

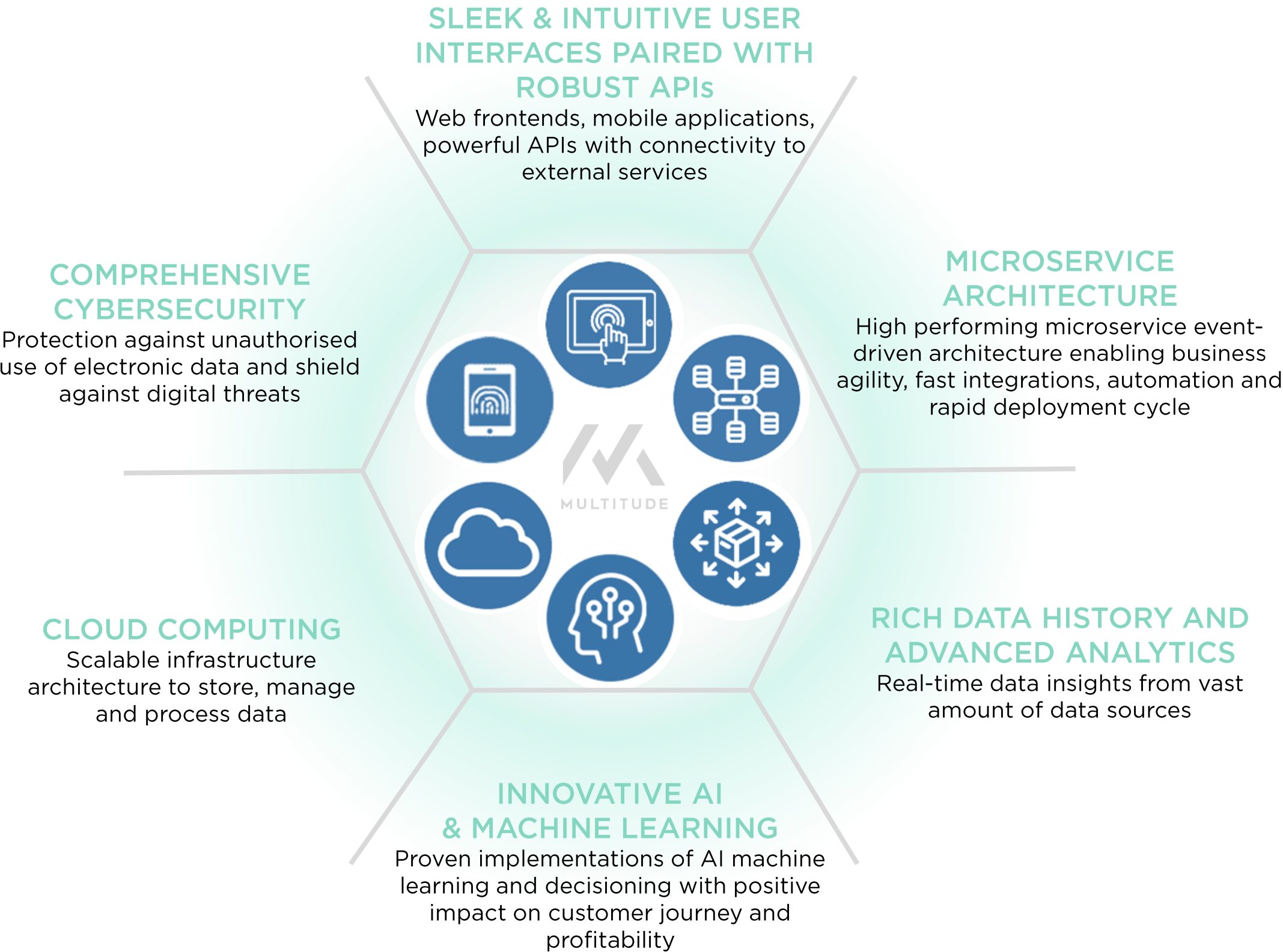


TECHNOLOGY AND AI

Kornel Kabele

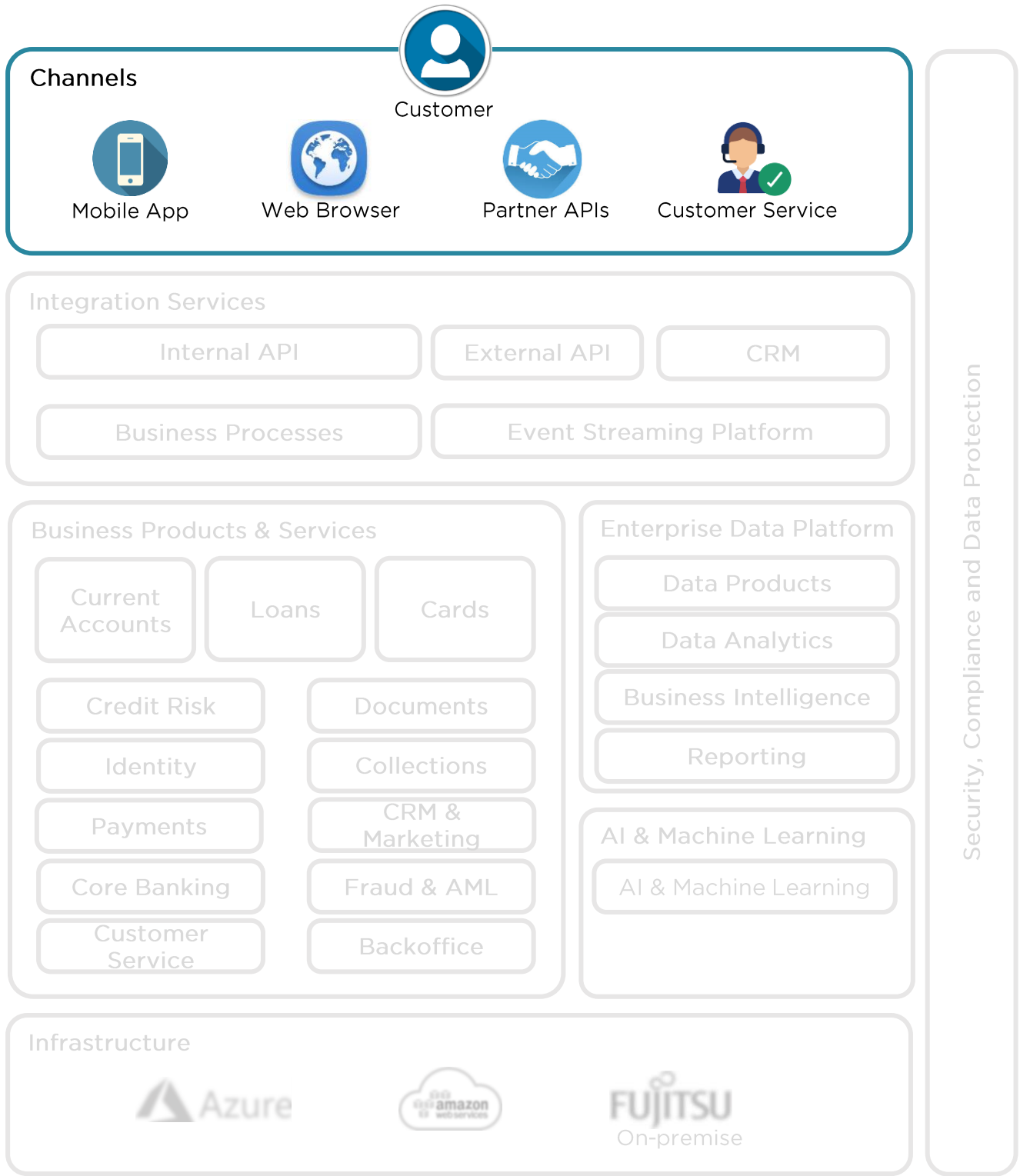
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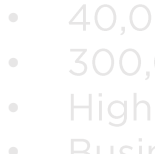




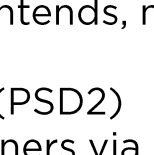

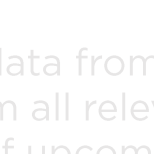



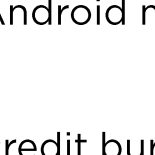



KEY IN-HOUSE TECHNOLOGY CAPABILITIES ENABLING OUR DIGITAL BANKING



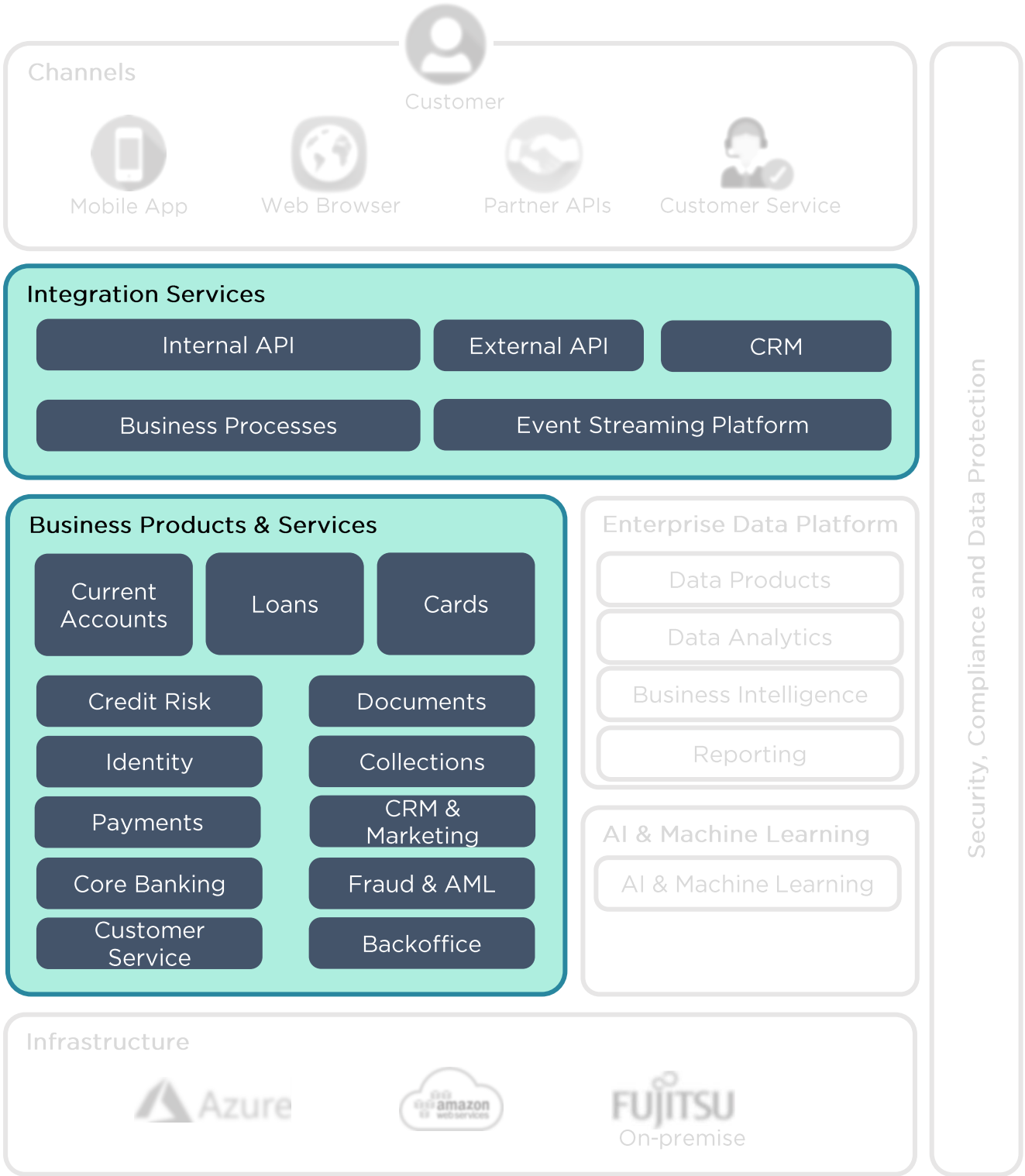
SLEEK & INTUITIVE USER INTERFACES PAIRED WITH ROBUST APIs DRIVING CUSTOMER EXPERIENCE





-  Responsive Web frontends, native iOS and Android mobile applications
-  Open banking APIs (PSD2)
-  120+ integrated partners via APIs (brokers, credit bureaus, payment gateways, telco, identity, national clearings, etc.)
-  Rapid release cycle with 300 production deployments per month
-  40,000 automated tests
-  300,000+ payment transactions/month
-  High performing event driven microservice architecture
-  Business process orchestration enabling business synergies and process automations
-  Combining in-house developed and SaaS solutions to maximize competitive advantage
-  20 years history of data from different countries
-  Integrating data from all relevant domains into holistic picture
-  Powerful forecasts of upcoming market trends and behavioral changes
-  Customer Services – chatbot answers 75% of customer queries while increasing CSAT to 94%
-  Credit Scoring – scoring decisions done in real-time and fully automated
-  Estimated Customer Lifetime Value and Active Account Scoring on continuous basis
-  Fraud and Risk assessment
-  Hybrid cloud infrastructure combining On-Premise IaaS and Cloud-Based PaaS
-  Maximizing flexibility, security and cost-efficiency
-  Exceeding industry standard in security defense mechanisms
-  12,000 hours of employee security training in 3 years (Human Firewall)
-  15,000 phishing email tests sent to our employees in 3 years
-  State of the art real-time detection, protection and response solutions

MICROSERVICE ARCHITECTURE WITH RAPID RELEASE CYCLE ENABLING BUSINESS AGILITY



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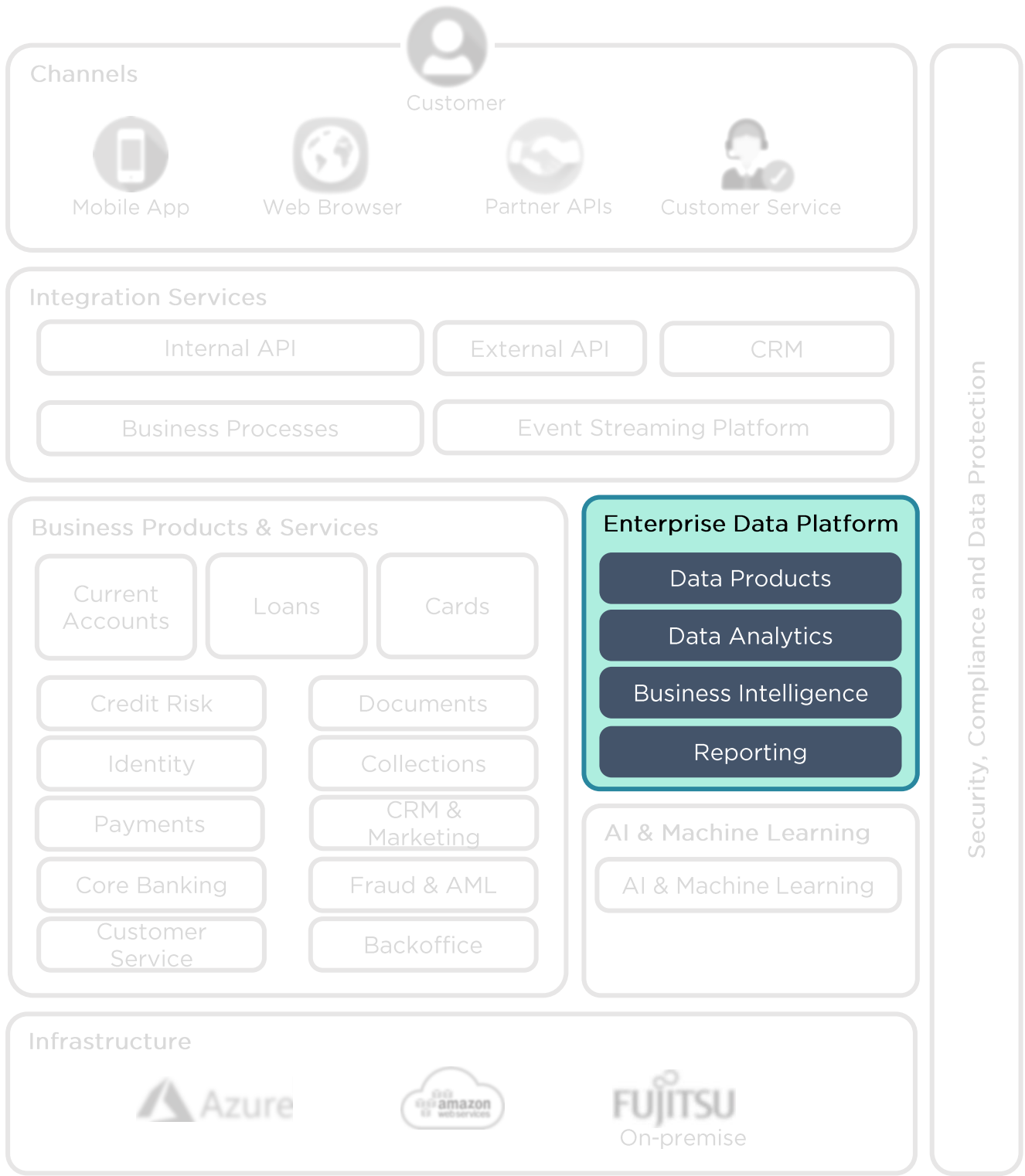
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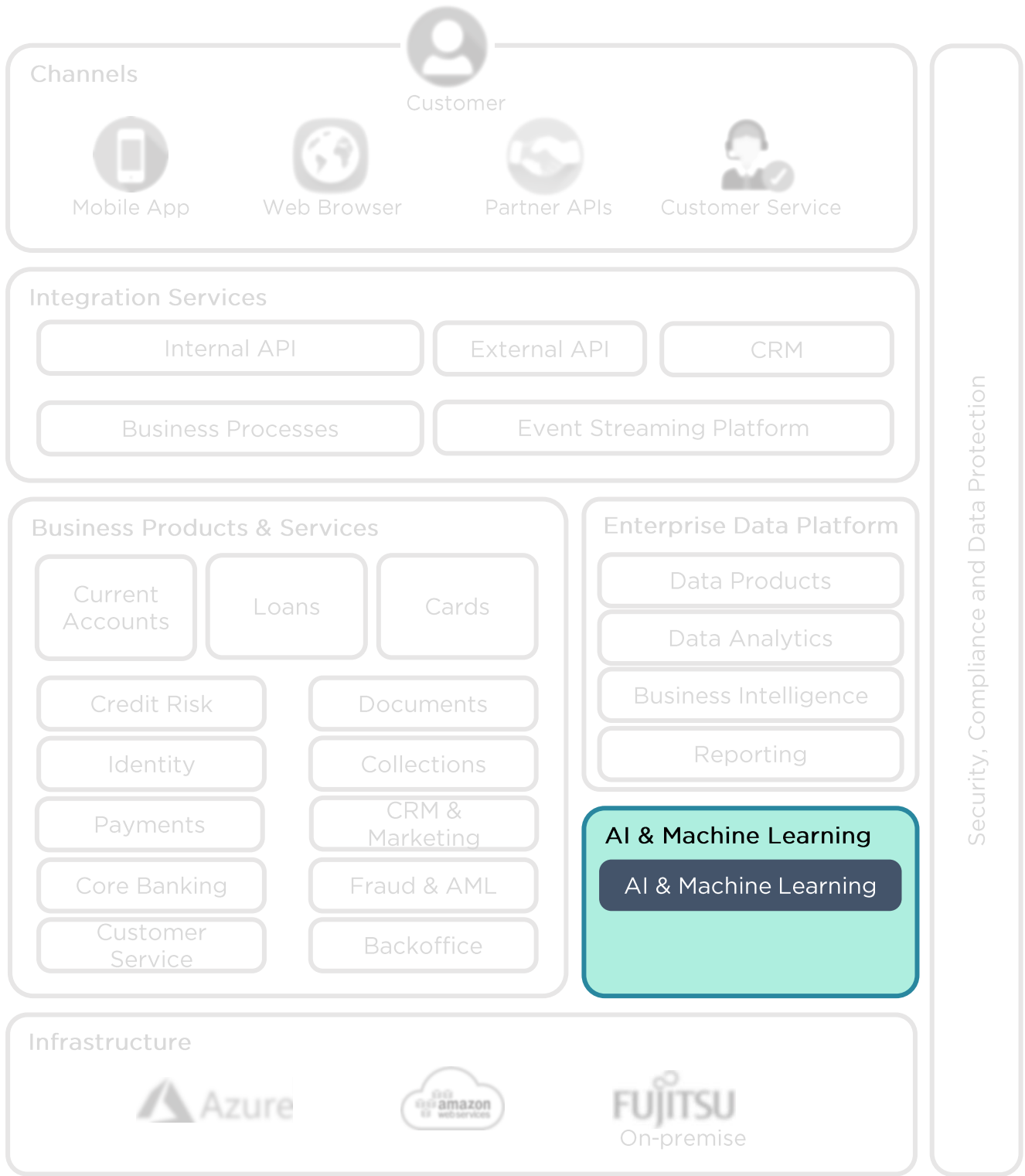
RICH DATA HISTORY AND ADVANCED ANALYTICS PROVIDING REAL-TIME CUSTOMERS INSIGHTS





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INNOVATIVE AI & MACHINE LEARNING



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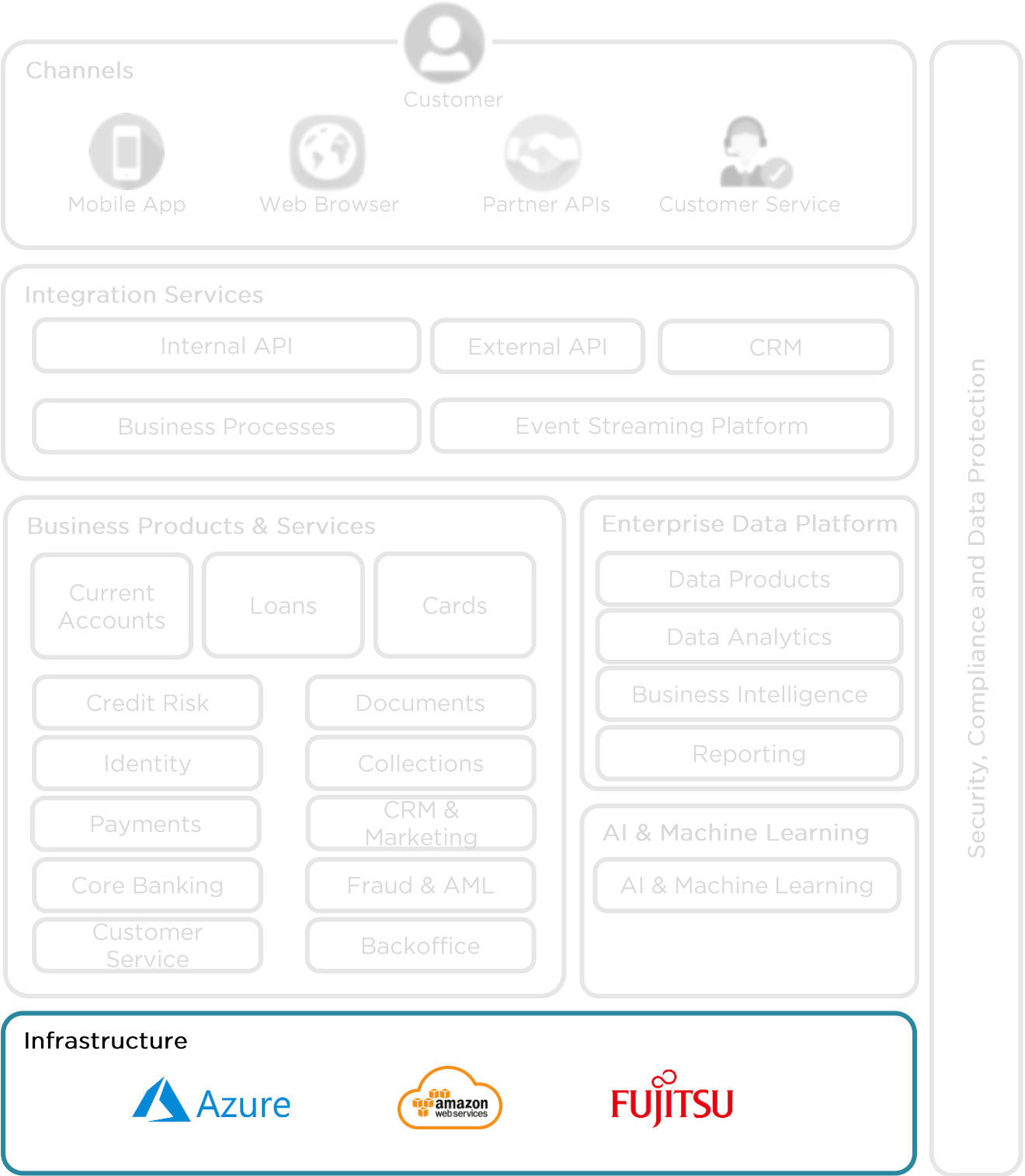


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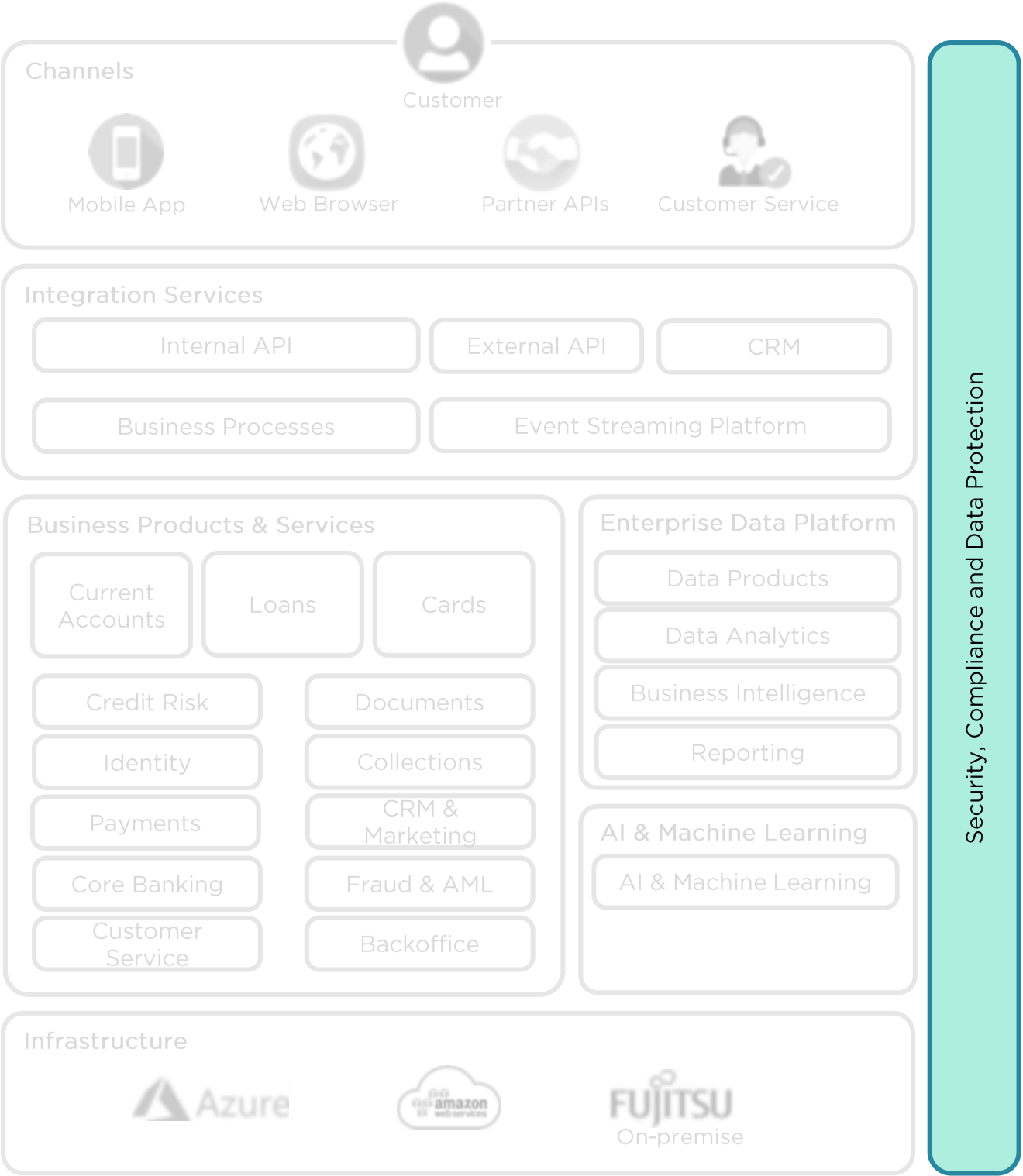
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CLOUD COMPUTING FOR BUSINESS SCALABILITY AND RESILIENCE



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COMPREHENSIVE CYBERSECURITY



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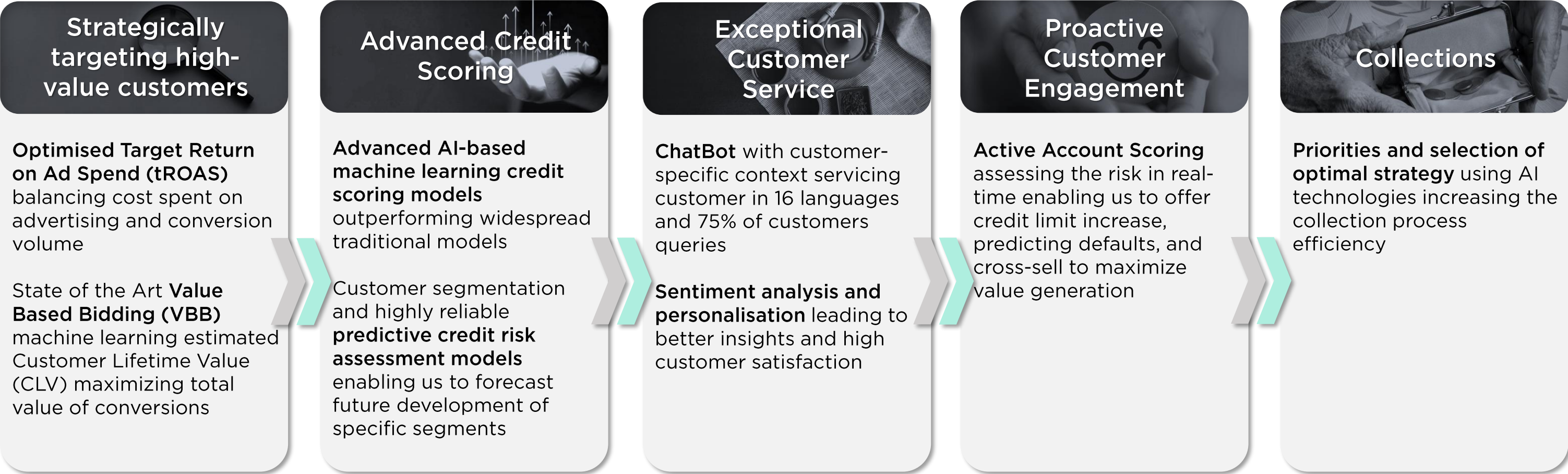


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AI POWERS OUR WHOLE ENHANCED CUSTOMER JOURNEY



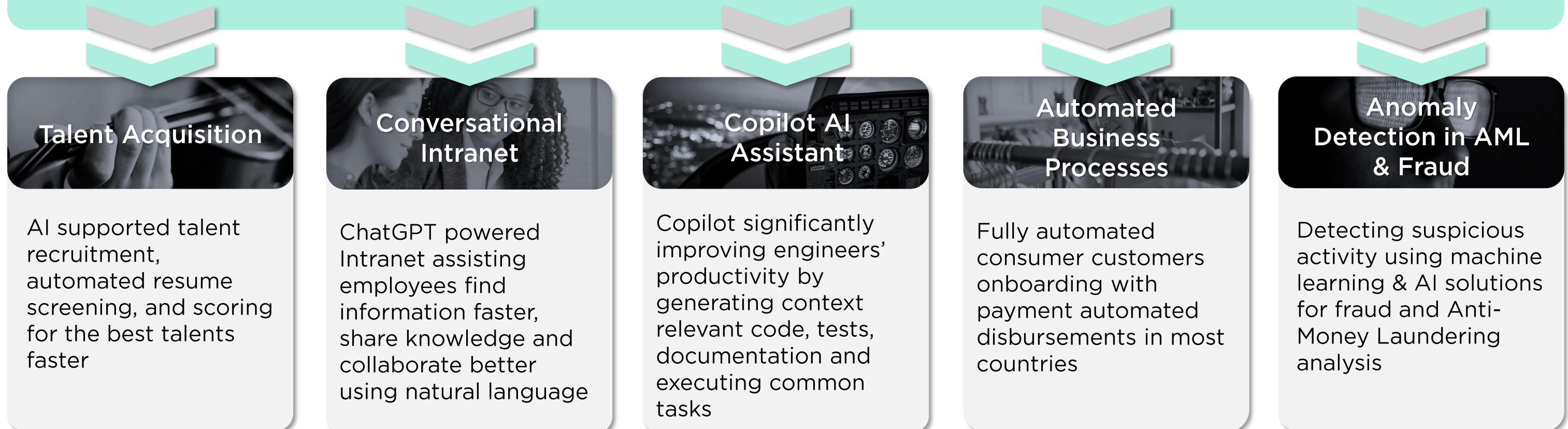
We use AI solutions throughout the entire customer lifecycle to enhance effectiveness and maximize returns



AI DRIVING INTERNAL PRODUCTIVITY AND OPERATIONAL EFFICIENCY



Process automation and AI solutions boosting productivity and internal operational efficiency



THANK YOU

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