

# BankBuddy.ai

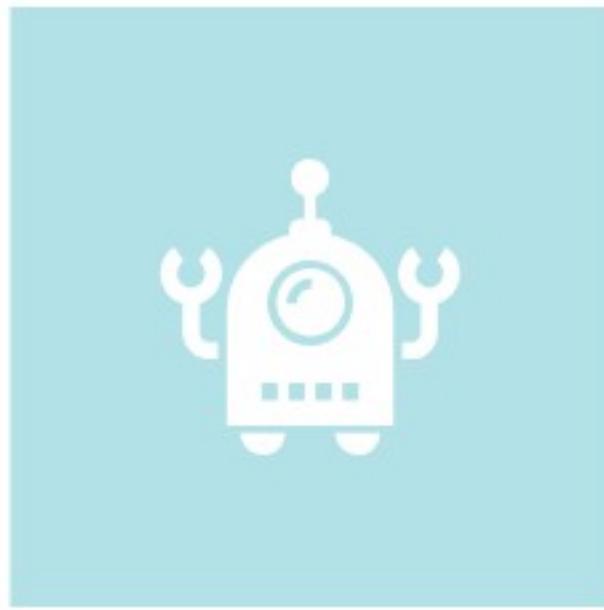
Customer Experience Automation Platform

**Aditya Bhagat**

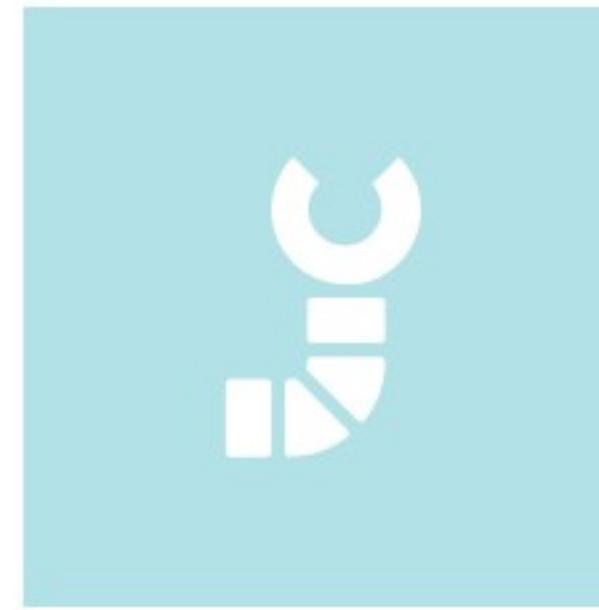
aditya@bankbuddy.ai

# What is BankBuddy

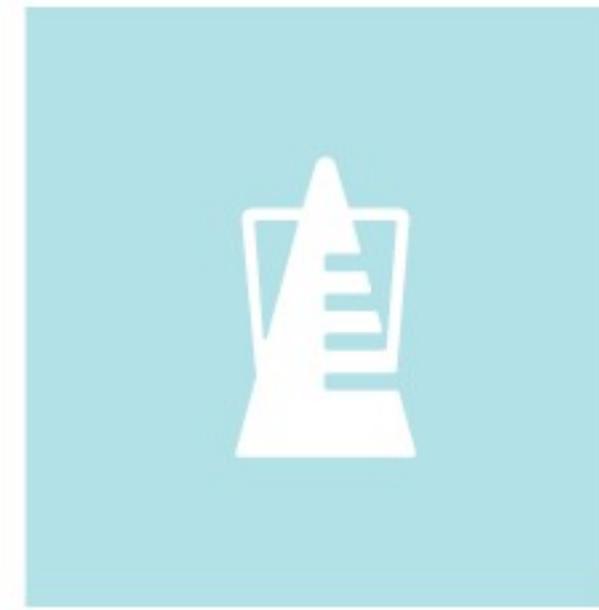
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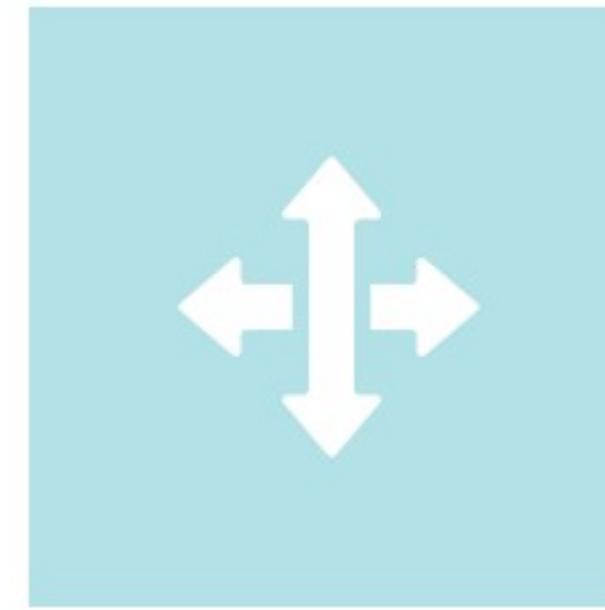
**Innovative Artificial Intelligence product for customer experience automation of financial institutions.**



**Natural Language Processing, Computer Vision, Big Data, Machine Learning, Deep Learning, Micro services etc to help Financial Institutions assist, automate and analyse their customer journeys**



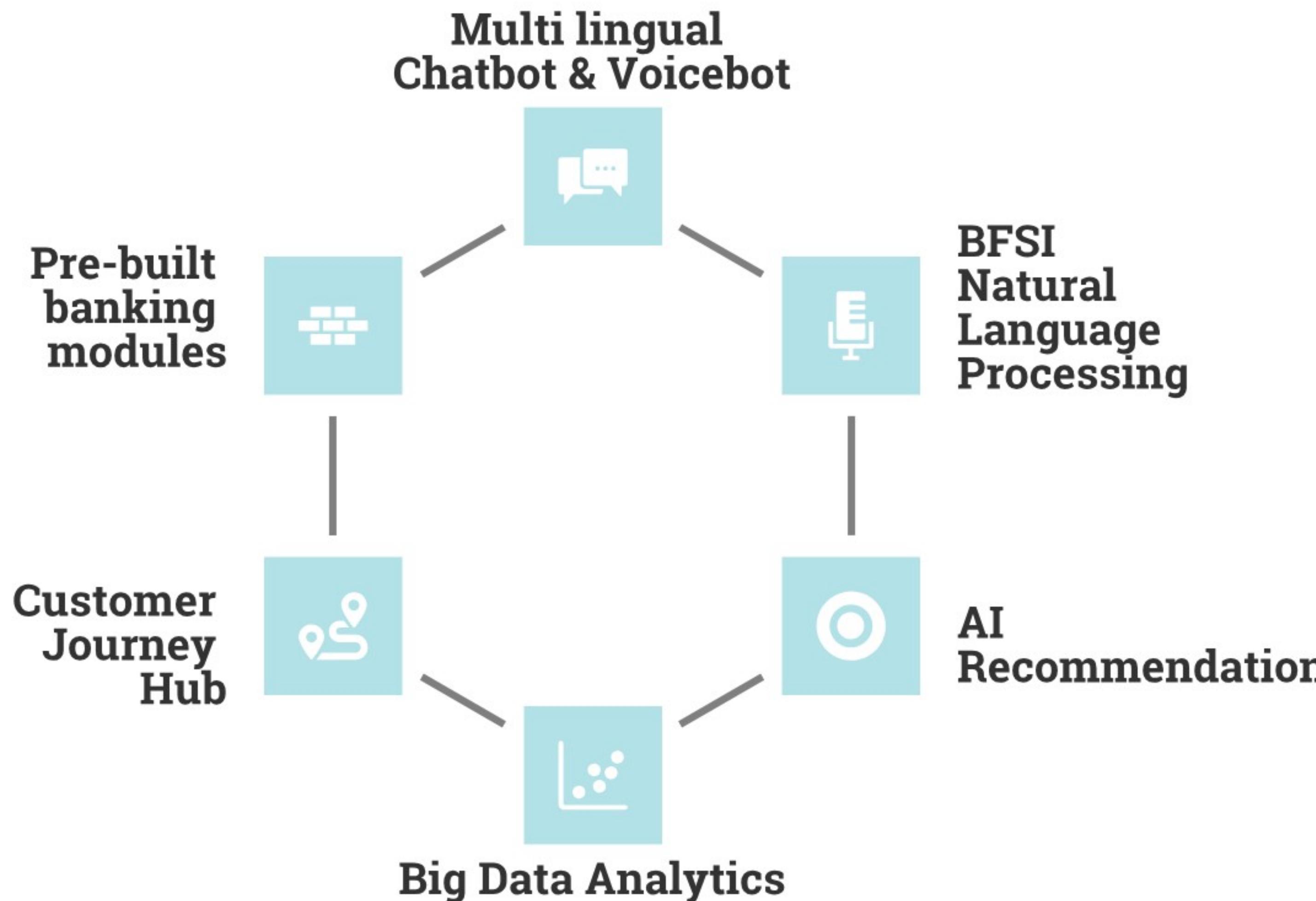
**Pre-built - ontology, recommendation engine, banking NLP chatbot, predictive analytics, integration middleware and customer journey flows for fast and risk free deployment.**



**Wide vertical coverage from predictions, recommendations, and advice to automated customer service agents.**

# Functional Modules

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# Hyper - Personalisation



# Across Languages... slang et al

Home (4) BB multilingual > Typically replies instantly

قرص  
بطاقات  
حسابات



حسابات  
مجموعة متنوعة من الحسابات يانتظارك. نحن هنا لتساعدك على تنمية مدخراتك.

حساب الاطفال  
حساب المواطن المسن  
حساب الكل في واحد

حساب الكل في واحد

Aa Aa +

bonjour

B Hey! Je suis BankBuddy chatbot. Je peux parler de vos besoins bancaires. Qu'aimeriez-vous savoir?

Comment puis-je ouvrir un compte allinone?

B Toutes les personnes âgées de 16 ans et plus peuvent ouvrir un compte d'épargne en ligne ou visiter notre succursale

Quelles cartes offrez-vous?

B Nous offrons une gamme de cartes de débit, de crédit et prépayées pour donner accès à vos fonds et payer vos achats ainsi que d'autres transactions avec la facilité et la commodité de ne pas transporter d'argent.

Comment puis-je ouvrir allinone acc

B Toutes les personnes âgées de 16 ans et plus peuvent ouvrir un compte d'épargne en ligne ou visiter notre succursale

Aa +

Home (4) BB multilingual > Typically replies instantly

ବିନ୍ଦୁ କରମ୍ପୁ କରିଯାଇ ଅନ୍ତର୍ମଳ୍ଲେ  
ବାତିଗିର  
ବାଲଗିର  
କାନ୍ଦୁଗିର  
ମୁଣ୍ଡ ଚାରିଙ୍କ



ବାରିଯାଦ ବାଲଦମ୍ପୁ ଲମ୍ବାର  
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ଶିକ୍ଷଣ ନାଲ  
ମନ୍ୟ ନାଲ

+ Aa Aa

# Across Contexts & Journeys

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You are eligible for a loan upto 200,000

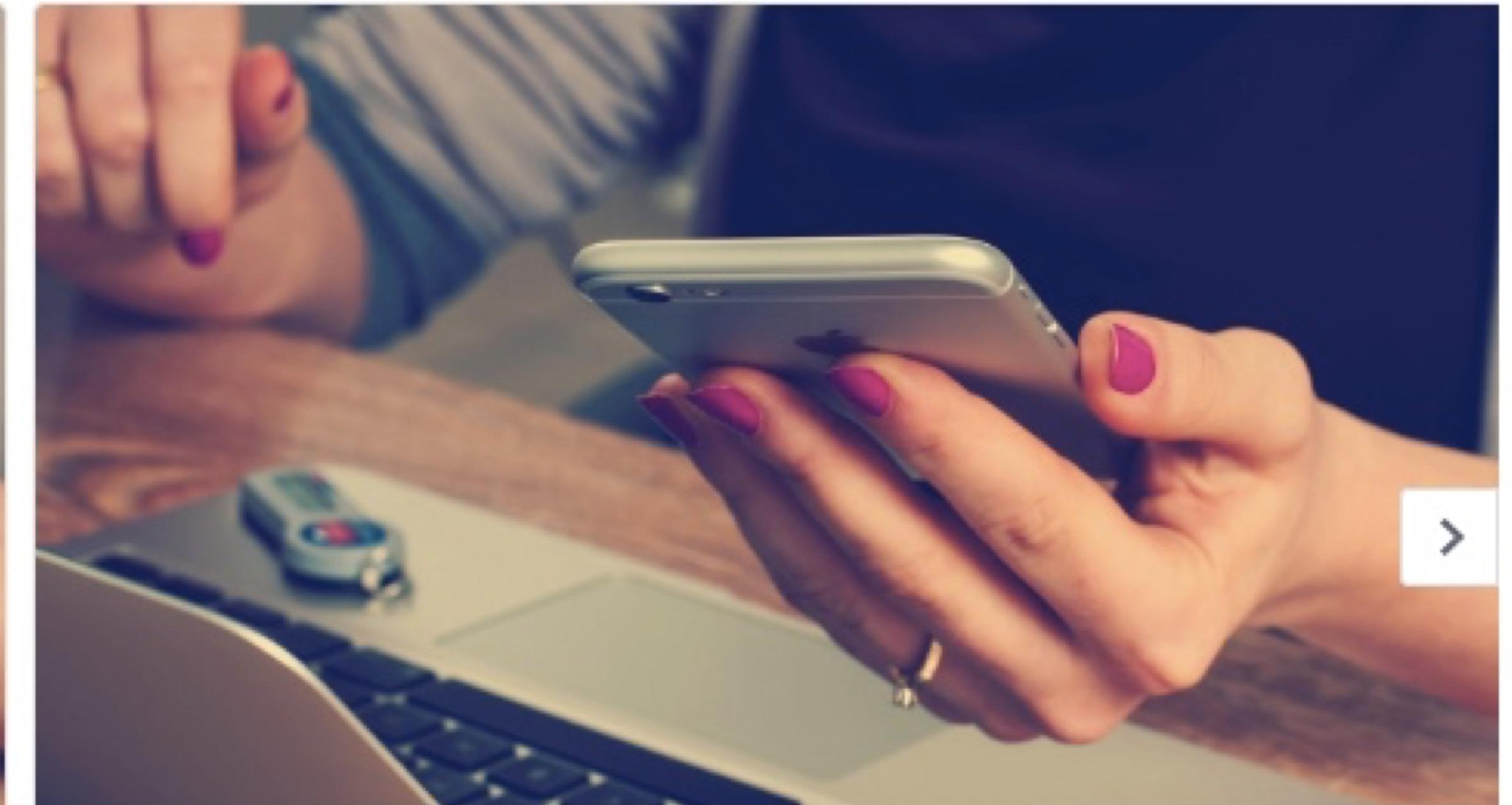
I can recommend the following loans



## Green Loan

Support World Pollution Prevention Week and get discounted rate

[See More](#)



## Auto Smart

Hassel free loans with free insurance

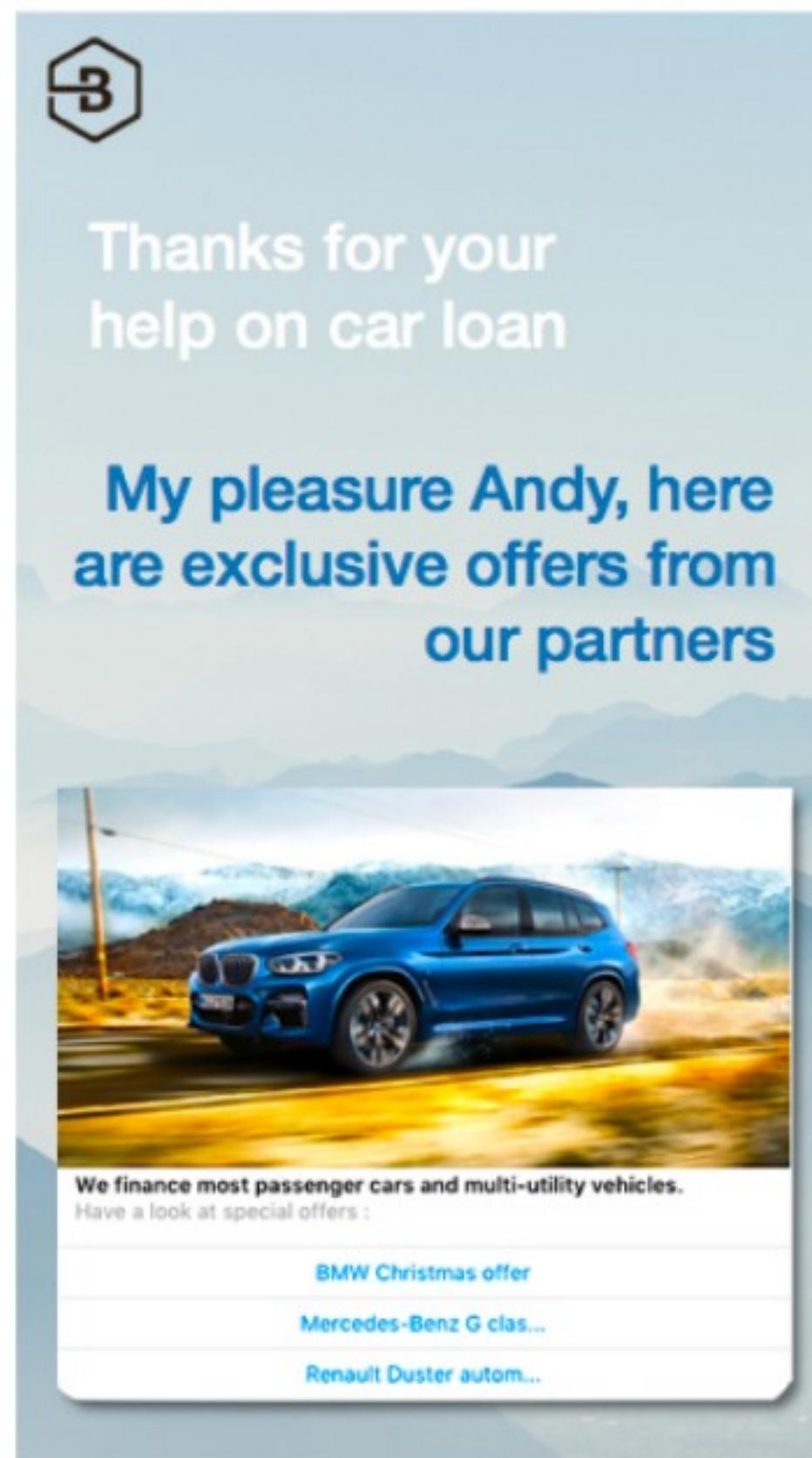
[See More](#)

# Predictive Analytics



# Interactive

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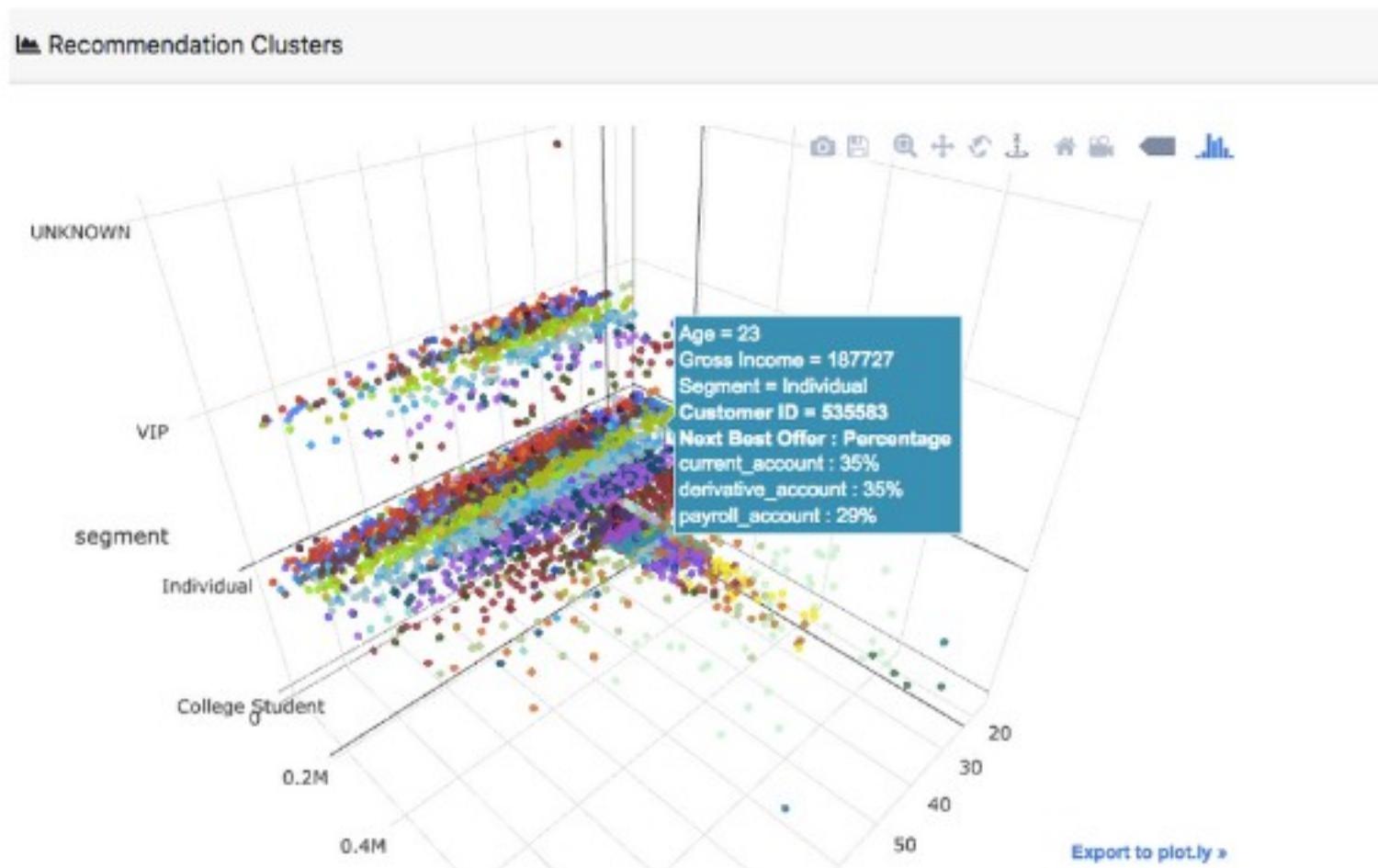


- Intelligent Context
- Dynamic customer journey
- Sentiment based human handoff

# Proactive Recommendations

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- Intelligent product recommendations.
- Auto customer persona generation.
- Micro-targeted cross-sell and up-sell.
- Unique mix of customer current context & big data analytics to predict next best action.



# Liquid Interface

# Across channels

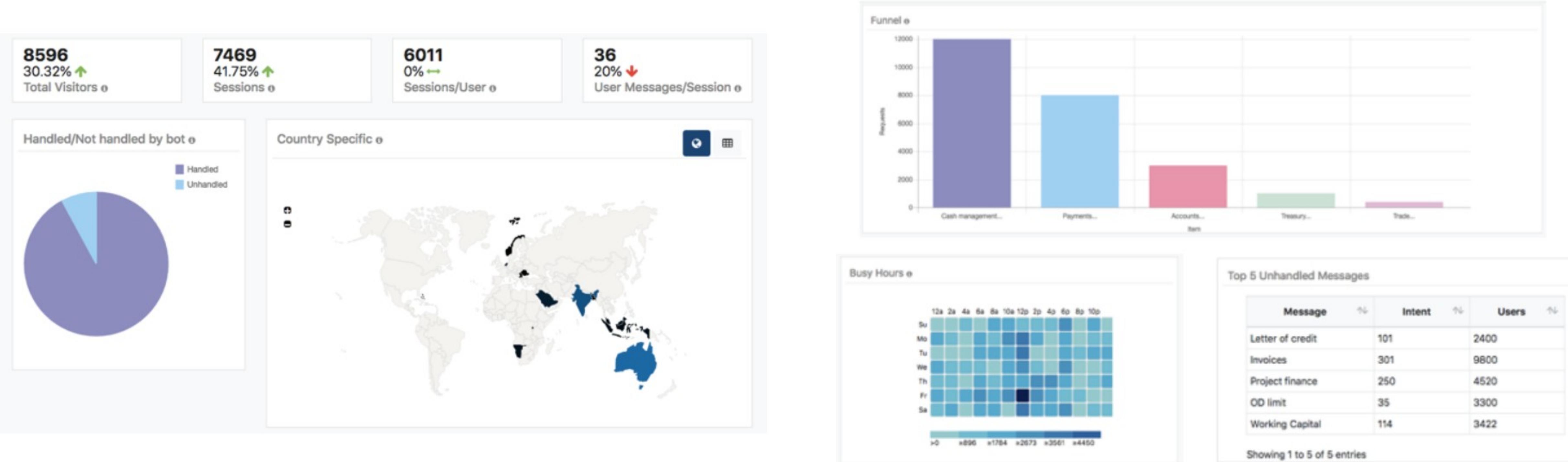
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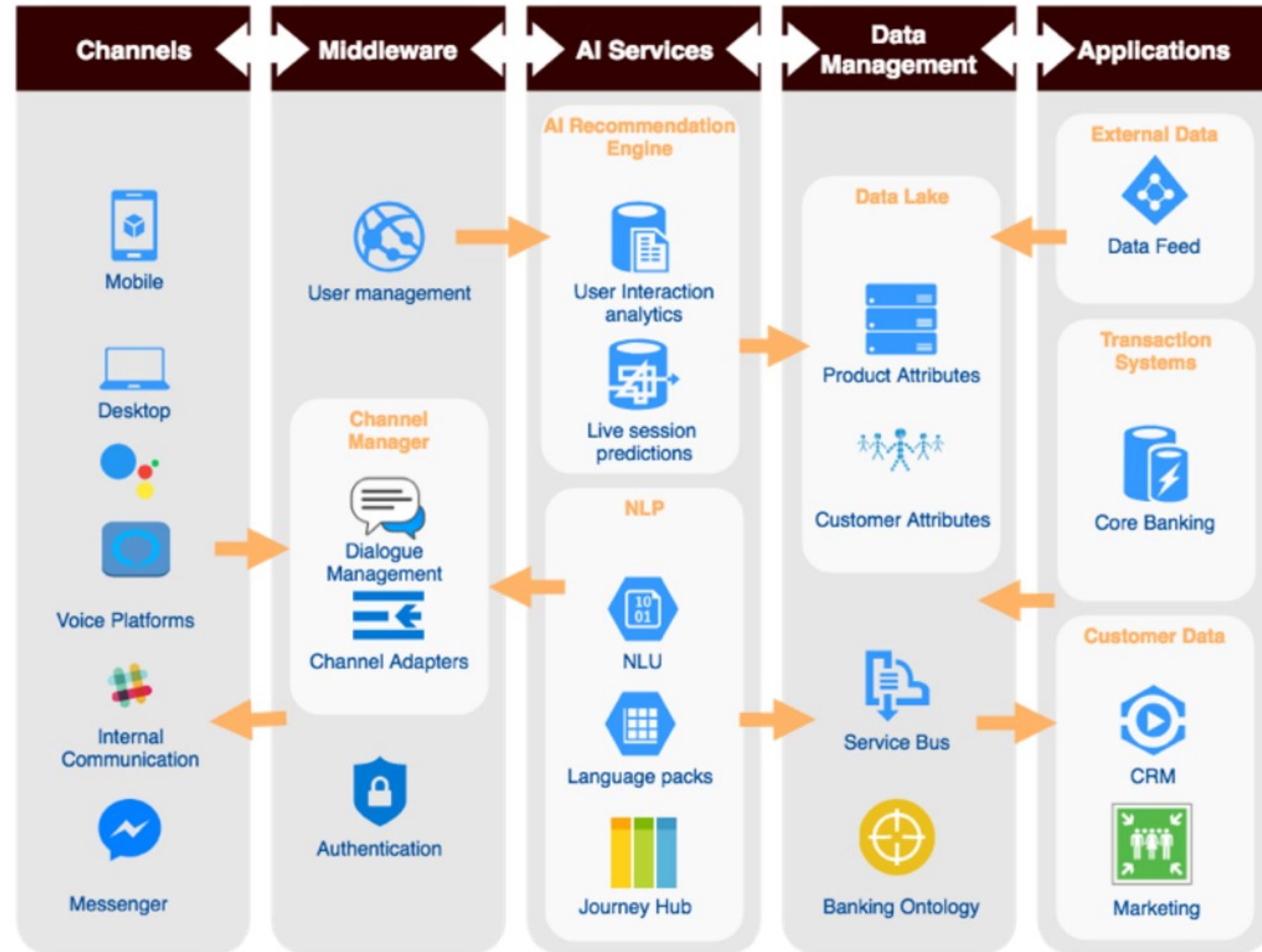
Google Assistant



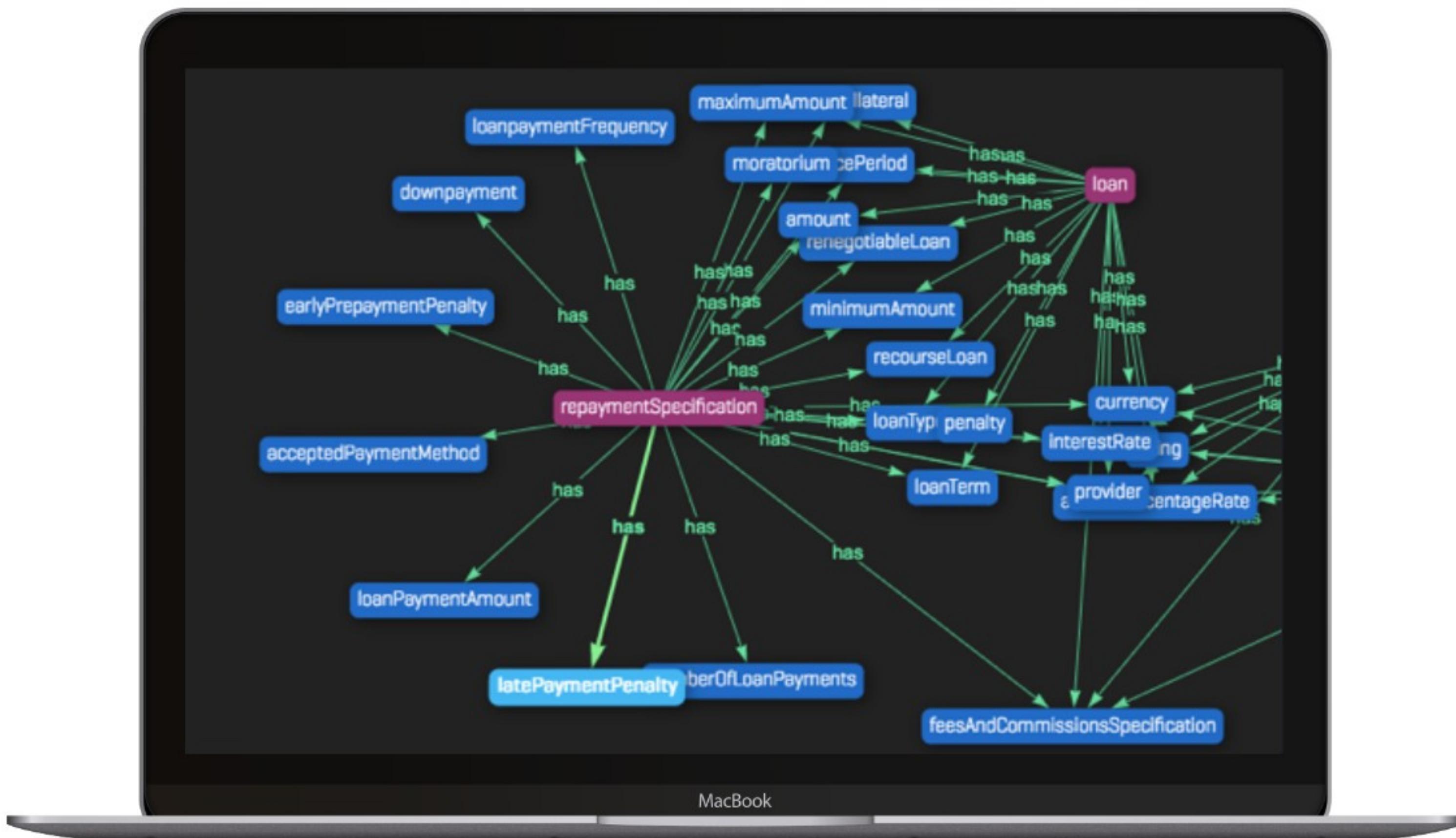
# Analytics



# Technical Architecture



# Pre-built ontology



- Widest Banking Ontology
- Intelligent context
- Dynamic Customer Journeys
- Fast language deployment

# Pre-built AI Models

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- Deep Learning plus Decision tree based models
- Embedded Domain Expertise
- Open architecture to leverage past investments
- Extendible

# Technology Stack

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# USE Case

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## Retail banking voice bot

Google Assistant Voice bot to answer prospect queries with human handoff



## Remittance service

Multi-lingual Foreign Exchange remittance bot



## Loan Origination

Loan origination with inline data check bot



## Cash Management

SMB cash and liquidity management bot with auto recommendations

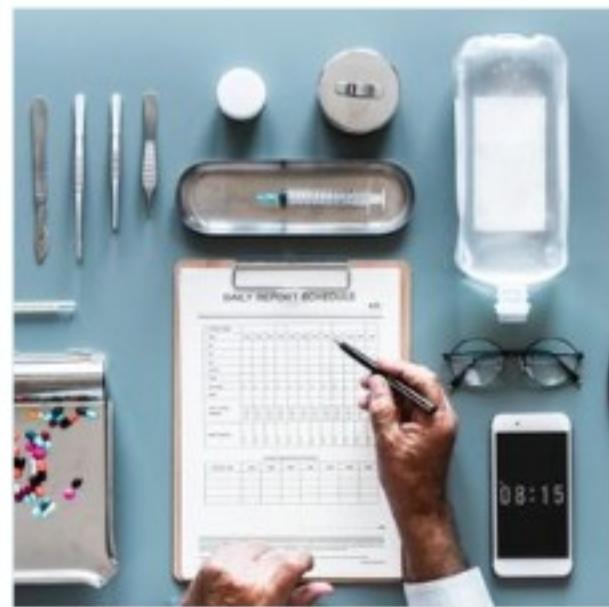
# USE Case

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## Card Rewards & offers

Voice & Chat bot for credit card rewards and offer search and AI recommendations



## Insurance

Information and claims voice and chat bot

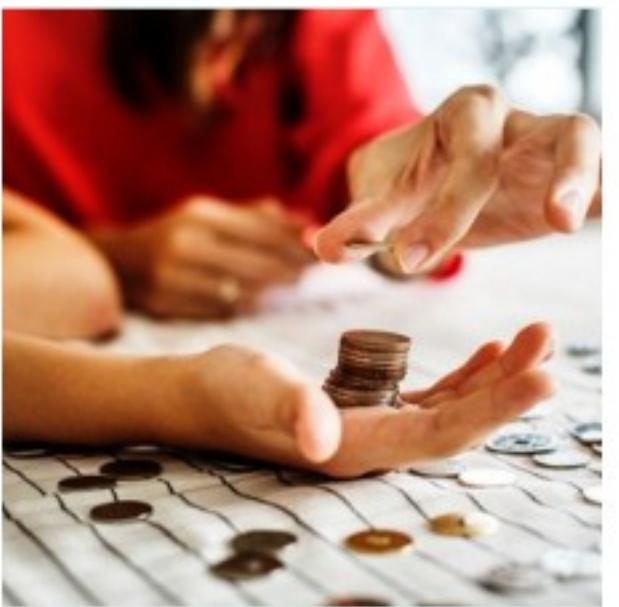


## Auto onboarding

Account opening bot with computer vision to prefill data from passport image

# USE Case

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## Personal Finance Management

Voice & Chat bot for Savings,  
Expense and investment  
management



## Financial Inclusion

Multi-lingual voice bot for financial  
literacy and inclusion



## Account services

Transaction processing bot with AI  
cross sell and up sell product  
recommendations



# Solution Strengths

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- 1 Product width -  
Retail,  
Corporate,  
Investment,  
Insurance, PFM.**
- 2 Fastest time to  
launch - 6 weeks**
- 3 Unique mix of  
AI & Analytics**
- 4 Multi Lingual  
chat and voice**
- 5 Deployment  
models -  
on-premise for  
data privacy  
regulation  
compliance,  
cloud option  
available**
- 6 30% better  
accuracy in  
intent detection  
over generic NLP**



# Company Strengths

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- 1 Strong BFSI Domain expertise - core banking, mobile banking, contact center, customer experience**
- 2 Strong team - 15+ years of association of scaling software product companies**
- 3 AI & ML expertise - PHD's, Masters in AI**
- 4 Market reach - have conducted business with banks in 50+ countries**

# Team

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- 1** Aditya - 20 years experience in Core banking, Digital channels, contact centre experience across 50 countries. Ex Oracle, Kony, Ameyo
- 2** Surya - Banking technologist with over 25 years of experience in global banking software development, implementations across 60 countries. Ex Accenture, Oracle
- 3** Shibu - PHD scholar Machine Learning, 25+ years of banking technology experience. Ex Intellect, Oracle
- 4** Sam - Thought leader in digital banking, 20+ years of banking technology experience. CTO of a multi country banking group.
- 5** Cheikh - 31 years of commercial banking experience ex Citibank - Regional Director of Operations and Technology for Africa & ME. ex Ecobank, Group Head - Operation and Technology, ex CEO of NFC.

# Thank You

