

# FOCUS AREAS

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We monitor a wide range of next-generation technologies and deep dive in select areas with the greatest potential to disrupt and grow our business. Examples include:

## Artificial Intelligence (AI) & Machine Learning

Leveraging AI for financial services can help reduce costs, accelerate and enhance decision insights, improve service through human augmentation, and make the financial system safer.

## Distributed Ledger Technologies (DLT)

DLT introduces new mechanisms for economic coordination and may help improve operational efficiencies, reduce human error, and ensure better regulatory compliance.

## Edge Computing & Internet of Things (IoT)

By moving computing power closer to the edge of the network or even into IoT devices themselves, edge computing can transform the operational capabilities of IoT devices –helping to create new products, shape new industries, build new business models, and transform mobile banking.

## Extended Reality (XR)

XR has the potential to change how people interact with the world, move through experiences, make decisions, communicate, understand complex datasets, and test-drive new experiences or purchases.

## Next-Gen Cryptography

New algorithms and protocols for encryption, authentication, digital signatures, and key exchange can help meet escalating security and performance requirements.

## Quantum Computing

Quantum computers can solve select problems many orders of magnitude times faster than traditional computers, enabling them to optimize portfolios, identify key fraud indicators, and more in revolutionary new ways.