraud detection**
- **Personalized marketing**

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Machine Learning in Finance

- **AML Pattern Detection**
- **Algorithmic trading**
- Chatbots
- **Portfolio Management**
- **Algorithmic Trading**
- **Fraud Detection**
- **Loan / Insurance Underwriting**

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Future Value of Machine Learning in Finance

- **Customer Service –**
- Chat bots and conversational interfaces
- **Security 2.0(** facial recognition, voice recognition, or other biometric data.)
- **Sentiment / News Analysis**
- **Sales / Recommendations of Financial Products**

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