Got it — you’re asking the **business value in $$$ terms** if a customer (say, a bank or lender) buys a **selective image encryption** solution instead of just using a traditional DMS.

Here’s how to frame the **value story** in dollar terms:

**💰 1. Compliance & Regulatory Risk Avoidance**

* **Context**: Regulators (GDPR, RBI, HIPAA, PCI DSS, CCPA, etc.) levy **huge fines** for mishandling PII.
* **Without selective encryption**: If one PDF with exposed Aadhaar or SSN leaks, the entire bank is liable.
* **With selective encryption**: Even if a file is leaked, the sensitive fields are encrypted and **legally “unreadable”**, drastically reducing breach liability.

👉 Value:

* GDPR fines = up to **€20M or 4% of global revenue**.
* A regional bank with $1B in revenue saves **up to $40M in avoided fines** per breach event.

**💰 2. Reduced Operational Costs vs. Full Redaction**

* **Current workaround**: Banks either:  
  a) Redact PII (irreversible, costly manual review), or  
  b) Store documents in siloed “high-security” vaults (expensive infrastructure).
* **Selective encryption**:
  + Automated AI detection of PII + lightweight encryption = no need for manual review.
  + Document stays usable in workflows (loan approvals, audits) → no duplicate systems.

👉 Value:

* Manual redaction: $5–$10 per doc (outsourced BPO costs).
* A bank processing **1M KYC docs/year** saves **$5M–$10M annually**.

**💰 3. Faster Customer Onboarding = More Revenue**

* **Without**: Delays in masking/redacting PII → longer loan/customer onboarding (2–3 days).
* **With selective encryption**: Instant masking, while workflow continues → onboarding shrinks to hours.

👉 Value:

* If faster onboarding converts **5% more customers** in a $1B loan book, that’s **$50M new revenue opportunity**.

**💰 4. Insurance & Reputation Protection**

* **Cyber insurance premiums** are lower when PII exposure is minimized.
* Brand damage from breaches costs **$3.9M per incident on average** (IBM 2024 Cost of Data Breach Report).
* Selective encryption reduces breach blast radius → lowers both.

👉 Value:

* Savings of **$1M–$2M annually** on insurance + reduced breach costs.

**📊 Example ROI Story for a Mid-Sized Lender**

* Regulatory fines avoided: **$40M risk reduction**
* Manual redaction savings: **$7M/year**
* Faster onboarding (loan revenue uplift): **$50M potential**
* Insurance + breach cost reduction: **$2M/year**

➡️ Even if you price the product at **$2–$5 per document per year**, the bank’s ROI is **10x+**.

⚡ In other words:  
Your solution **translates compliance into revenue protection** and **operational efficiency into direct cost savings**, which in dollar terms means **tens of millions saved or gained** annually.

Do you want me to create a **slide-style ROI calculator template** (Excel or Google Sheets) where a bank can plug in their doc volumes and revenue to see their potential savings? That would make this pitch very tangible.

Got it 👍 — let’s make a **business value & ROI framework** in **hard dollar terms**, so you can present the impact of your **Selective Image Encryption** solution.

**💰 Business Value Metrics**

**1. Regulatory Risk Avoidance**

* Average fine for data/PII mishandling (2020–2024): **$4M–$40M per event**.
* Forecast: Assume **1 major breach every 5 years** without protection.
* Value:

Annualized savings=Expected FineBreach Interval\text{Annualized savings} = \frac{\text{Expected Fine}}{\text{Breach Interval}}

Example: $20M fine ÷ 5 years = **$4M/year risk reduction**.

**2. Operational Cost Savings (manual redaction)**

* Current cost: $5–$10 per document (outsourcing/manual review).
* Bank processes: **1M docs/year**.
* Value: **$5M–$10M/year savings**.

**3. Revenue Acceleration (Faster Onboarding)**

* Faster KYC/loan onboarding = **higher customer conversion**.
* If average loan value = $100k, and faster onboarding converts just **1% more customers** in a $5B loan book:
  + Value uplift = **$50M additional loan volume/year**.
  + Assuming 2% net interest margin → **$1M/year revenue increase**.

**4. Cyber Insurance & Breach Cost Reduction**

* Cyber insurance premiums can drop **5–15%** with stronger PII controls.
* For a $10M policy → savings = **$0.5M–$1.5M/year**.
* Breach cost reduction (forensic, legal, PR): average **$4.9M/breach** (IBM 2024).

**📊 Example ROI Calculation (Mid-Sized Lender)**

| **Metric** | **Annual Value** |
| --- | --- |
| Regulatory risk avoided | $4M |
| Redaction savings | $7M |
| Faster onboarding revenue | $1M |
| Insurance/breach reduction | $1M |
| **Total Annual Value** | **$13M** |

**Solution Cost (forecast)**: $2M/year (SaaS license + integration).  
**Net Benefit**: $11M/year.  
**ROI**:

ROI=11M2M×100=550%\text{ROI} = \frac{11M}{2M} \times 100 = 550\%

**📈 3-Year Forecasted ROI**

* **Year 1**: $11M net benefit (after $2M spend).
* **Year 2**: $13M+ (risk reduction + volume growth).
* **Year 3**: $15M+ (compounded savings + adoption).

➡️ **Cumulative Net Benefit (3 years): $39M–$43M**.  
➡️ **Payback period**: < 3 months.

⚡ **Message for your slide**:  
*"Every $1 spent on selective image encryption delivers $5–$6 in savings and revenue protection — with a 550% ROI and payback in under a quarter."*

Do you want me to package this into a **ready-to-use ROI slide format** (with a table + forecast chart), so you can drop it directly into your hackathon deck?