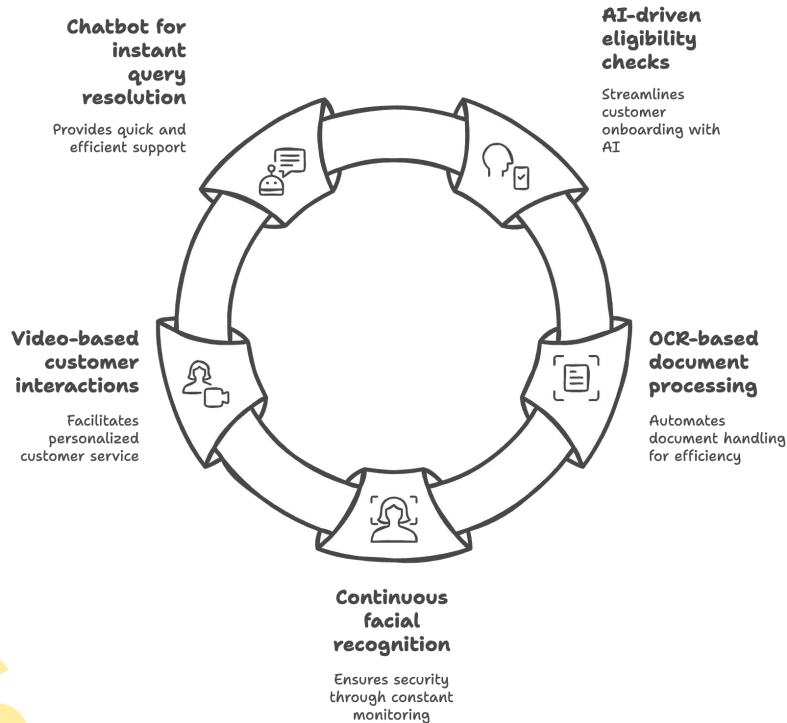# DigiBanker

REVOLUTIONIZING CUSTOMER BANKING WITH AI

EVENT: STANDARD CHARTERED HACKATHON 2025
TEAM: COMMIT BEFORE MIDNIGHT

Introduction to DigiBanker

DigiBanker Overview

- **What is DigiBanker?**
  - AI-powered virtual branch manager for banks
  - Provides video-based customer interactions
  - Includes chatbot for instant query resolution
- **Key Features:**
  - AI-driven eligibility checks
  - OCR-based document processing
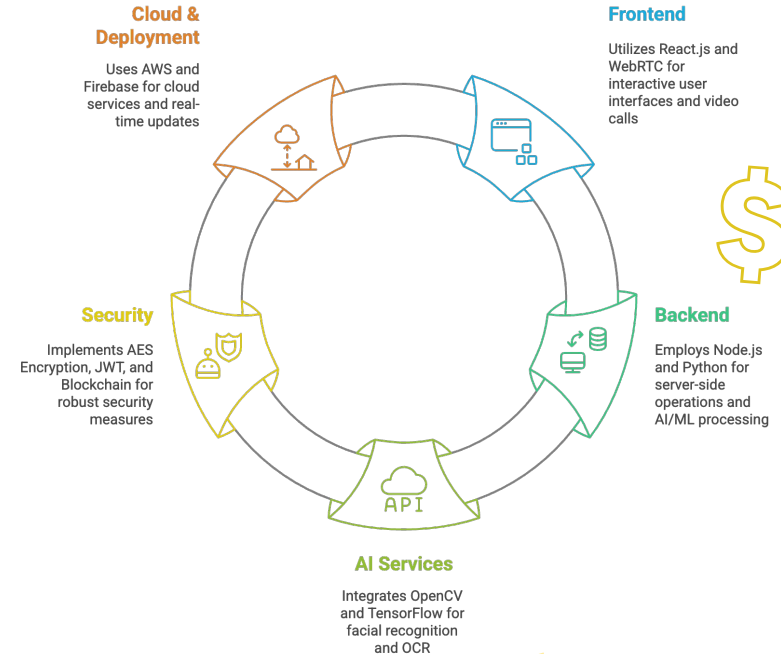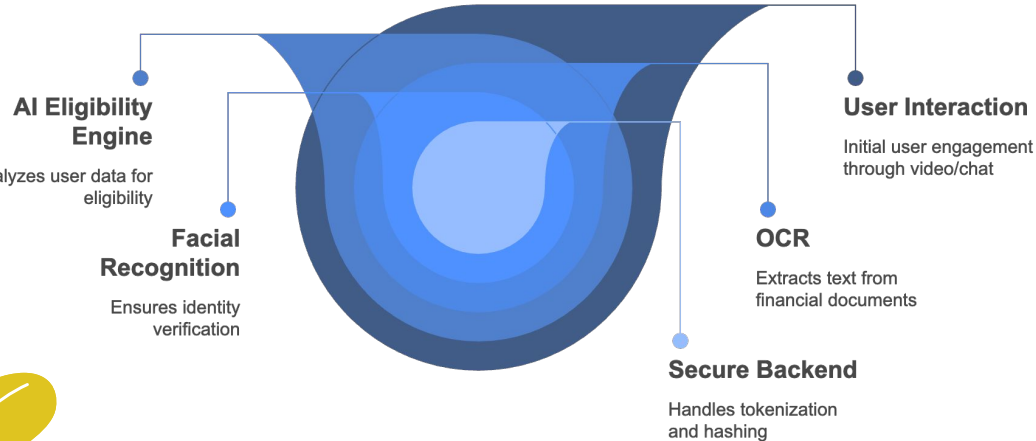 - Continuous facial recognition for security
- **Objective:** Enhance customer experience & security using AI
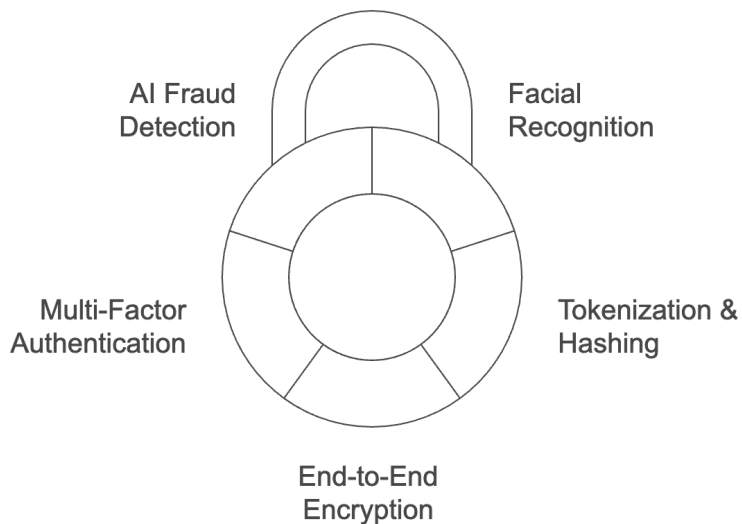
Architecture & Tech Stack

DigiBanker AI Architecture

AI Eligibility Engine
Analyzes user data for eligibility

Facial Recognition
Ensures identity verification

OCR
Extracts text from financial documents

User Interaction
Initial user engagement through video/chat

Secure Backend
Handles tokenization and hashing

DigiBanker's Tech Stack Overview

Cloud & Deployment
Uses AWS and Firebase for cloud services and real-time updates

Frontend
Utilizes React.js and WebRTC for interactive user interfaces and video calls

Security
Implements AES Encryption, JWT, and Blockchain for robust security measures

Backend
Employs Node.js and Python for server-side operations and AI/ML processing

AI Services
Integrates OpenCV and TensorFlow for facial recognition and OCR

Security & Data Protection

Comprehensive Security Strategies in DigiBanker's Framework

AI Fraud Detection

Facial Recognition

Multi-Factor Authentication

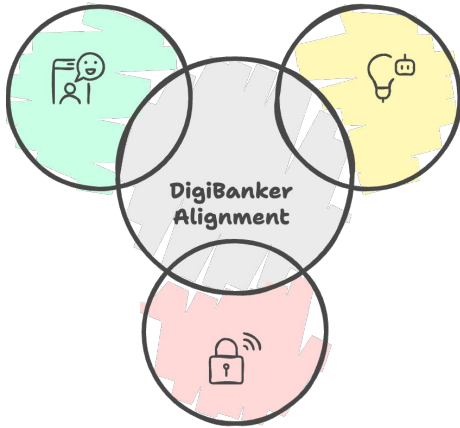Tokenization & Hashing

End-to-End Encryption

- **Security Mechanisms:**
  - Facial recognition active throughout session
  - Tokenization & Hashing: Protects user data
  - End-to-End Encryption (E2EE) for video.
  - Multi-Factor Authentication (MFA)
- **AI for Fraud Detection:**
  - Analyzes behavior patterns to flag suspicious activities.

How DigiBanker Aligns with Standard Chartered's Values

Aligning DigiBanker with Standard Chartered's Core Values

Customer-Centricity

Focuses on improving customer interactions with instant, AI-driven responses to inquiries.

Innovation

Represents the use of AI and cutting-edge technology to drive financial inclusion and enhance customer experiences.

DigiBanker Alignment

Security

Emphasizes the commitment to secure transactions through advanced encryption and AI-driven security measures.

- **Standard Chartered's Values:**
  - Innovation, Integrity, and Customer-Centric Approach
  - Commitment to Secure & Inclusive Banking
- **How DigiBanker Aligns:**
  - AI-driven financial inclusion through video-based banking
  - Secure transactions using cutting-edge encryption & AI security
  - Enhancing customer experience with instant AI-driven response.