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**FUTURE SERIES**  
2025



INNOVATE/FINANCE



# THE FUTURE OF AI IN FINANCIAL SERVICES 2025



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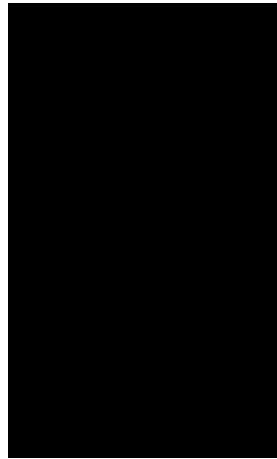
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# FOREWORD - IS AI THE FUTURE OF PAYMENTS

## OQFGTPKUCVKQPA

Cp"gz rgtv"xkgy"htq o "RedCompass Labs



**Tom Hewson**  
CEO, RedCompass Labs

Back in the 1970s, the world was told the silicon chip  
k ci `XfYj c`i hcb]gYy YfnXh]Z`Bch ]b[ `WUb[ YX]b`  
h YVM[ ]bb]b[ "5bXh Yb Yf nhl ]b[ `WUb[ YX"

At the height of the dot-com boom, every other  
billboard promoted a website promising instant  
XY]j YfnLbXYbXYggdcgg]V`]hYg"H Ya Uf\_YhWUg`YX`  
Dxcd`YXci VhXh Y]bhfbyhgdcchb]U"H Yb ]h  
WUb[ YXy Yfnhl ]b[ "

< ck Yf Yf V][ k Yh ]b\_ UfhU]U` ]bH`][ YbWfb=L]g'bckz  
k\Uhy Yf\UddYbg'k ]h`a Uf\_Yhj Ui U]cbgZcf`5=Wa dUb]Yg]b`h Yg\cfhHfa z  
\ck Yf`cb[ ]hU\_Yg'hc`ja dUMci f`lj YgZgcb ]hk ]`WUb[ Yy Yfnhl ]b[ "

5=k ]`Ua d`]ZmL dYfhgYUg'h Ya i bXUbY]gfYXi WXZybUV]b[ i g'hc`Xc`a i W`  
a cfYk ]h`a i W`Ygg`=hi gYX'hc`hU\_YUb`YbhfYj ]`U YUXhlc`Ufj YghUWcd`  
bck ]hU\_YgcbYdYfgcb`k ]h`Ua UW]bY`5=k ]`VYbc`YggfUX]W`

=hk ]`dfcVUVmMYa cfY`

Y jcv"fqgu"vjku"o gcp"hqt"rc{ o gpvuA

5=]gbch'i ghUci hWUWclgZcf`Wgca Yfgcf`h YfYXi W]cb`]b`ZUgYdcghj Yg`  
Zcf`ZU X`5=a Yubgk YWb`[ Uh`Yf`Yj Yfnd]YWcZ]bZfa U]cb`k Y`Uj Y`  
Uci hdUha Ybgh`h U`Ug`Yj Yf`Yl ]ghX`9j Yfn]bXi gfnfYdcflZy Yfnd]YWcZ  
regulation, every internal email, chat and conversation about a technical  
]a d`Ya YbH]cb`K ]h`5=zk YWb`[ Uh`Yf`]hZUbXk YWb`Udd`n]hlc`gc`j Yci f`  
V][ ] YghdUha YbhdVYa g`



=bgHbhdUha YblgUFY[ c]b[ hc WUb[ Yh Ykcf X"H YVbYUgUFYgHfb[ hc hf]WYh fci [ \ "6i hk \ nUFYhcc`gh Uhk Y\_bck k ]`fYXi W]bgHbhdUha Ybhi fraud taking so long to roll out? Why don't we see earned-wage access schemes in every organisation? Why are companies still holding onto their worker's pay for a month? Why can't we choose if we get paid into a bank account, pre-paid card or wallet?

Maybe it's due to the time it takes to implement new changes to payment rails, cf h YWa dYI ]hncZ]bHfcdYFU] ]hmLbXU`UW`cZfY[ i `UcfnidfYgg fY"6i hi fYU`n]HqVVM gYVub\_gVbD\_Yd i d k ]h h YfUhcZWUb[ Y"H YndYgck" H YnbYYXUk \ c Yj ]`U Yhc Xc h Ykcf\_`cZcbYcf hkc`dYcd`Y"

We ask our banks to innovate to make payments easier and faster, but we k Ubhici f`dUha YblgZWY]b[ UWi blgUbXcb`]bYVub\_]b[ Zcf ZYY"

Di g`YXVnfY[ i `UcfcgUbXW]YblgZVub\_gHfnhc`\_Yd`dUWVnc Yf]b[ h Y a ]b]a i a "Gca Yc Yf`]bVci bXdUha Yblg`k ]h ci hci hVci bXdUha Yblg`h Yni Wa d`nk ]h fY[ i `U]cbgk ]h ci h]bbcj U]b[ /h Yni c j YUj ]`U Ygkcfh`cZ kcf\_`UfcUXZcf WYUdY`Ucf Vi h h Yb`gfi [ [ `Yhc`a U]bH]b`ei U]hni`hXcYgD gc`j Yh YdfcVYa "

5`h Yk \ ] Yh YV[ [ Ygh[ `cVU`Vub\_gUWYfUk Uh]bhc`h YX]gHbW`H Yni use their scale to develop new services at a cost even the largest US, European UbX5g]Ub fY[ ]cbU`Vub\_gVbDa UH": fca`UdfcWgg`g\_]`ZUbXY dYfhgY` point of view, innovation and power is being gathered by a few players who UYk ]Xb]b[ `Ub UfYUXng[ ]b]UWhi`Ud"

6i h5=Vb`Yd WcgY]h`K ]h `5=Zk YVb`a cfYh Ub Xci VYci hdi hUbX a U]bH]b`Wgg`cf`k YVb`a cfYh Ub`a U]bH]b`ci hdi hUbX`UZWgg`=Hg ci f Wc]W"

=Znci XcbDYa VFUW5=]b`h YdUha YbhfUbgZfa U]cb`gdUWZnci`k ]`ZUW V[ [ Yf`WggUbXgck Yf`WUb[ Yh Ub`hcgYnci`UFYWa dY]b[ `k ]h"

6i h]Znci`Yj YfU`Yh YV[`]cbg[ ]b YghX]b`5=zi gyh YUj U`UWYhcc`gUbX gather industry knowledge, you have a chance to keep up with the rate cZWUb[ Y"

K \ Uhg`gdd]b[ `a cghVub\_g`H YVub\_g`h Ya gYj Yg`=bHfbU`[ c j YfbUbWZ hfi ghUbXUa ]g bXfgHbX]b[ `cZf]g`"6mY]b[ f]g`!Uj YfgY]b UfYUgg WUg5=Z Vub\_gUFYWMU]b[ YI ]ghbH]U`]gg YgZcf`h Ya gYj YgZ fh Yf`Xck b`h Y`]bY`H Y cbYgh UhVb UXi ghlc HU`YUXj UbH] YcZh`]g`ddcfh b]hmk ]`VYh YcbYg`h Uhgi WYX"

@Uf[Y`Ub[i U Ya cXYgXc`bch\Uj Yhc VYhi bYXZcf`gdYYX`h YmWb VYhi bYX  
Zcf`UWwfUW`h8cWa Yblg`Wb`VYWYWXZfYj ]Yk YXZUbXdi V]g\ YXVn5=  
U YblgZUbXh Yb`g] bYXc `VnidYcd`Y`A i`H!U Ybh5=a cXYg`kcf\_`&(#`  
while the workers they are assigned to sleep and spend their time on other  
Hlg`gZFYZca`h Ya i bXUb]mrcZa Ubi U`kcf\_`H`Ykcf\_Yfg`WYW`VUW`]b`  
hc`fYj ]YkZUddfcj YUbXfYUgg] b`cVg`hc`h YU Yblg`H`YdfcXi Wlj ]lmLbXhja Y  
VybUhgUfY`Ybcfa ci`g`

6i hlc`UWgg`h YZ` ``Yl`HbhcZh`YgYVybYUhg]b`h YdUna`Yblg`kcf`XZk YbYX`  
hc`Udd`n5=hc`Uj YfngdYU`UWdfcVYa` .`bgUbhUbXWcggVcfXf`dUna`Yblg`  
=bbcj U]cb`UbXdfc`WlgUfY`YXi`d`VWU`gyVb\_g`WbDl`Yhi`fci`[`h`Yf`  
kcf\_`cUXZghYbci`[`\"5=Wb`Yd`

K`Uhg`Yf`nai`f`cd]b]cb`cZ5=hc`XUa]lg]a`dUWa`Un`VYZf`Ygg`h`Ub`h`Y`ndY`  
in the short term, but it will be far more than you can imagine in the medium  
Hfa`H`YfY]gbc`[`c]b[`VUW`

The rate of change in payments has never been this fast and will never be this  
g`ck`U`U]b`=Hhja`Yhc`[`Yhi`d`hc`gdYYX`

# INTRODUCTION

5fhÛWU`jby`j[ YbWf5=L]gfYj c i Hcb]gb[ hYÛbUbWU`jbx gfmā transforming how institutions manage risk, intercept fraud or crimes, dYfcbU]gYWgca Yf`Yl dYf]YbWgza dfcj YY WbWYgUWcggh Yf` operations, make investment decisions, and many more use cases which are gh`VYb[ Xj YcdYX"

Gca Y]bx gmfYg\U YUfYUXngLfhXhc Ya VUW5=UbXVub\_gWb VY ]bW XXX]b hUzVi hÛbUbWU`gYj ]Wggh`Ugfcga hc`Yufb Zca hY Xj Ycda YbhgcZch Yf`Wggha g"5hñ YgLa Yha Yzh Y]bbcj U]cb ]b'5=]g bck V]b[ Xf]j Yb VmY ]gU]cb"H Y9I '5=5WwWa Y]bhc Y Wm]b &S& UbX ]gh Ya cghWbWmYd]WWcZ Y ]gU]cbzh hich Yf`i f]gXW]cbgUFYXj Ycd]b[ h Y]f'ck b UbXk ]`Wb]bi Yhc k UHW\ck h Y9I 'dfc[ fYggYg"

K ]h h YbYk 'dcggV ]hYg5=]gcdYb]b[ Zcf ÛbUbWU`gYj ]Wgzh YFYFYbYk f]g\_g"6]UgYza cXY ]gg YgZWVf gWwf]hñUbXWa d']UbW]gg YgUFYUa cb[ gca YcZh Y'i fXYgk \]W'5=dfYgYb]g hc ÛbUbWU`]bg]h hcbg"5XX]b[ hc h ]gUFYh YgYf]ci gg gU]bU ]lm]gg Ygk \]W'5=Wb WmY Zcf ÛbUbWU` ]bg]h hcbgd'Ubb]b[ hc i gY]h'cb[ hfa "

H ]gfYdcfh\UgVYb k f]Hb ]b W`UvcfU]cb k ]h '6cl ž=bbcj UY: ]bUbWzUbX FYX7ca dUgg@UgZUbXWb]f]Vi hcbgZca ; `cVubzh Y< ci gYcZ@cfXgž=B; ž BUK Ygi; fci džG a g VZUbXGa Ug\"

# HOW AI CAN BE EMBRACED BY FINANCIAL SERVICES

K \] YUFH\U\U\ ]bH\ ] [ YbWf5=L]gbchUbYk WbWdlz\ U ]b[ VYb Ufgh  
Y d\cfYXVmUfYgYUFW[ fci d]b h Y%) SgZ]hgk ]XgdfYUX]bXi gdf]U<sup>1</sup>  
Udd]W]hcb\Ugcb\mñ ghVY[i b"

: ]bUbWU' gYfj ]Wg]g'i ghcbYcZh Ya UbrgYMcfg'h Uh]g'hcXUhi fUdd']b[  
k ]h h ]g'Vci f[ Ycb]b[ hWbc`c[ nñ< ck Wb ]hVYgYa Ygg'nYa VXXX]bte<sup>2</sup>  
incumbent systems? What are the customer service applications? Which risks  
UbXfY[i U]hcbg'h Uha i ghVY\ YXXX3H YgYUFY'i ghgca YcZh Yei Yg]hcbg'  
ÜbUbWU ]bg]hi hcbg'UFYVY]b[ ZfWXhc Ug žUgh Ymcc\_ hc h YZ li fYcZ5=  
]b ÜbUbW'5g]g'cZh h YWgY]b\ ] [ \ nWa dY]hj Ya Uf\_Ygzh Y]a dYUhi Y  
]g]b'a Ubrk UhgdfU] \ hZfk UFX Uj UbWUbX]bbcj Uy'cf[ Yh`YhVY\ ]bX"

Jqy"u j qwnf" pcpekcn"kpukwvwkqpu" o kvk i cvg"tkum"ctqwp f"CK"wugA  
=b Ub Yl W gj Y]bhfj ]Yk k ]h : ]bYl hfUzG\ U b< i fgždf]bWdU fY[i Ucfmñ  
Uj ]gYzGa Uga ži bXYf]bYXh Uhíh YVub\_]b[ UbXÜbUbWU gYfj ]WgYMc'f<sup>3</sup>  
k Ugei ]W'hc HU Yi d; Yb5=z\ Yd]b[ hc ]a dfcj YWgdra Yf'gYfj ]WgUbXWUHY  
Y WbWg"< ck Yj YfZYa Yf[ ]b[ hWbc`c[ ]Yg`\_ Y5=UFYbck Wl g]b[ gYj YFU<sup>4</sup>  
i b]ei YWU`Yb[ YgZf Vub\_gUbXÜbUbWU ]bg]hi hcbgžUbXgca YcZh Ya cgh  
g] b]ÜWbhfYUHYhc Wa d]UbWždf]j UmlbXgWf]mñ

: ]bUbWU ]bg]hi hcbg'h UhU\_Ycb'5=ZWgYj YFU f]g\_g]bW X]b[ ía cXY f]g ž  
V]gžfY[i UcfmWa d]UbWždchb]HU fYdi h]hcbU Xla U YzUbXWVf'gWf]mñ<sup>5</sup>  
Ug\ ] [ \ ] [ \ hXVn6U UX]f M'a UzW]YZUbUn]Vgc Wf'U=B; "

Cyctgpguu"qh"vjgug"ejcmgpi gu"ycu"uqogvj kpi" ltcjco"Uokvj."jgc f"qh"fcvc"uekgpeg"  
cp f"ppqxckvqp."PcvYguv" l tqwr"cuuq"go r j cukug f<"

*"Given the role that banks play in society, it's incumbent on the industry to make sure any AI usage is managed carefully to ensure h YVghici hWa YgZf Wgdra Yfg"H YUfghghd ]gi bXfghUbX]b[ UbX communicating the risks and opportunities of a particular use of AI, be it with stakeholders or customers. For us, it's important that everyone is comfortable operating within those parameters, prioritising transparency, data privacy and, ultimately, trust."*





ÍH\_Y\_Ynrc`cj YfWá ]b[ h\_YgYWU`Yb[ Ygá < i fghWbh]bi YXZÍ]g`hc`Uj Y dYcdYUhyj Yfm`Yj YZ`Zca`h`Y7!g` ]h`hc`[ fUXi UYbYk`^c]bYfgz`bj c`j YX`b`]hg`fc`ci hUbXi gYZYbg`f]b[ `Yj YfnabYkcf\_g`hc`[ Yh`Yf`hc`\_Yd`h`b[ g`g`WfY`=H also important that tech teams have regular check-ins on how systems are performing and run timely risk assessments, paying careful attention to data quality, which means leaders need to understand and manage a vast amount cZXUHUbXYbg`fYh`YXUHU]gUWfUYZcf`h`YVYghdcgg]VYci hdi hÍ

9j ]Xbhrñh`YZ`hi fYcZ5=]b`ÜbUbVU`gYfj ]Wgk`j`VYUWá dUb]YXVnUbYk`W`cfhcZgfi`W`fYg`UbXgU`Yfgz`^c`UYa`UbXU`X`h`a`cb]hcf`h`Y`b`h`fY`dfcXi`W`cb`^]bY`Z`ca`h`Y]bZ`fa`U`cb`5=]g`VY]b[`ZXZ`hc`h`Y`X`j`Y`cdYfg`Z`Y`X]b[`]h`UbX`h`Yei`U`]h`rc`Z`h`Yci`hdi`h[`Yb`Y`F`U`X`"Cb`n`h`Yb`Wb`]b`gh`i`h`cbg`a`U`]a`]g`Y`fYi`fb`cb`]bj`Yg`a`Ybh`UbX`g`W`f`]m`Z`f`W`g`ca`Yfg`

HU`b[`h`]g`cbY`gh`d`Z`fh`Yfz`=gU;`c`\_g`z`7HCz;`^c`V`bhI`?`=UbX89z`gU`X`h`U`h`ÜbUbVU`]b`gh`i`h`cbg`a`i`gh`]a`d`Ya`Ybh`W`a`d`fY`Y`bgj`Y`g`f`U`M`]Y`gh`U`h`]b`W`X`Y`fc`Vi`gh`]c`j`Y`fb`Ub`W`Z`U`a`Yk`cf`\_g`Ub`X`Y`d`]W`h`]b`h`f`b`U`dc`]W`g`hc`Y`bg`fY`h`Ub`gd`U`Y`b`W`Ub`X`U`W`i`b`H`U`]h`ñd`U`f`h`W`U`f`n`L`a`cb[`g`Yb]cf`a`Ub`U`Y`fgÍ

ÍK`Y`P`Y`Y`U`F`X`U`ch`U`Ci`h5=V]U`g`Ub`X`]h`gf]g`\_g`h`]g`m`U`F`^`Y`W`b`h`bi`YX`ÍH`Y`V`Y`gh`k`U`n`rc`h`W`Y`5=V]U`g`z`]g`hc`h`f`U`b`a`c`X`Y`g`cb`^]]`!`ei`U`]h`ñi`b`V]U`g`Y`X`X`U`H`Ub`X`fi`b`fY[i`^`U`U`X`]h`g`=b`^]]`!`g`U`Y`g`U`Y`U`g`^`\_`Y`W`X`]h`g`W`f`]b[`zh`f`Ub`gd`U`Y`b`W`h`]g`Y`gg`Y`bh`U`h`c`Vi`]`X`h`fi`gh`5`ñ`i`a`Ub`!`b`h`Y`!`^`cd`E`U`dd`fc`U`W`]g`\_`Y`n`rc`g`Y`W`f`]b[`h`U`h`fi`gh`i`h`U`ck`g`Z`f`^i`a`Ub`c`j`Y`fg[`^`h`c`j`Y`f`5=X`f`j`Y`b`X`W`]g`cb`g`z`k`^]`Y`fY[i`^`U`c`f`n`g`Ub`X`V`cl`Y`g`Y`h`]b`gh`i`h`cbg`h`gh`5=g`U`Z`ñ`Y`bg`f]b[`W`a`d`]Ub`W`Ub`X`fY`X`W`b[`f]g`g`V`Y`Z`fY`Z`^`X`d`c`na`Y`bhÍ

Ga`]h`^]]`^]]`^`h`X`h`Y`f`g`fi`W`i`fYg`Z`U`g`]b`W`X`b[`^i`a`Ub`g`dYfj`]g`cb.`Í5`h`h`Y`Y`U`f`hc`Z`ci`f`7`c`X`Y`c`Z`7`cb`Xi`W`z`k`Y`Y`bg`fY`h`Ui5=g`n`gh`a`g`U`Y`g`V`Y`W`h`c`^i`a`Ub`c`j`Y`fg[`^`h`Ub`X`h`U`h`h`Y`n`fY`gd`Y`W`Ub`X`d`f`ca`ch`Y`^i`a`Ub`U`Y`b`W`h`h`Y`n`i`U`f`Y`h`W`b`]W`n`f`c`Vi`g`z`fY`g`^]Y`bh`Ub`X`g`U`Z`/h`U`h`h`Y`X`W`]g`cb`g`cf`d`fY`X`W`]g`cb`g`d`fc`Xi`W`X`W`b`V`Y`i`d`U`b`Y`X`/Ub`X`h`U`h`h`Y`n`i`U`f`Y`Z`fY`Z`ca`i`b`Z`U`f`V]U`g`cf`X`]g`W`]a`]b`U`h`cb`"K`Y`k`cf`\_`k`]h`a`i`h`!`g`U`Y`c`X`f`h`U`a`g`U`W`c`gg`h`Y`V`Ub`\_`h`Y`bg`fY`k`Y`^`U`j`Y`U`f`c`Vi`gh`5=f]g`\_a`Ub`U`Ya`Y`bh[`c`j`Y`fb`Ub`W`d`fc`W`gg`hc`Z`fh`Y`f`Ya`V`Y`Ci`f`7`c`X`Y`c`Z`7`cb`Xi`W`hÍ

M`a`U`h`g`U`Y`X`h`U`h`ÜbUbVU`]b`gh`i`h`cbg`W`b`a`]h[`U`Y`f]g`g`Í`V`n`]a`d`Ya`Y`bh]b[`a`combination`of`governance`,`transparency`and`risk`management`practices`H`U`cfY`X`h`h`Y`i`b`lei`Y`f]g`\_g`5=dc`g`Y`g`"6`n`]b`h`M`f`U`h`b[`U`W`a`V`b`Y`X`U`dd`fc`U`W`Z`ÜbUbVU`]b`gh`i`h`cbg`W`b`Z`g`h`f`i`gh`]b`h`Y`f`5=g`n`gh`a`g`Z`Y`bg`fY`W`a`d`]Ub`W`Z`Ub`X`V`Y`h`f`a`Ub`U`Y`h`Y`f]g`\_g`c`Z`5=X`f`j`Y`b`]b`bc`j`U`h`cb`g`Í

Dj Y'; c`Xa Ub!? UUhXjbZ\YUXcZ5=/ 'A @ZGi a g VZgdc\_Ylc`h Y]gg Yg Uci bXWd d]UbWUbxgmk UFXg\jd`cc. Í: ]bUbWU`]bg]li hcbgZW increasingly stringent regulatory requirements, adding pressure to replace \ca Y!Vi ]`hng]h gk ]h`gdYU]gYXZg]bXUX]gYXd`Uzfa g": ]bUbW` Ûfa gbYXlc`cbVcUFXbYk i gYfgk ]ZimLbXgWfYndYzfa`Ub]!a cbYm laundering screening on customers, verify business clients, and monitor for ZU XUbXg gd]Vci g`fUbgU]cbg"K Y`cc\_`hc`g ddcfhÛbUbW`Ûfa gk ]h` these, providing the option to adopt and manage all features through a single 5=dck YFXd`Uzfa Í

Goldman-Kalaydin added that in one **recent case**, a UK businessman and Revolut user lost £165,000 to fraud, when scammers bypassed gWf]hria YUg fYgUbX[ U]bYXUWgg`hc` \]gVi g]bYggUWwi bh`< i bXYXgcZ hfUbgU]cbgk YFYU h`cf]gX]b`i ghUb`ci f"

"Avoiding common fraud schemes requires vigilance and awareness from ]bX]j ]Xi Ug`ccZ` \YgUX`ÍH Yna i ghVYWi hci gk ]h` i bgc`]WYXdUha Ybhi requests, verify the legitimacy of invoices or purchase requests, and remain a ]bXZ` `cZg\Uf]b[ `dYfgcbU`cf`ÛbUbWU`]bZfa U]cb`gc YUg]nÍ

Clearly, the future of holistic fraud prevention means co-operation between Yj YfmgU\_Yc`Xf`]b`h Yj Ui YWU]b"H`g]gUb`UddfcUW`

H fb]b[ `hc`h Ylcc`gh UhFYUj U]`UYlc`ÛbUbWU`d`UmfgZ; c`Xa Ub!? UUhXjb` i bXYf`]bYXh Uh5=kcf\_gVch`k Ung`k\Yb ]hWa Yg`hc`ÛbUbWU`W]a Y ÍK \]Y fraudsters use it to create deepfakes and manipulate unsuspecting victims, ÛbUbWU`]bg]li hcbgWb Ug` \UfbYgg5=hc`Wa VUh YgYh fYUg`FY[ UFX]b[ ` businesses, recent data revealed a **fourfold global increase** in deepfake fraud cases globally, highlighting the need for more robust fraud prevention a YUg fYg`H`Y\_ Ynlg`hc`gUhcbyghd U`YUXcZZU XgMgVnUXcdh]b[ `5=d driven solutions that can detect anomalies in user behaviour and identify ZU XdUhmfbgUg`h YmYa Yf[ Y`5g`h YÛbUbWU`]bXi gfnVWwa Yg]bWUg]b[ `m X] ]HUZh Yh fYU`UbXgWdYk ]`Wbh]bi Ylc`Yj c`j Y`5 fYUMj YUddfcUW`hc` ZU X]gbc`cb[ Yf`g` Vmh`ÛbUbWU`]bg]li hcbga i ghdfcUMj Yna cb]hcf` UbXXZbXU U]bg]Ya Yf[ ]b[ `h fYUgÍ

Ecp" pcpekcn"kpukwwwkqpu"ngctp"htq o"qv jgt"kp fwuvtkgu"vj cv"j cxg" g o dtcegf"CKA

Gca YgYMcfg`Uj YYa VFUWXh YgY5=dck YFXlcc`ga cfYh`Ub`ch`Yf` 5`cb[ `k ]h` ÛbUbWU`gYj ]WgZh YU hca chj YUbX`YUH`WfY]bXi gY]Yg`Uj Y X]gd`UnXWbg]XfUVYUddY]h"< i fghUf[ i YXh`Uh`YgYi gYWgYgÍ\Uj Y`Uf[ YmZ`WgYXcb]a dfcj ]b[ `Wgca Yf`gYj ]WÍ< ck Yj YZ`YgYfYgYXh`Uh` h`fYUfYa cfYÍ Yggcbg`hc`VY`YUfbYXUMcgg]bXi gY]YgÍ



ÍCbY]a dcfhUbhY Ua d'YcZñ [g]g]b h'Y\YUñ WfYgWmfñ \YgUX"ÍGca Y  
 \YUñ WfYdfcj ]Xf'g\Uj Y'Yj YfU YX5=ZcfdfYX]Wj YUbUñh]WgU`ck ]b[ 'h'Ya  
 hc'a U\_YdYf'gcbU]g'Xa YX]WbYg'hc ]a dfcj YUbXgdYXxi d'dU]Ybhici h'Wa Yg"  
 HAYÜbUvWU'gWmf\Ug'Uf[ YmZcWg'X]hg5=Y cflg'cb ]a dfcj ]b[ 'Wg'ca Yf'  
 services, but the predictive ability provides more tailored and personalised  
 Wg'ca Yf'fYWa a YbXU]cbgZUhUa cfYfUd]XdUWZhc Y'Yj UYc Yf]b[ gÍ  
 ; c'Xa Ub!? UÜñ]b U'fYXZbch]b[ 'h'UñÜbUvWU'g'fj ]Wg'g'ci X'Yj YfU Y  
 ]bg[ \hgZ'ca 'gWmf'gk\YfY5=]g]bh]fU'hc ]bbcj U]cb'UbXf]g 'a UbU Ya Ybh'  
 Í-b ÜbhWZ5=]Xf]j Yb'dYf'gcbU]g'Ucb\Ug'gYhbYk 'g'UbXUfXgZcf Wg'ca Yf'  
 g' ddcfhUbX'Yi dYf]YbWZVñhU]`cf]b[ 'ÜbUvWU'dfcXi Wg'hc ]bX]j ]Xi U'  
 bYXgÍ \YgUX"ÍHAYWñhlc ]bXi g'fñi gYg5=Zcf'fYU!h'a YhfUbgU]cb'  
 analysis, helping to monitor for suspicious payments and prevent fraud  
 cb X'WbhfU]g'Xd'U'Z'ca g'G]a ]'U'ñ]; Ua ]b[ 'i gYg5=hc X'Y'Wmf]g m  
 V\U ]ci fg'UbX'Ybg fYfYgdcbg]VY[ Ua ]b[ žUb ÜdfcUW'h'UñWñ X'VbYÜh  
 ÜbUvWU'g'fj ]Wg]b ]X'bhZñ]b[ 'g'gd]V'ci g'dUñf'bg"5XUdh]b[ 'h'YgY]bXi g'fñi  
 dfU]Wg'Wb\Yd'ÜbUvWU ]bg]li h'cbg'Yb\UbW'g'Wf]hñY VñbWñUbX  
 Wg'ca Yf'Yb[ U Ya YbhÍ

Nqt f"Ejtkuvqr jgt"Jqñogu."Dctqp"Jqñogu"qh"Tkej oqpf."cfxkugf"

*"looking across other industries, other markets, other economies  
 and societies to gain the greatest real time insights and assess their  
 applicability for their own customers, colleagues and organisations."*

5g'h Ykcf'XcZÜbUvW`cc\_g'hc h'Y\cf]ñcb Zcf h'YbYi h]h'fU]cb'cZ5=žcf U  
 bYk Üdd]W]cb'hc Xf]j Yg'Wf]hñ]h'a UñUgc VñbYÜhZ'ca U'V]YZ[ 'UbW'hc h'Y  
 g]XYÈ hc gY\ck 'ch Yf]bXi g'f]Yg'UfYdi H]b[ 'h'lg'ÜX[ ]b[ h'Wbc'c[ n'hc 'i gY"

# WHICH ARE THE MOST IMPACTFUL AI USE CASES

## HQT"HKPCPEKCN"UGTXKEGUA

5fhjÜMU ]bHr`][ YbWf5=L\Ugei ]Wm[ cbYZfca` VY]b[ UZF]g[ \hXZbHgnrc`  
]bhM[ fU`hc`h`Yfi bb]b[ `cZa Ubm]bXi gf]Ygž]bW X]b[ `ÜbUbVU`gYj ]Wg"

Yet, for this to be a sustainable development, there needs to be some  
fYgghUbWlc`h`Y`Uf[ YUa ci blgcZ\ndYUfci bX5="

: ]fg`ink`YDY[ c]b[ `hc`cc`\_Uhh`YVYghUddfcUWYgZcf`Vub\_g`hc`]bj`Ygh[ ]Uy`  
which use cases work best for them, before seeing which use cases were  
\][\`][ \hXVnWbhf]Vi hcfgUggca YcZh`Y`\_Yni`gYWgYgh`YniFYgY]b[ "

CK"wug"ecuguk"unqy"cpf"uvgc f {"ykp"v]j g"tceg"

K ]h`h`Ydcdi`\_Uf]hmcZ5=[ fck ]b[ ža UbmÜbUbVU ]bg]li`hcbgk ]`\_VYZY]b[`  
dfYgg`fYlc`Xj`Y`YUXÜfgh"< ck`Y`YžVYZcfY[ c]b[ `i`b[ `czVub\_g`a`Unk`Ubhlc`  
WbgXf`Y`d`cf]b[ `k`]\W`i`gYWgYgk ]`\_[]`j`Yh`Ya`h`YVYgh`j`Ui`YUbXi`gU`Y`

6U`UX]f`M`a`UžW]YZUbUnh]Vgc`\_Wž=B; žYa`d`UdgYXh`Yi`gYcZU`  
Ígfi`W`fYXUddfcUW`Zcf`ÜbUbVU ]bg]li`hcbg]bj`Ygh[ ]U]b[ `UbX[Xb]h]Zn]b[`  
5=i`gYWgYg"<`YZ`fh`Y`UXXh`Uhh`]gUddfcUW`g`ci`\_XU[]`b`k`]h`Íf]g`\_UbX`  
fY[ ]`\_UcfmWbgfU]b]g`UbXdf]cf]h]gYh`\_Wg`

Ch`Y`\_Vub\_g`k`Ygdc`\_Yk`]h`\_g`\_UFYXh`\_lgj`\_Yk`\_Zcf`\_UWcfX]b`UHXa`\_Yh`cXlc`  
]bhMfbU`fYgUFW";`fU`Ua`\_Ga`]h`ž`\_YUXcZXU`Ug`VbW`UbX`]bbcj`\_U]cbž`  
BUK`Ygh;`fci`džgUX`ÍHU`\_]b[`\_i`gYWgYgZfca`\_d]`chlc`dfcXi`WfYei`]fYgh`Y`  
f[]`\_hg`\_]`gždfcWggYgUbX[`cj`YfbUbWlc`\_U`j`Yh`Y[`fYU]gh]a`dUM`

Ga`]h`\_XgW]VYXBUK`Ygh`Vub`\_k`\_XYdfc[`fUa`\_a`Yg`]bj`Ygh[ ]U]b[`\_h`Yf`VYgh`  
i`gYcZ5=`hc`\_Yd`h`Yf`ÍWgca`\_YgžgU`\_Yc`\_Xf`g`UbXVi`\_glbYggYgh`f]j`\_YžUbX`  
Ub`Y`YfVgY]b`&S&`\_YgLV]g`\_YX%\$`dch]bh]U`\_i`gYWgYgžk`\_]W`h`\_YmbUfck`YX`  
Xck`b`\_VgYXcb`df]cf]h`ni`

Htq o "KPI u"ukfg." [kno c] "uvtguugf"vjg"uchgv{"cpf"ugewtkv{"qh"CK"wugu."jg"uckf<"

*"AI models based on personal data should be free from bias, explainable, transparent, responsible, and always based on consent. Data should not be used beyond its purpose and therefore, clear regulation regarding data retention is key. There is no concrete, ubiquitous regulation yet on \ck '5=a cXY'gg\ci 'Xk cf\_ "< ck Yj YfZÜbUbVU'jbg\hi hcbg\Uj YUXi hmi and responsibility to set their own model ethics framework."*

M'a UhY d'UjBYXh Uh=B; \Uj YU&S! ghYdfcWgg'hc Yj Ui UhY Yfñ5='gngha' Zcf%\$f]g\_gzUbXcb'nUHM'h Uhk ci 'Xh YñMYU'ck YX'hc '[c ]bhc'dfcXi Vjcb'" < YUXXX Í5dd'n]b[ ; Yb5=]b'cbYVi g]bYgg'dfcVYa 'lgcb'm) 1 'cZhY'cVZhY chYf-) 1 'ghUfgUHM'h Uhk\Yb'ñci 'UFYVi ]X]b[ U'hYgngha gUfci bX]hlc' a U\_Y]hgUZ'gYWFYUbXbcb!V]UgXI'

5 WU'Yb[ YZcf'gca YÜbUbVU'jbg\hi hcbg]g'bchlc '[Yhk fUddYXi d]b'hY' \ñdYzDUj Y'; c'Xa Ub!? UUhX]bZ\YUCZ5=UbXA @zGi a g Vk UfbYXU Ujbg'i '1 a d]b[ 'cb'hY'Uhgh5='fYbXg Í6ngUfh]b[ 'k]h' gUVMUWU]b'dc]b]g'UbX U]]b]b[ '5=k]h'hYgYWFYcV'Wmj Ygzh Yñd'Uj c]Xh YfUd'cZWUg]b[ 'hW' Zcf'hWUgU\_YUbX]bg'UXWUHYfYU'j Ui YÍ'

=gU; c\_g z7HC'; 'cVbhI ?='UbX89Z[Uj YdfUMW Uxj ]Wcb'\ck'hc' UddfcUW]bj Ygh[ Uh]b[ '5=]b'ÜbUbVU'g'fj ]Wg'ghUfh]b[ 'k]h' ÍWa dfY'Ybgj Y UggYga Yb]g'hc'a Ud'WffYbh5=i gU YÍ'< YWbh]bi YX Í9ghU]g' ]b[ 'UbX' ]bj Ygh]b[ ]b[ 'c] YfbUbWUbXf]g' 'a UbU Ya YbhZ'Ua Ykcf\_g'hU'cfYX'hc'5=]g' \_Ym']Zñci 'XcbD'Uj YWUf'[ i ]XY]bYg'cb'fYg'cbgVYi gYf]]\hZ'ca 'hYgUfhz'ñci D'gfi [[ 'Yhc'ja d'Ya YbhY Wmj YñZ f'h'Yf'Xck b'hY' ]bYÍ'

However, contrary to this slower pace, Shaun Hurst, principal regulatory Uxj ]gYf'UhCa Ufg'zg'UHX Í: ]bUbVU'Üfa g'Wi 'XUXcdhUZghf'UddfcUW'hc' Vi ]X]b[ 'UbXhgh]b[ 'bYk ]XUgÍ'.

< i fghXIXYa d'UjgYVUUbV]b[ 'h'gk]h' Ígf]WgWf]hmdfc'hcW'g' UbX' UXXX ÍH'YVghUddfcUW'kci 'XVY'hc'Vf]b[ 'X] 'YfYbhdYcdY'hc[ Yh'Yf'k'\c' i bXYfghUbXVUb\_]b[ 'UbX'hcgYk'\c' i bXYfghUbXhWÍ'

Mirroring Hurst's point, Goldman-Kalaydin also pointed to creating a "cross-Z bWjcbUÍ hUa . Í5=dfc'Wg'XcbD'í ghbYXXU UgWbh]g'UbXyb[ ]bYf'g' they need people who understand the business deeply, like compliance c' Wf'g'f]g' 'a UbU Yf'g'UbXW'g'ca Yf'g'fj ]W'YUXf'g'H' ]g'Wa V]bU]cb'\Ydg' Ybg' fY5='gc' i hcbg'fY[ fci bXXX]b'hY]bg\hi hcbg'fYU!kcf'XbYXg'UbX' cdYfU]cbU'fYU]hYgÍ'





ÚÚ [ ]b[ "Y[ ]hā UYfUbgUMcbgUg'g gd]Wci g"Bckžk ]h '5="YUfb]b[ 'YUW' user's unique behaviours, the system becomes almost personal—tailoring ]hgYZhc ]bXj ]Xi U'fUbgUMcb\UM]hg"H\gdYfgcbU]gU]cb'a YUbgZk Yf' ZUgYdcghj Yg'UbXUa i W'ga cchYf'Wg'ca Yf'Y dYf]YbWY' "HqUk ]b!k ]b. ' Wg'ca Yfg'Y dYf]YbWZk Yf' ]bhff i dh]cbg'ZUbXVUb\_ggdYbX'Ygg'hā Ycb' i bbYWggUfm]bj Yg]] U]cbgĪ'.

Adding to this, Goldman-Kalaydin discussed natural language dfcWgg]b[ fB@DLUbX]hgUM ]hYg]b VY\U ]ci fU'UbUnglg'Z\YgUX ÍH ]g' is particularly valuable as fraudsters become more sophisticated in their Wā a i b]W]cb HMMWĪ

; c'Xa Ub!? UUnX]b Ug' dc]bhXhc'5="gUM ]]mhc i bWj Yf'ZU XbYk cf\_g' ÍH ]g[ cYgVnrbXW]W]b[ 'Ub ]gc'UHXXZU XgM/]hgUci hfYj YU]b[ 'hY Wā d'Y bYk cf\_gVY ]bX'Uf[ Y]gWYZU X'; fUd\ 'UbUn]W]gUdck YfZ 'hc' here, mapping out relationships and spotting hidden connections that could ]bX]W]Y'W' i gcb"="HgfYa Uf\_UVYhc hā ]b\_ 'cZ5="gng'hā g'd]W]b[ 'hc[ YhYf' hā YgY]bhf]W]Yk Yg'ZUÚ [ ]b[ 'ZU Xcb UgWYh Uhc i 'XVYbYUf m]a dcgg]VY Zf\ i a Ubgh i bWj Yf'UcbYĪ'.

Cj YFU' UVbYUhZcf'ZU XXH]W]cb UbXdfYj Yb]cb hUā g'g]bWYUg]b[ ' Y' W]bW]Ug< i fghgUX Í="hUgc'Ydg'Y Uzf]g\_ UbXWā d']UbW]hUā gghUn U\UXCZfYi 'UcfmWUb[ Yg'UbXfYj ]k fYei ]fYa Yb]gĪ'.

CK"ko rtqxpki"gh ekpge{"kpvgtpcnn{"cpf"gzvgtpcnn{" : fU XH]Uā g'UfYbchh Ycb'mLFYUk\YFY5=Wb ]a dfcj YY W]bW]U; c\_g' W]a YXk Yk ]'VYgY]b[ 'a cfYU Yb]W5=k cf\_Úck g'gcbZU\_ ]bXcZ5=k\ ]W' Wb ]bX]dYbX]bhia U\_YXW]gcbg"< YfY d'U]bYX Í5="]g'fUbgZfa ]b[ 'hY' lending process by automating credit scoring and loan approvals, increasing Y' W]bW]U]bXfYXi W]b[ Uddfci U'hā YgĪ'

Hqt"l qmuw."CK"eqwif"rtqxf"i tgcvgt"htqpv"gp f"gh ekpgeku."gur gekcnn{"kp"vjg"ctgc"qh" etgfk"ejgemu"

Í="hā YbY hUj Y!\$ mUfg'WYX]hf]g\_ UbUnglg'k ]'Z bX]Uā YbHU'mWUb[ Y Ug'5="U [ a YbHXgMj ]Wg'fUbgZfa 'gcVU' Yb[ U] Ya Ybhā cXYgUM'cgg' ]bXi g'f]Yg'H ]gg' ]Zhk ]'U'ck 'UbUbWU' ]bg]]h h]cbg'hc "Yj YfU] YU' broader spectrum of data, including social behaviours and interactions, providing a much more comprehensive and accurate assessment of creditworthiness."

Ga ]h gUXh UhZca 'h Yf i gYcZ5="h YmLFYgY]b[ 'Ub ]bW]UgY]b hā Yf' ÍY W]bW]UdfcXi W]j ]hāUbXcj YFU' W'YU i YgUhgZUMcbĪ'

He reported that they are saving 15 minutes per call on in their private bank because “relationship managers have been using call summarisation tools k jh h Ylf WYbglc Wdli fYXHU`g`g a a UlgYh YW`UbXh hfUW`Ym facts, which gives the relationship manager greater freedom to focus on the Wgta Yf Xi f]b[`h YW`I`.

< ck Yf YzCa jh Ugc`Uf[ i YXh Uh Y]bhfU`Y VbVg`c YfYXVn5=` is something they are focusing on as they “become a simpler and more Y VbhVub`I`.

< YYUvcfUXX`IK YDYei jddYXci f< F W`YU i Ygk jh`5=hc`gUgh Ym g ddcfhW`YU i YgUWcggh YVub`\_k jh h Ylf Yf YnXUk` F`ei Yf]Yg`5g` 5fw]Yci f`&`#`5=WUWchZcf< F`ei Yf]Ygzbck`i gYg; Yb`5=hc`gla d`]Zn W`YU i Yl dYf]YbWg`WYU]b[` VYhfza cfYbUi fu Wbj YfgUcbg`H`g]b` turn enables colleagues to access information quicker, whilst our human U YblgWb`gYbXa cfYha Ykcf\_]b[`cb`a cfYWa d`Yl`g ddcfhWgyf`.

< i fghUgc`dc]bhXlc`5=Dgi gYzf Y VbWj]b]bhfU`g gU]bU]`]lmhUa g` who are required to report on which investments are green and a breakdown cZk`UhmlYcZ[ fYb`]bj Yga Ybh Yf`cUb`Z`g]bhc`< Yl d`U]bYX`IH`Y Ua ci blhcZXUfYei ]fYXZf`h`g]g] UgZV h5=Wb`dfcWgg`Uf[ YUa ci blg` cZXUUhUfUd]XdUWzk`]Wk`]`Yd`UbUWU`]bg]h hcbg`hc Wgg]Znh Yf` [fYb`]bj Yga YblgUbXa U`Ya cfY]bZfa YXXWgcbgUfci bXg`gU]bU]`]lmf`.

Ewuvq ogt"kpvgtccevqpu"cpf"rgtuqpcnkucvkqp"

9 VbWUgUVub`Wb`VY[ fYUim]a dUW``]b]a dfcj ]b[`Wgta Yf` ]bhfUWcbgZUg< i fghYl d`U]bYX`I`a dfcj ]b[`Wgta Yf`Yl dYf]YbWfYa U]bgU`\_Yn5=i gYWgy]b`UbUWU`gyf ]Wgk jh`Wbj YfgUcbU`5=VY]b[`]blfcXi WX`hc`gla i`UH`i a Ub`]bhfUWcbI`.

Dwknfkpi"qp"vjgug"ko r t q x g f"ewuvq ogt"kpvgtccevqpu"ku"vjg"cdknkv{"hqt"rgtuqpcnkucvkqp0" Uokvj"uvcvgf<"

*“AI will enable levels of personalised engagement like we’ve never seen before, empowering us to predict customer needs whilst delivering simpler and more engaging interactions with customers.”*

; c\_g`dcghXh YdchbhU`cZ5=Zcf`dYfcbU]gUcb ]b`h YbYl hYFU`I6Ub\_]b[` dfcXi Wg]b`h YbYl hYfUk`]`VYWa d`YH`mXf]j Yb Vn5=UbXh Ynk`]`VY`ndYf`dYfcbU]gYX`=hUgc`YbUVYg`dfWgYzH]`cfYX`UbUWU`d`Ubb]b[`Z` U] ]b]b[`k jh`WYbglfi b]ei Y`UbUWU`[cUgI`



Ga jh [Uj Yh YM Ua d'YcZh Yf'5=dck YFXWUWch7cfUzk \JW\Ug  
[YbYUj Y5=]bM fUX ÍGjbWH Y'U bW'cZh Uid]`ch]b>i bYzk YPYgYb U  
%\$1 `]bWUgY]b Wgca Yf'gUhgZUMcbZUbXU\Uj ]b[ `]b'h Ybi a VY'cZWgYg  
fYei ]f]b[ W`YU i Yg'hc ]bMfj YbYÍ

Robo-advisors and automated trading systems were another area Hurst  
gUk Ugf]dYZf'5=Z[ ]j ]b[ Vch`Y VbWfLbXdYfgcbU]gU]cbZ\ck Yj YZ\Y  
k UfbYX ÍH YgYUdd]W]cbgYfYei ]fYfcVi gicj Yfgl[\hUbXf]g`a UbU Ya Ybi  
frameworks given their potential impact on market stability and  
]bXj ]X U'dcfhZ`]cgÍ

As well as enabling personalisation, Smith spoke to the overall strength of the  
VUb\_]b[ ]bXi gfm]b`Yj YfU ]b[ '5=ZUg]hÍ\UgVch`i [YUa ci bhgcZXUUbX  
the ongoing need to evolve its customer proposition, and so the opportunities  
Zf'5=hc Yb\UbWYgYj ]W`Yj YgUbXY VbWYg]g'dYf\Udg'a cfYg] ]b]UWbi  
hUb U`chicZh Yf'gYMcfgÍ

Oqxkp i "hqt yctf" ykvj "CK" wug" ecugu

ÍI `Ha UYnM d'cf]b[ UnrbYk i gYWgYbYXg'hc U][b k ]h UVUb\_ DgYUW ]W  
[cUg'gZf i gk YDY`cc\_]b[ Uh\ck '5=Wb'ga d']Zh\ck k YcdYfUHzVWwa Y  
a cfYY VbhbUbxY YWj YZUbXa U\_Y]hYUgYf Zf Wgca Yfg'hc XU`k ]h i gÍ  
Wa a YbhXGa ]h"

A UbnUUbUWU ]bghh HcbgUfYgY]b[ Wa a cb`h Ya Yg]b'5=i gYWgYgk \JW`  
Wi`XVYVbYUWU UMcgg'h Y]bXi gfm'6Ub\_gg`ci`Xa U]bU]b UVUUbWX  
UbXWfYi`Yl d'cfU]cb`cZk \JW'kcf\_ VYgZf'h Ya UbXh Yf'dU]b'dc]bhg"

# Y J CV"KU"V J G" I NQDCN"CK" NG I KUNCVKXG"QWVNQQMA"

H\Y9I '5=5W\Ua UXY\|gcfmLghYkcfXgUfgh5="Y|lgUjcbk\Yb|hYbMYX  
|bhcZfW|b'5i|i gh&S&("K Y\UjYbckYbMYXU&!a cbh'hfUbg|cbU'  
period during which delegated legislation, guidelines, and standards are being  
XFU\hXUbXdiV|g\YXUWcgU`9I'aYaVf'gUhg'H\YfY|i'UcfmZUaYkcf\_  
|gXYg|bYXlc|Xyb|ZnjUfn|b|`YjYgcZf|gZUXXfYgg\||\!f|g\_UfYgUbXXYUbY  
cV||UjcbgZf'hYXYd'cnaYbhcZ||\!f|g\_'5=gghYa g"

I\H\Y9I '5=5WfYdfYgYb|gU|Ybi|bYnd|cbYf|b|Ycfhlc'fY|i'UH'5=UWcgg'  
U`|bXi g|f|Yg|`cVU`nYg|LV|g\|b|Uf|g!UgYXWgg|UW|cbzk\YfY||\!f|g'  
systems like insurance and credit scoring face stringent regulations on data  
eiU|hñXcWaYb|UjcbZ\iaUb'cjYf|g|\hUbXhfUbgdUfYbWñWa aYb|X  
=gU; c\_gZ7HC'cZ; `cVubhl?`UbX89"Í=HjcbYlc kUWZcfUbnñWa dUbn  
cdYfU|b|k|h|b|hY9I Í

@cfX7\f|g|cd\Yf<c'aYgZ6Ufcb<c'aYgcZF|Wa cbXZUXXIX Í\H\Y9I '  
5=5W|gWfH|b'nñhYWi b\_|Yghd|WwczY|lgUjcbWffYbhrñ=h|g\||\m  
dfYgW|dhjYUbXk|`bYXlcYi bXfghcXVnU`I? Úfa gk|h|Ub|bMYgh|b'  
cfWbbW|cb|c'hY9I "=h|gUgcjYfna iWkcfh`cc\_|b|UhhYd|YWgcZ5=  
`Y|lgUjcb dUggX|b'7|bUUbXhYkcf\_`cZñY<? A5|b|h|gfygdWñ

K\|Yh\Y9I'aUnñYhYUfghlc' VU`ndi h5=fY|i'Ujcb|bhcZfWZhYXf|jY  
hckUFXg`Y|lgUjcb|gbchi b|eiY'ChYf`Y|lgUjYUbXfY|i'U|b|VcX|YgZY|'Z|b'  
hYI Gcf'hYI?ZUFYga|UfñXfU|b|d|YWgcZ5=fY|i'Ujcb"DjY'; c'XaUb!  
?UUhX|bZ\YUkcZ5=/`A@UHG a gVZYa d\UjgYX Í\H\YI GUfYUñZUWg'  
gcaYh|b|'gla|UfZk|h'gUHM'YjY'5=fY|i'Ucfm|b|hUjYVY|b|'a iW'a cfY  
UWjYhUbUbnñ|b|'gYb'cb'hYZZXfU`YjY"H\YXY|fYfYlc k\|WU`hYgY'  
state legislations will be cohesive with themselves, and with anything that will  
WaYZca'hYZZXfU`|cjYfbaYb|Z|gnñhlcVYgYbÍ

G\U b<i fgZdf|bWdU'fY|i'UcfmLXj|gYfUhgUf g\ZYUcfUHX Í=b'hYI?Z  
the government is working on an approach to balancing innovation with proper  
cjYf|g|\h'5XX|hcbU`ññhYI G|ggYgdfcb|`i|XY|bYg'hfci|\|hg9IYWHjY  
CfXf'cb'hYGUZZGWFY/ Hf gkcfh'n8YjYcdaYb|UbXI gYcZ5=Zk\|Y  
Ugc`U bW|b| UXX|WYX|bg|h hZcf'ghXn|b|'gUñm|ggYg'





WU"CK"ng i kuncvkqp

The Biden-Harris administration released an **executive order** [b'CVMcVf' &S& 'lc'gWfYhYXj Ycda YbhUbXUdd'Wjcb'cZ5='A U\\_ \]b\[ 'h'YWi blfndg' a cghWa dfY Ybgj YY cfhcb'5=fY\[ i 'Ujcb'lc'XUZh'YY YWj YcfXf'Ua YX' at establishing the United States as a leader in safe, ethical, and responsible 5=i gY'.](#)

[b'CVMcVf' &S& ža U\\_ \]b\[ 'cbYnYU'UZY'lgg \]b\[ 'h'YY YWj YcfXfZh'YWhite House fYYUgYUbi dXU'cb'UbXa U\\_ UW\]Yj Ya Yb'g'cj Yf'h YdUgh%&a cbh'g'](#) The update announced that the federal agencies have completed all actions on gWYX' YZ]bW X]b[.

H'Y'U bW'cZUbYk H'g : cfW'cb'5=8U'WbHf' bZU'gf i W' fY' H'YYg'HU' ]g'a YbhcZh'Y5='GU'Zm'UbXGYWf' ]m'6cUFXf5=GG6L'hc' U'j ]gY' h'YGYW'HLfncZ< ca YUbXGYWf' ]m'cb'h'Yg'UZ'UbXgWfYi gY'cZ5=' ]b' W]hW' ]bZU'gf i W' fY'

Releasing a **Department of Treasury report** on managing security risks of 5=i gY' ]b'h'Y'UbU'VU' gYMc'

Additionally, the blueprint for an **AI Bill of Rights** outlines guidance around Yei ]HUYUW'g'UbXi gY'cZ5='gng'Ya g'UbX'Idfcj ]Xg'Uj Ydf' ]bW'd'Yg'UbX' Ugg'VUH'XdfU'W'g'lc' \Yd' ]i ]X'Y'h'YX'g' ] bzi gY'UbXX'd'cma YbhcZiU' lca UHX' gng'Ya gZU' ]cf' ]h'a ]W'X'g'W'a ]bU'jcb'UbX'dfch'W'jcb'XU'Udf' ]j U'W' ]bch' ]W'UbX' Yl d'UbU'jcb'UbX' i a UbU'H'fbU'j Yg'W'bg'X'fU'jcb'UbX'ZU'VU'W'g' k f' ]h'g' **White & Case"**

b'~' ] \hcZh'YYW'jcb'fYg' 'hg'cZB'cj Ya V'f' &S& 'UbX'h'YY WUb' ]YcZdck Yf' ]b' >Ubi Ufm' &S& ž' ]h' ]gg' ]' 'lc' VY'gYb' \ck h' YgYY' cflgk' ]' VY'W'bh'bi YXUbX' \ck' 5=k' ]' VY'HW'YXVnh'YHfi a d'U'Ka ]b' ]g'fU'jcb'

Country/Authority	Htcogyqtm
I 9	<a href="#">Jktqujko c"CK"Rtqegu"Eqo r t g jgpukxg"Rqnke{"Htcogyqtm</a>
European Union	<a href="#">EU AI Act</a>
Eqwpekn"qh"Gwtqrg	<a href="#">Vjg"CK"Eqpxgpvkqp</a>
Wpkvgf"Mkp i f q o	<a href="#">C"rtq/kppqxcvkqp"cr r tqce j"vq"CK"tg i wncvkqp"*tgr qtv+</a>
United States	<a href="#">Gzgewkxg"Qtfgt"qp"vjg"Uchg."Ugewtg" ("Vtwuvy qtvj {"Fgxgnqr o gpv"cpf"Wug"qh"CK</a> <a href="#">CK"Dkn"qh"Tk i jvu</a>
Canada	<a href="#">Ctvk ekcn"Kpvgnk i gpeg"cpf"Fcvc"Cev"*CKFC+</a>
Dtc   kn	<a href="#">Dkn"Pq"4.55 : 14245"Dtc   kn)u"Rtq r qugf"CK"tg i wncvkqp+</a>
China	<a href="#">The AI Measures</a>



Country/Authority	Htc ogy qtm
Japan	· Ck" I wk fgnkpgu" hqt" Dwukpguu" Xgtukqp" 302
Saudi Arabia	· Ck" Gvj keu" Rtkpek rngu
Singapore	· Vjg" Oq fgn" Ck" I qxgtpcpeg" Htc ogy qtm · AI Verify · Vjg" Pcvkqpcr" Ctvk ekcr" Kpvgmki gpeg" Uvtcvgi { "402
South Africa	· Ftchv" Pcvkqpcr" Ck" Uvtcvgi {
Uqwwj" Mqtgc	· Cev" qp" Rtq o qvkqp" qh" vjg" Ck" Xp fwuv { "cp f" Htc ogy qtm" hqt" Guvcdnku jkp i" Vtwuvy qtvj { "Ck
Taiwan	· Vcky cp" Ctvk ekcr" Kpvgmki gpeg" Cevkqp" Rncp" 402
United Arab Emirates	· Vjg" Ck" Cf q rvkqp" I wk fgnkpg" kp" I qxgt p o gpv" Ugtxkegu

Uvtnmkp i "c" dncnpeg" dgvyggp" kppqxcvkqp" cp f" ugewtkv {

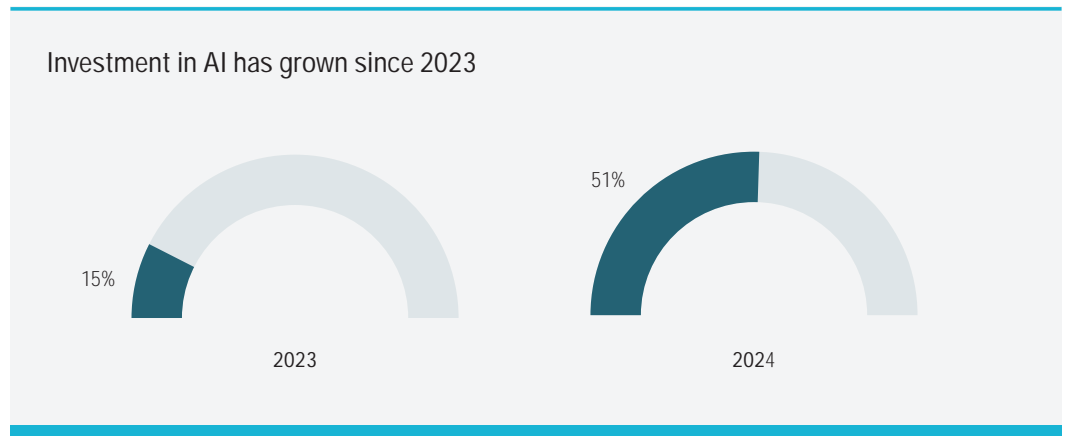
FY i "Ujb| hY5=gdUW]gUWU`yb| YI Ya d'UmcZh YWffYbhX| ]HU`U`Y`  
< i fghY d'UjbYXH YdfYX]Wa Ybhk Y`. ÍFY i "UcfcgZUWUXU bh| Hg\_/5=  
is developing faster than rules and policies can keep up with, and they need  
lc ZWgcb dfchW]b| Wgca Yfgk \ ]YU`ck |b| Wa dU]Yg|c ]bbcj UY`b`  
fydcbgYzÜbUWU ]bgh hcbgga ci XgYhi d hgh| [ fci bXgzcZM fYzfYX  
lc UgUgUbXvcl zk \ fYh YmWb gUym dY]a Ybhk ]h bYk ZUi fYgUbX]XUg`  
i bXf dfcdYf g dYf ]gcb" CbY [ ccXY Ua d'YcZh ]g]gh Y: 75D5=@UzdUfhcZ  
]g`bbcj U]cb Gmf ]Wgk \ ]Wg ddcfhgWa dU]Yg]b Xj Ycd|b| bYk `5=a cXYg`  
UbXgc i hcbgI

Yet while regulation can be perceived as a big challenge for companies, it is

bWVgUfmb cfXY lc gUymXj Ycd" 5`gk ]W]b`a ]bXgh]gbWVgUfmb`  
cf [ Ub]gU]cbg|c Ya VUWYh Ydchbh]U`h UhXcYgh] gh ]Y]b `5=ZM hUgc ]b`  
]gfy i "U]cb"

Í7ca dU]Yg`U`YUfc`Ylc d'Un]b h ]gXnbUa ]WccI ; c`Xa Ub! ? UUn]b`  
Ya d`U]gYX`Í9j Yb h ci [ \ ]a d`Ya Ybh| hY9I `5=5Wzcf Ubrch Yf `5=fYUHX`  
ghUUXzfYei ]fygY hbgj YWa d`]UbWfygc fWgZWa dU]Ygga ci Xg ]Zi  
h Yf`a ]bXghZca dYWj ]b| hYgYWa d`]UbWY cfhgUgdi fYmWggh h  
]bgHUXUgga Yh ]b| hUhWb kcf\_ ]b h Yf Zj ci f`b`h YZ hi fYzh Yg WggZ`  
Wa dUbn]gh YcbYk \ c`XcYgbchU]U cb]gY5=VghdfUW]WgUbXi bXf gUbXg`  
hUh\U ]b| gUZhfi ghkcfh m5=z]g]b fYU]mUWa dY]hj YUj UbU YI

: cf@cfX< c`a Ygh YVUUbWVWk Yb ]bbcj Uqcb UbXgWf]lm]gfa ]ggcb Zcf`  
 U``Y] ]gUcfcgUbXfY] i `Ucfcg]h]gYggYbhU UbX]h]gYbh]fYmUW]Yj UYfI < Y  
 Wbh]bi YX ÍK YU``\_ bck VUXfY] i `Uqcbzh UhXcYgDZcf Ua ca Ybha YUb`h Uh  
 fY] i `Uqcb ]gVUXzh Uh`i ghVUXfY] i `Uqcb"=h]gVU VU hc`c`Xh YbYXgzh Y  
 aspirations of citizens and consumers, innovators and investors simultaneously,  
 h Uh]h YfY]gUWUbWlc YbUVYcd]a i a `ci hWa Yg`H ]gfYei ]fYgHU ]b[ `  
 Udf]bVd`YgVgYXUddfUW`H`hcgYdf]bVd`Yg`hfi ghUbXhUbgdUfYbVd`  
 ]bW gcb UbX]bbcj UqcbzhUgg fUbWZUWU biUW] ]hñUbXUWgV] ]hñ  
 =b`9i fcdYzkY`Uj YgYb`h Uh]h Y9I `5=5W]gXYg[ bYXlc Ybg fYUWU biUW] ]hñ  
 UbXU X]HUM] ]hñZ5=gng]a gZcf Z]fbYggUWfUWUUbXWa d`]UbWk ]h`  
 df]j UWfY] i `UqcbgZMi h]h]g]gla i `HbYci gñXf]j ]b[ ]b]hYg]b`5=gng]a gbck`  
 h Uh]h YfYUfYZUa Ykcf\_g]b`d`UW`5 **SAP Concur survey** Zi bXh Uh) % `cZ  
 7: CgUFY]bj Yg]b[ ]b`5=]b`&&& W`a dUFYXk ]h`cb`nñ1 ]b`5i [i gh&&& "



Gci fW SAP Concur

The reality is that a legal framework gives companies that might be hesitant  
 h`Ya VFUW5=h`YbYXX[X[ i ]XUbWlc WbUXYbhmUbXgWfYmXXd`cnh ]g`  
 hWbc`c[ mñ@cc\_]b[ hck UFXgh`Y[ `cVU`fY] i `UcfmUbXgWdYz]hgY`a gh UhU  
 f]g`!UgYXUddfUW]gh`YVYghk UnZcfk UFX"

=a dcg]b[ `gf]W`Wa d`]UbWfYei ]fYa YbhgZcf`\[ \f]g`Udd`]W]hcbgUbXfYei ]fY  
 assessment before being put on the market as well as throughout their lifecycle,  
 k\`YdUj ]b[ `h`Yk UnZcf`Yggf]g`nñWbc`c[ ]Yg]h`a cfYU] ]M] ]hñUbXZfYm  
 Xj Ycdk]`YbWi fUj Y`YU`h`ñE`UbXa cfY]a dcfHbhñgU`Y`E`5=]bbcj Uqcb"



# HOW CAN AI BECOME MORE UWUVCKPCDNGA

5fhjUMU`jbn`j[ YbWf5=L\ UgVWwA YU\chicd]Wb`h YdUghinUFzUbX]h]ggYhi  
lc`g`nfcWYh]b`i gU`Y]b`h`YWwA ]b[ `nYUfg`9j YfnUbUbWU`cf[ Ub]gU]cb`]gfUMb[  
lc`ja d`Ya Ybh5=hWbc`c[ m]blc`h`Y]f`gYfj ]WgZUbXYj YfnM g]bYggUbXgcVU`  
a YX]UbYkcf\_`]gdf]a ]b[ `Zcf`5=]bM] fU]cb"

K \ ]`Yh`YfYWdh]cb`cZ5=]bfi X]b[ `]blc`Yj YfnUgdYMcZdYcd`Yg`lj Yg]g`  
gca Yk\UhUa ]l YXVU`zh`YfY]gbc`X]bn]b[ `h`Uh]h]g`YfYzUbX]h]gYj Yfnk\`YfY`  
: fca `7\Uh`DHlc`; cc[ `Yg; Ya ]b[ U`h`Yk`UhMUW`lc`5dd`YgC]f]z5=]gU`  
dYfj Ugj YUbXi bgcddUYZcfW"

What is another unstoppable force? The inevitable and destructive march  
hckUFxgWja UYVWU]gfcD`Y`K \ ]`Y5=dfcj ]Xgi`gk ]h`h`Yhc`g`lc`a U`Y`  
business operations more sustainable, the technology itself is a blackhole for  
YbYf[ m]bXdck Yf`K \Uhg`i`hcbgUFY]b`d`Uhc`Ww Vh5=Dg`gU]bUYUk`g`  
while still leveraging its potential to change the world?

Oqpkvqtkp i "cpf"vtcpurctgpe{"ctg"mg{"kp"fgxgnqrkp i "CK"u{uvgo u  
=b`h`YdUghZk`nYUgZ[ fYybK Ua`]b[ `UbX[ fYyb`i`g`]b[ `Uj YVYb`cVgUWg]c`  
h`Yg`gU]bUYfUbgh]cb`]b`h`YUbUbWU`UbXVub\_]b[ `gWmf`K \ ]`Yh`YfYfY`  
gh`a`Ucf`Vub\_]b[ `] ]Ub]gh`UhWbh]bi Yhc`bY] `Wmh`Yg`gU]bUYci`hWw`Yg`  
of their operations (**BlackRock**zh`YDU]g5[ fYYa YbhUbXI`BGG`gU]bUY`  
8Yj Ycda Ybh; cUg`Uj YgYb`bi`a`Yci`gUbUbWU`]bg]h`hcbgYa`VUW[ fYyb`  
dc`]WgUbXbYinMfc`]b]h]Uj Ygh`UhYbWi`fU`YfUbgdUFYbWi`

: cf`h`UbgdUFYbWi`c`VYa`YUg`fYXzh`YfYbYXg]c`VYUg]bXUFX]gU]cb`cZ`  
h`UbgdUFYbWi`Ua`Ykcf`\_gXyg[ bYXgdYUWU`mZcf`5=hWbc`c[ m]K \ ]`Yh`YfY`  
UFYWffYbhnm]Ua`Ykcf`\_g]b`d`UWUbXa`YUg`fYa`YbhgZ5=]gUk`c`YbYk`[`Ua`Yz`  
UbXk`]`fYei`]fY]hgck`b`gYhcZfi`Yg"

=gU; c\_g`z7HCZl`?`=UbX89ZUh; `cVub]zgUHXh`Uh5D=i`gU`YbYXg]c`W`  
a`cb]h`cfYXUhUWcYf`gWYk`]h`]b`cf[ Ub]gU]cbg]c`Ybg`fYfUbgdUFYbWi`b`5="`  
; c\_g`Z`fh`YfYX`I6mg]gh`a`U]W`nifUW]b[ `ck`5D`gUFYi`gXZcf[ Ub]gU]cbg`  
[ Ub]bg[ `h]blc`i`gU`YdUhm]bgZ`XU`UckZUbXdc]b]U`Ww`d`]UbW]gg`Yg`  
This transparency ensures resource utilisation is aligned with organisational  
dc`]WgUbXcVWmj`Ygk` \ ]`Y]XbhZnb[ `Ubm`bU`h`cf]gXcf`Yl`Wgg]`Yi`gY`  
cZ5D`gI`



Dj Y; c'Xa Ub!? UUnX]bž\ YUXcZ5=/ 'A @UhG a g VžYa d\UgYXhUi  
Vi gbYggYga i ghVYa ]bXZ 'cZ]bHfBU'5=dfcWggYgh Uha Uh]bW XYV]UgžUbX  
g'ci 'XVYWM hci g'cZh YXUUh Ym gYZf hfU]b]b] '5=gghYa g"

; c'Xa Ub!? UUnX]b Yl d'U]bYX Í: cf ]bgHbWžcb h Yhcd]WcZ]bW glj ]hž5=Wb.  
dfc'WM] YbXY'cf fUWU V]UgYgVgYXcb Yl ]gh]b] g'hYchmYg"Gi gbYggYgWb'  
consider measures such as diverse dataset curation and algorithmic fairness  
hgh]b] žYbg f]b] h Uhh Yf'5=]Xf]j Yb 7L g'fUM] ]YgUFYbchdYfdYh Uh]b] '  
\Ufa Z 'g'hYchmYgcf Yl W X]b] WfH]b XYa c[ fUd\Wfci dgÍ

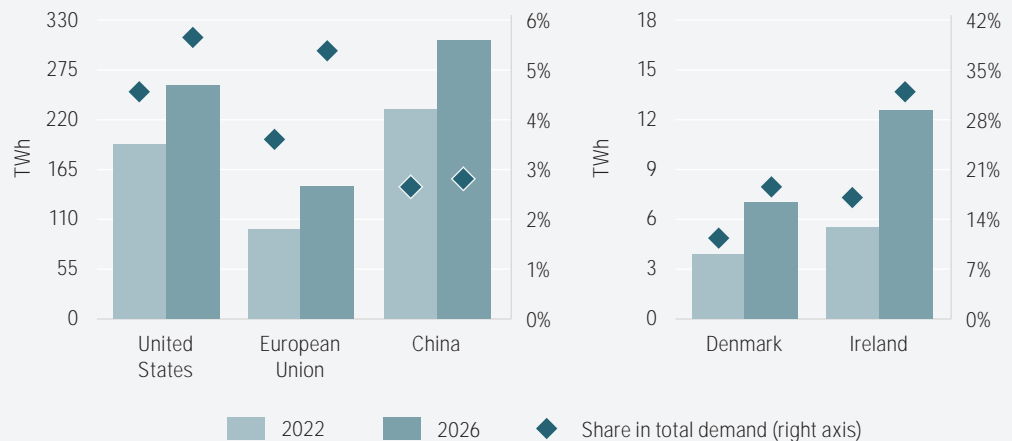
6U\X]fM'a UżW]YZUbUnh]Wg'c WfUi=B; žUXXX ÍH' Ybg fyhfUbgdUFYbWb  
UbXUWb bHM] ]hmUg5=[ fck g'Wa dU]Ygg'ci 'XUXcdhUWa dfY Ybg]j Y  
UddfcUW ZWg]b] 'cb Yl d'U]bUM] ]hžU X]h]b] žhcfci [ \ XcWa YbHUhcbžYh ]W'  
cj Yfg] \žhfUWM] ]hmLbXhfUbgdUFYbWbH Ygyghdgkci 'X\YdU]] b'5=  
[ fck h k ]h g'VMU'j Ui Yg'UbXgU]i UFX]bX]j ]Xi Uf]] \hgÍ

Uqnxkp i "vjg"CK"gpgt i {"rtqdn g o

H'a U\_Y5=a cfYg gU]bUVYžk Ya i gh'cc\_ Zcf'gc' i hcbg'hc h YbYf[ mdfcVYa "'  
According to the [International Energy Agency](#) fH95LZXUWb]fYgi gYX%\*) '  
V]]cb[ ] ] Uci 'YgcZYWM]Wžk \]W]gUci h& 'cZh Yl 'cVU'XYa UbX"H]g'  
Wb'cb n]bWMUgYUg5=i gU YWb]bi Yg'hc [ fck "HY=95 Ygha Uhgh UhVm  
&&\*ž5=YbYf[ n]Wbg a dhcb k ]'' ]bWMUgYVYk Yb' )1 'UbX%& 1 "

According to the [World Economic Forum](#)ž; Yb5=gghYa gi gY' ' H'a Yga cfY  
YbYf[ n]c Wa d'YHUh g' h Ub UH g' !gdWUWgZk UFY'H Y: cfi a Ygha Uh g'  
h Uh h YYYW]WmWbg a dhcb cZXUWb]fYgk ]'' ]bWMUgYl dcbYb]U'ncj Yf'  
h YbYl hWi d'YcZnUfgžUgYb ]b h YU]i fYVYck"

Estimated data centre electricity consumption and its share in total electricity demand in selected regions in 2022 and 2026





HAY5=IYbYf[m]gg YlgZ fh YfXHU'YX]b hY: ]bY hfU'cb[ fYUX **AI is eating up our energy – how will sustainable ambitions survive?**

I ? @cfX7\fg< c'a YggHUXh Uh5=\UghYUM]hmf'cdhja ]gY]hgck b' cdYUjcbgUbXa U\_YhcgYfYU!hja YUXi gla Ybhg' < Y]bX]WHXh Uh5=Wb VY used to make itself more sustainable, and that looking to renewable energy can VYhYgc'i hcb'hc'gci fWH]lgHWWbc`c[ m'i

GAU b<i fgZdf]bVdU'fY[i `UcfmUX] gYf UhCa Ug\ZWa a YbhX IHYa cgh ]a dcfHbhUddfcUWUfa gga'ci `XZ`ck ]gga Uhd'Ubb]b[ "@UXfgWb ]Xbh]Zn how best to manage data centres, cool systems and share computing power, UbXZUgUfYg' lzh ]gWb`Yd'cf[ Ub]gUjcbg'hc'fi b'5=Y VbhhrWWhh Yf YbYf[ m' V]`gUbXYbg fYa cfYg gUjbuYi gYcZh Yf HWWbc`c[ ]Yg"=a dcfHbhhrWWh X Wa di h]b[ `Ugdfcj Yb'hc VYj YfmY YWj YZcf UW]Yj ]b[ h ]gZi Yhc ]lgUM ]M] ]m UbXfYX WXYbj ]fcb YbU ]a dUMi

Goksu also emphasised the role of cloud computing for preventing energy k UjU YUbXdfcj ]X]b[ UUM ]VYUbXgWUUVY]bZUgfi W fYZi: YXfUX `YUf]b[ Ug' Ya Yf ]YgUgUdfca ]g]b[ `UYXZhfU]b]b[ '5=a cXY'gcb XYWbfU]gYX data, thus minimising the energy, network load, and storage traditionally fYei ]fYXZcf WbfU XUHU [ fY] UjcbI

< YWbh]bi YXh UhUg5=Xj YcdgZ]hk ]`i dXUH'Ucb[ k ]h`cdhja ]gX' algorithms that will optimise power usage and lower energy consumption but gfyUa `]b]b[ XUHUdfcWgg]b[ "

M'a UhZ fh YfXHU'YXk`Uhg'fUM ]YgWi `XVYi h]`gYX'hc`ck Yf'5=YbYf[ m' Wbg a dhcb. I=h]gWi VU' h Uh5=]gYbj ]fcb YbU`nLbXWbca ]W`nj ]UVY ]b'hY'cb[ 'fi b"H'ja d'cfj Y5=Y VbWUlbXg gUjbuM] ]hHUMWg`\_Ya cXY` cdhja ]gUjcbZ Y WbhU[ cf]h'a gZYX YWa di h]b[ ZYbYf[ mY Wbh`UXk UfZ renewable energy could be used to reduce energy consumption and thus Ybj ]fcb YbU ]a dUM'5XX]hcbU`nZgYf]b[ 'fi gh]gWi VU' Zcf hY'cb[ !Hfa ` UXcdhcb'cZ5=I

< i fgHYUcfUX I5bch Yf'ja dcfHbhUUMWgga d'ni YH]b[ h YVUgWgf[ ]H' H ]b\_`cZh ]gUg\_Yd]b[ 'nai fX] ]HU`ci gY]b'cfXf"7YUbXUHZfYU]b[ 'hc' UWWfUHZWa d'YfYUbXWbgghbhXU/i g]b[ h Yf[ ]hgnYX'hc`g'UbX`U ]b[ ` fY[i `UfWYW!]bg'hc ]Xbh]ZnLbnk UjYUfYU`\_Yh=H`\_YgYf ]Wb[ 'nai fWf/ fY[i `Uf'a UjbhYbUW\_Ydg'h ]b[ gfi bb]b[ 'ga cch`nLbXY WbhnrZcf hY `cb[ `U `I

Tgiwncvkqp"mggrkpi"CK"kp"ejgem"

=b'9i fcdYUbXhYI ? h YfYUfYgY YfU'fY[i `Ujcbg]b'dUW'h Uhk ]`Xf] Y5=` hck UfXgV]b[ 'a cfYfUbgdUfYbZUbXh YfZcfYa cfYg gUjbuYV'H Y9I '5=` 5W]gWffYbhnUa Ucf'd'UmZk` ]W'k UgYbUWXVn9I `dU' ]Ua YbhYU' ]f'h ]g' nUfZUXfYggYgdl b]UWbh]g'gh Uh5=Vf]b[ g'hc h Ya U\_YhUgk Y`UgWYWg' cb hfUbgdUfYbWUlbX]bbcj Ujcb[ i ]XY]bYg"



; c`Xa Ub!? UUnX]b`g`hX 17ca dUb]YgbYXlc VYdfU a U]W5=[ cj YfbUbW XcYgbchia YUb[ cj Yfb]b[ U`5=gng`h`a g`6YdfcdcfhcbU]ZdfU a U]WbXf]g` VgYX": cWgcbk\Uhf`i`na UHfg": cf`Yi La d`YXygdl]h`h`Y`ndYUfci bXh`Y 9I`5=5WZh`YfYU]m]g`h`Uia cgh`Wa dUb]Ygk`]"`bchYj Yb VYg`V`W`X`h`c`j]z` a i W`Ygg`h`j]g`^Yj ]YghfY[i`UcfnfYei ]fYa Yb]g`=b`h`UhgYbgYz[ YH]b[ `h`\_bck` mif`5=h`Wbc`c[ ]Ygzh`Yf`"Yj Y`cZf]g`zUbXh`YfY[i`U]cbg`h`UhfYUdd`]WVY` h`h`Y[ Yc[ fUd\ ]YgUbX`cf`a`Uf`Yg`mif`Wa dUbncdYfU]g]bZ]gi`g`U`nU`U`f`gi` [ccXg`h`d`h`\_]W`c` mif`ci`fbYm`h`ck`UfXga`cfYf`i`g`k`cf`h`]bYgg`]b`5="

I: cf`Ub`h`W`Wa dUb]YgzhfY[i`U]cb]g`bchbYWgg`U]nU`U`f`Yf`Vi`h`U`Z`a`]"Uf` `UbXg`WdY"< U] ]b[ `cb[ `cdYfU`X`k`]h`]b`g`f`]b[ Ybh`Ub`Ub`W`U`Wa d`]UbW` ZUa`Yk`cf`\_g`z`Ub`h`W`g`g`ci`XVYk`Y`!Yei`jddYX`h`U`U`d`h`c`b`Yk`5=fY[i`U]cbg`z` j`]k`]b[ `h`Ya`Ug`Ub`U`i`f`U`Y`h`b`g`cb`c`ZYg`h`U`]g`YXdfU`W`]b`XU`d`f`ch`W`]cb` UbXh`f`Ub`g`W`]cb`g`W`f`]m`f`

; c`Xa Ub!? UUnX]b`Z`fh`YfYX`h`U`h`5="Y`]g`U]cb`g`ci`X`^U`Y`Y`X`h`U`Y`X` requirements for safety and testing, and deepfake detection such as mandatory k`U`f`a`Uf`\_]b[ `h`U`j`c`]X`h`Y`Z`fh`Yf`g`d`f`Y`X`c`Z`5=Z`U`X`Ub`X`a`]g`b`Z`fa`U]cb`"H`Y`m` continued that stakeholders, policymakers, and regulators must collaborate to Wa`V`h`5=Z`U`X`Ub`X`W`U`h`U`g`f`cb[`fY[i`U`c`f`n`Z`U`a`Yk`cf`\_"

Lord Holmes commented according to [the AI Bill](#) that he proposed in the I`?`dUf`]U`a`Yb`z`g`h`]b[. I`=b`a`Ub`nk`U`g`z`X`d`c`n`b[`5=g`c`j`Yg`Z`f`5="5`g`c`z`= dfcdcgY]b`a`n6[`"h`U`h`Y`Y`f`n`M`g`]b`Ygg`k`^]W`X`j`Y`cdg`z`X`d`c`n`g`z`cf`i`g`Yg`5=` \Ug`Ub`5=f`Yg`d`cb`g`V`Yc`W`": cf`h`]g`z`c`b`d`h`]b`\_`Vi`f`X`Y`b`g`a`Y`Vi`f`Y`U`W`U`h`W` overcompliance, think role rather than individual, all underpinned by a dfcdcfhcbU]m`d`f`]b`W`d`Y`f`

Y`j`gtg`"f`q`"y`g`"i`q`"h`q`o`"j`gtg`A

5=]g`g`h`"h`c`b`Yk`z`Ub`X`]h`]g`VY]b[`U`dd`]Y`X`h`c`a`i`W`Y`Y`f`n`k`^Y`Y`H`Y`W`b`g`a`Y`f` XcYgbchik`Ub`h`5=]b`Y`Y`f`n`U`g`d`Y`W`c`Z`h`Y`f`Y`d`Y`]Y`b`W`cb`]b`Y`z`h`Y`n`k`Ub`h`a`cf`Y` Y`V`W`b`W`Z`U`h`f`g`d`Y`X`z`Ub`X`a`cf`Y`U`W`f`U`W`f`L`b`X`5=W`b`^Y`d`]a`d`Ya`Y`b`h`h`U`i` <ck`Y`Y`f`z`]h`]g`]a`d`cf`h`b`h`c`b`ch`Y`h`U`h`5=]g`b`ch`h`Y`Y`b`X`U`z`V`!U`c`Z`Y`Y`f`n`h`]b[` b`Yk`k`^Y`b`]h`Wa`Y`g`h`h`W`b`c`c[ ]W`]b`bc`j`U]cb`"

Moving forward, both governments and businesses need to be more dfcU`M`j`Y`U`ci`h`W`b`f`c`"b[`h`Y`Z`U`ci`h`c`Z`5=h`W`b`c`c[ ]Yg`z`]b`W`X`]b[`5=I`X`f`]Y`b` a`]g`b`Z`fa`U]cb`Ub`X`Y`b`Y`f`]n`k`U`g`U`Y`Z`ca`5=i`g`U`Y`"



# JQY"CK"KU"VTCPUHQTO KP I "

## FINANCIAL SERVICES WITH METADATA EXTRACTION

Rgtt{"Tqvgmnc

Ocpckp i "Fktgevt."Hkpcpekcn"Ugtxkegu."Dqz

Hfci [\ci ha mMFYfz=\Uj Yk ]bYggYXgY YfU`  
gl[ b]ÜMbÜbhWUj UbWa Yblg"< ck Yj Yfzbcby`  
\Uj YVYb Ug[ fci bXfYU\_]b[ Ug'h YWffYbhUfHÜMU`  
]bHr`]] YbWf5=LfYj c`i hcb UbX]]g]a dUMcb'a UbU ]b[`  
i bgfi Wf fYXXUH"H ]g]ga i W'a cfYh Ub`i ghi  
Ubch Yf HWWfYbXE` ]hfYXÜbYg\ck`Vi gbyggYg\UbXY  
]bZfa U]cb UMfeggÜbUbWU`gYj ]Wg"

Vjg"wpuvtwewwtgf"f cvc"ejcngp i g

Cf[ Ub]gU]cbgk ]h ]b ÜbUbWU`gYj ]WgUYXfck b]b[`  
in unstructured data, in fact, **according to the IDC,**

- \$i`cZUb`cf[ Ub]gU]cbgXUH]gi bgfi Wf fYX"DfcgdWf gYg`cUb Üd`]W]cbgZ`  
dc ]WfXcWa YblgÜbUbWU`d`Ubb]b[ fYdcf]gÜbXfUb]gU]cb fYWfXg`  
U` WbH]b ]bg[ \hgmYh Yfj Ui YfYa U]bg`Uf[ Ym bHddYX"G]bWYh ]g`  
]bZfa U]cb ]gX]gYfYgXUMfegg] Ufci ggmYh gUbXÜYZfa UgZ]hVWYa Yg`  
]bWYXVnWU`Yb[ ]b[ ]c UbUngYUbX`Yj YfU YY Wmj Ym

H YWbgYei YbWgcZXUZFU a YbH]cb UYg[ b]ÜMbÜh`h\Üa dYfgf]g`  
UggYga YbhUWfUM]a dYXgYfY i`UcfmWa d`]bWY cfhgZdfYgYblgUf]g ]c`  
both security and privacy, and critically hinders the development of innovative  
ÜbUbWU`dfcXi WgH]`cfYX]c`a Uf\_YhXa UbXg"H Yei Yg]cb h Yb VWYa Yg`  
E< ck Wb ÜbUbWU`]bg]h hcbg]fUbgZfa`h ]gi bgfi Wf fYXXUH]blc`  
strategic gold?

Vjg"ecvnc{uv"hqt"f cvc/ ftkxgp"vtcpuhqt o cvkqp

=bH] fU]b[ ] YbYUj Y5=UbX`Uf[ Y`Ub[ i U Ya cXYgff@A g.]blc Ub ]bHr`]] Ybh  
WbYbha UbU Ya YbhdUZfa`c`YfgUWa dY`]b[ ]g`i hcb"6mYj YfU ]b[`  
advanced natural language processing and machine learning techniques,  
5=Wb XWXYi bgfi Wf fYXXUHZYHfUMa YHUXHÜbXXYj Yf`dfWgY`  
]bg[ \hgei ]Wm

–b'f]g`a UbU Ya Ybz5=xf]j Yb UbUngYgcZi bgfi W fYXXUHUWb i bWj Yf`  
nuanced risk indicators often missed by traditional methods, enabling more  
fcVi gfi]g` UgYgga Ybh'H]gdfYUa`]bYXUddfcUWU`ck gVi g]bYggYgic'a U\_Y  
a cfY]bZfa YXXW]gcbg"5=Wb'g] b]UWbhimMb\UbWYwa d']UbWYa cb]hcf]b[`  
h'fci [\`h YU lca UHXdfcWgg]b[`cZFY i`UcfmXcWa Yb]g"H YfYg`h]g`  
fYXl WXWg]gUbXa ]b]a ]gYXfY] i`UcfmM dcg fY"

: ]bU`nāh Y[ fYUhgij Ui YWa YgZca`5=dck YfYXU lca U]cbzē\]W`  
g] b]UWbhim]a dfcj YgcdYU]cbU`Y`V]bWāfYXl WgWg]gUbXYb\UbWg`  
UWfUWlUbXgdYX"H]gY`V]bWāfY dck YfgVi g]bYggYgic`g]fUM ]W`m  
U`cWYfYgci fWgZdf]cf]h]g]b[`\][\]j Ui YUMj ]hYgUbXWg]ca Yf`fYU]cbg\]dg`

H`Y]a d']W]hcbgcZh YgYWdU]`]hYgUFYdfcZi bX": ]bUbVU`]bg]hi hcbg`  
h`Uig`WggZ`mX]d`cn5=lci b`cW`h Yj Ui YcZh Yf i bgfi W fYXXUHUk ]`"  
cd]a ]gY`h Y]f`cdYU]cbgZdfcj ]XYUZ]W]cb`YggWg]ca Yf`Yl dY]YbWZUbX[ ]b`  
Ug] b]UWbhWā dY]h]j YX] Y]b UXUHUxf]j Yb`a Uf`Yl`

C"eq o rgvkvxg"gf i g

H`Y]a dUWcZ5=cb i bgfi W fYXXUHU]gā i W`a cfYh Ub Ub`]bWYā YbU`  
]a dfcj Ya YbhE`]h]gā U`]b[`cf[ Ub]gU]hcbgfyh ]b`\_`ck h`Yn`cdYU`Y`H`Y`  
industry is moving away from the view that data management is a potential  
VchYbYWZk ]h`5=bck`Ya Yf[ ]b[`Ugh YWUng]Zcf XUHUxf]j Yb`]bbcj U]cbZ`  
Y`V]bWāUbXWg]ca Yf`Yl dY]YbW`=H]gUgfYUa`]bYXUddfcUW`h Uidfcj ]X]gU`  
Wā dY]h]j YX] Y`

=a U ]bYVY]b[`UWYlc`]bgUbhimM fUWl`Ym]bZfa U]cbZca`h`ci gUbXgcZ`cUb`  
applications, predict market trends with unprecedented accuracy, or identify  
ZU Xi`YbhUMj ]mVZcfY]hYgWUhg"H]g]g]b]gV]bWUM]cbI`]H]gUbYk`  
fYU]m]h`UhU] UbWX5=lcc`gUFYVY] ]bb]b[`lc`XY]j Yf`

**More than half of CEOs** k ]h ]b`UbUbVU`gYfj ]WgUWbck`YX] Yh Uh5=k ]`"  
create a competitive advantage, highlighting its growth in the industry's  
g]fUM ]Wl`Ubb]b[`"H`Ya YggU Y]gWUf. Ya VFUM]b[`h`g]hWbc`c[ m]g`Yn`c`  
g]h]b[`U`YUXUbXi b`cW]b[`bYk`cddcfli b]hYgZcf`[ fck h`UbX]bbcj U]cb`

Uwr rqtvkpi"vjg"jwo cp"ngng o gpv

K \]Yh YhWb]W`WdU]`]HYgcZ5=UFY]a dfYggj YZ]hgfyU j Ui Y`Y]g]b`ck`]h  
g`ddcfhg`UbUbVU`dfcZgg]cbUg`

6n]blfcXi V]b[`5=]bhc`k cf`Uck gZVi g]bYggYgWb XfUa U]W`nfYXl W`h Y`  
]a YgdYbhcb fYdY]h]j YZXUHU]bhMbgj YH]g`g"H]gU`ck g]j Ui UY`i a Ub`  
fYgci fWg]c ZWgcb k`Uh`h Yn`Xc VYgh Vi ]`X]b[`fYU]cbg\]dgZdfcj ]X]b[`  
Yl dYfhiU]j ]WZUbXa U`]b[`XW]gcbg]h UhfYei ]fYYa chcbU`]bhY`]] YbWUbX`  
]bXi g]fM] dYf]h]gY`



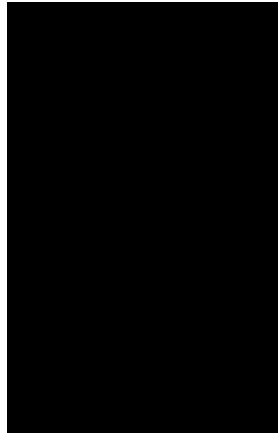
empowers advisors to better understand their clients' unique needs and goals with data, advisors can focus on meaningful conversations, leading to better

This speeds up the overall process and allows for a more personalised service in challenging situations, leading to better risk assessment and customer statements, operational documents, employee records, and technology throughout the lifecycle of a deal – reducing costs, time, and the risks

reducing costs, time, and the risks

reducing costs, time, and the risks

# THE FUTURE OF AI IN FINANCIAL SERVICES



Tqdgvtq"Pc r qnkvcpq  
EOQ."kppqxcvg"Hkpcpeg

5fhÛMU`jbH`][YbWf5=L]gfYg\Ud]b[ `]bXi gf]Yg`  
kcf`Xk ]XZUbX`UbUvU`gYj ]WgUFYbc`Yi Wdh]cb`"  
6i g]bYggYgUFYfYW[ b]g]b[ `h UhYa VFUWb[ `5=]g`  
essential to remain competitive, from improving  
customer service through personalisation to leveraging  
synthetic data for more accurate forecasting, the  
dchYb]U`VbYÛgcZ5=]b: ]bHWU`bX`UbUvU`gYj ]Wg`  
UFYa Ubrñ< ck Yj YfZWU`Yb[ Ygg WUgbUj ][Uh]b[ `

legislative frameworks and addressing sustainability concerns remain critical to  
h`YZ`hi fYcZ5="< YfYUFYgca Yh`ci [ `hgcb`5=UXcdh]cb Ugk YUddfcUW`&\$& " "

## Embracing AI

H`YWM`h`ci gUddfcUW`VnM`g]bYggYg`hck UFX5=]gi bXfghU`bXUVY[ ]j Yb`h`Y`  
fY[ i `UcfmW`a d`Yi ]hYg`UbXf]g`g`"5g5=Yj c`j Yg`g`c`hcc`h`YUgg`VUHXf]g`g`  
]bW`X]b[ `WbWfbgUfci bXXU`Udf]j U`W`Yh` ]W`i`gYU`bXU[ cf]h`a` V]UgYg`"5`gc`  
h`Y`UW`cZUi b]Z`fa` [ `cVU`~Y[ ]gU]cb`a` YUbg`h`Uia` Ubrñ`fa` g`UFYk`U]h]b[ `Zcf`  
WUfYf`[ i ]XY]bYg`VYZfYZ`~mYa` VFUWb[ `5="

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such as customer service or internal process automation, allowing them to  
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## AI use cases

How AI can be used to improve the customer experience and reduce costs. For example, AI can be used to analyze customer data and identify patterns in behavior, which can be used to personalize the customer experience. AI can also be used to automate repetitive tasks, such as data entry and customer support, which can reduce costs and improve efficiency.

Personalised investment recommendations and product suggestions are becoming increasingly common. AI algorithms can analyze a customer's investment history and risk tolerance to recommend products that are tailored to their needs. This can help customers make better investment decisions and improve their overall financial health.

AI can also be used to improve fraud detection and risk management. AI algorithms can analyze transaction data and identify suspicious patterns that may indicate fraud. This can help financial institutions detect and prevent fraud before it causes significant damage. AI can also be used to assess the creditworthiness of borrowers and manage risk more effectively.

AI can also be used to improve operational efficiency. AI algorithms can optimize supply chain management, reduce inventory costs, and improve logistics. This can help financial institutions reduce their operational costs and improve their bottom line. AI can also be used to improve the efficiency of regulatory reporting and compliance.

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Striking the right balance between promoting innovation and ensuring safety is a key challenge for financial institutions. While AI offers many benefits, it also poses risks, such as data privacy concerns and the potential for bias in AI algorithms. Financial institutions must implement robust safeguards to ensure that AI is used responsibly and that customer data is protected.

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# ABOUT FINEXTRA RESEARCH

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# ABOUT BOX

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# ABOUT REDCOMPASS LABS

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