

### **TECHNOLOGY AND AI**

Kornel Kabele CTO

#### KEY IN-HOUSE TECHNOLOGY CAPABILITIES ENABLING OUR DIGITAL BANKING



## SLEEK & INTUITIVE USER INTERFACES PAIRED WITH ROBUST APIS

Web frontends, mobile applications, powerful APIs with connectivity to external services

## COMPREHENSIVE CYBERSECURITY

Protection against unauthorised use of electronic data and shield against digital threats



#### MICROSERVICE ARCHITECTURE

High performing microservice eventdriven architecture enabling business agility, fast integrations, automation and rapid deployment cycle

#### **CLOUD COMPUTING**

Scalable infrastructure architecture to store, manage and process data

## RICH DATA HISTORY AND ADVANCED ANALYTICS

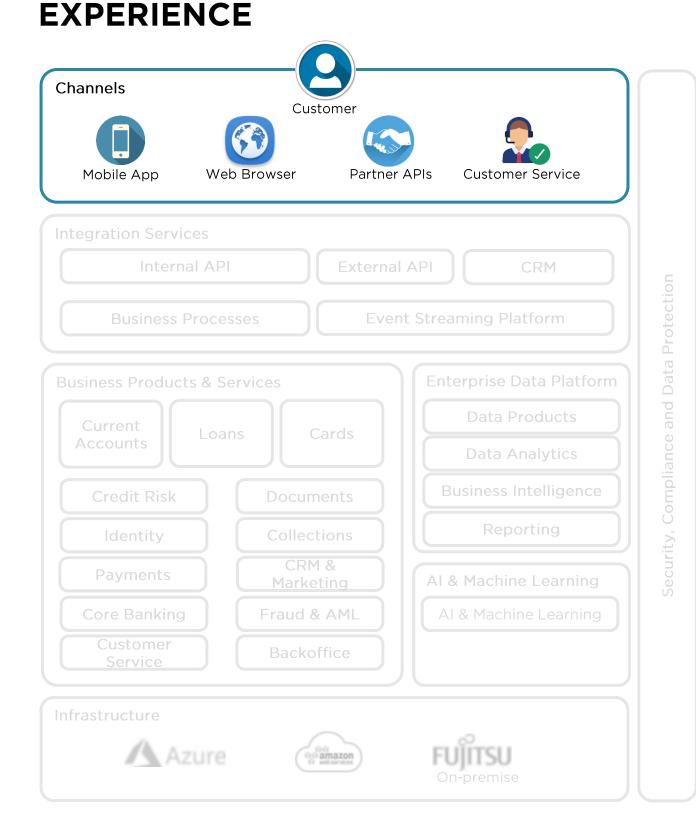
Real-time data insights from vast amount of data sources

## INNOVATIVE AI & MACHINE LEARNING

Proven implementations of AI machine learning and decisioning with positive impact on customer journey and profitability

#### SLEEK & INTUITIVE USER INTERFACES PAIRED WITH ROBUST APIS DRIVING CUSTOMER



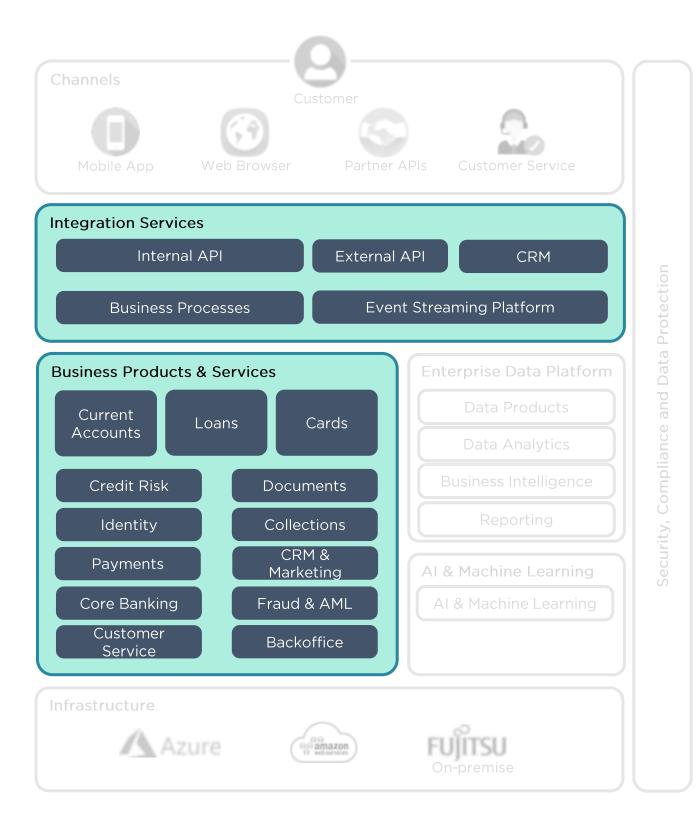




- Responsive Web frontends, native iOS and Android mobile applications
- Open banking APIs (PSD2)
- 120+ integrated partners via APIs (brokers, credit bureaus, payment gateways, telco, identity, national clearings, etc.)
- Rapid release cycle with 300 production deployments per montl
- 40,000 automated 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 maximiz 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 laaS 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







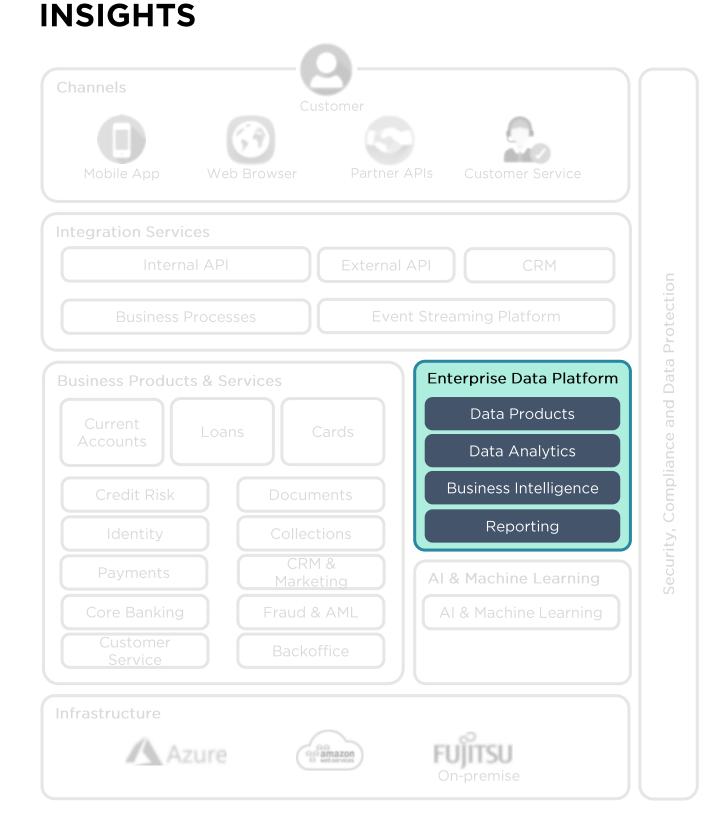
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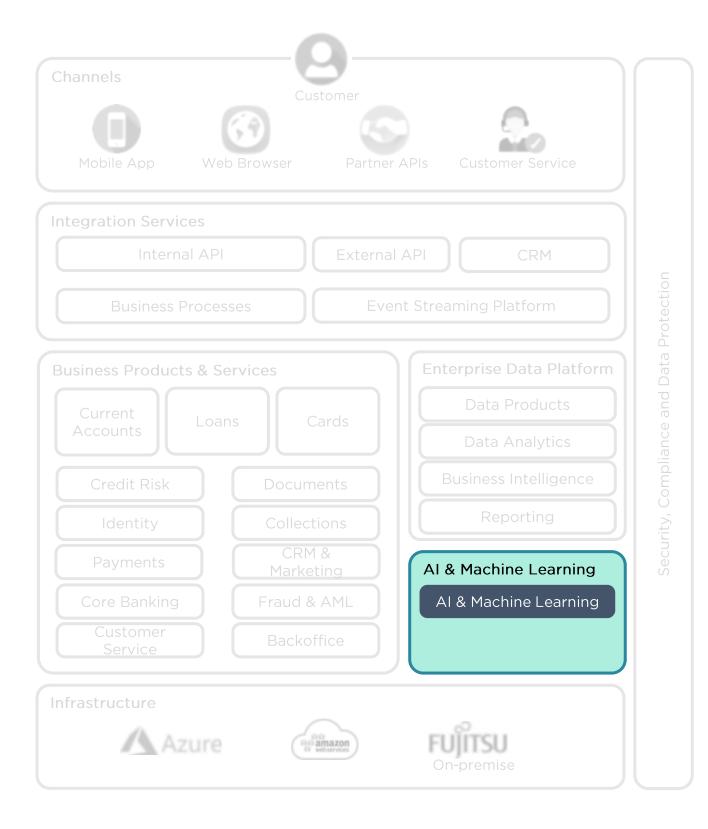
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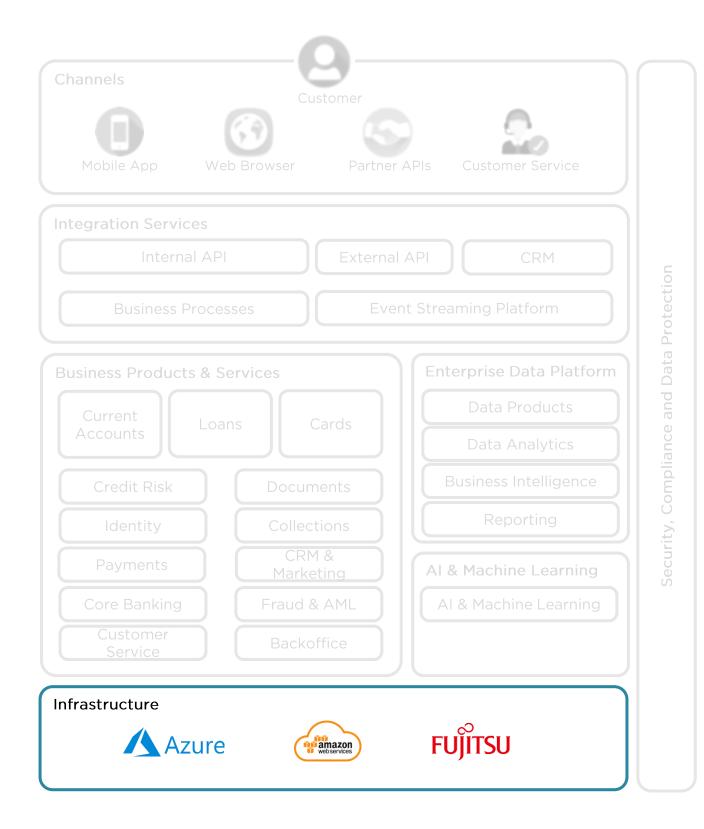




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#### CLOUD COMPUTING FOR BUSINESS SCALABILITY AND RESILIENCE





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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

# Strategically targeting high-value customers

Optimised Target Return on Ad Spend (tROAS) balancing cost spent on advertising and conversion volume

State of the Art Value
Based Bidding (VBB)
machine learning estimated
Customer Lifetime Value
(CLV) maximizing total
value of conversions

# Advanced Credit

Advanced AI-based machine learning credit scoring models outperforming widespread traditional models

Customer segmentation and highly reliable predictive credit risk assessment models enabling us to forecast future development of specific segments

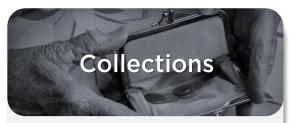
# Exceptional Customer Service

**ChatBot** with customerspecific context servicing customer in 16 languages and 75% of customers queries

Sentiment analysis and personalisation leading to better insights and high customer satisfaction

#### Proactive Customer Engagement

Active Account Scoring assessing the risk in real-time enabling us to offer credit limit increase, predicting defaults, and cross-sell to maximize value generation



Priorities and selection of optimal strategy using Al technologies increasing the collection process efficiency

#### AI DRIVING INTERNAL PRODUCTIVITY AND OPERATIONAL EFFICIENCY



#### Process automation and AI solutions boosting productivity and internal operational efficiency



Al supported talent recruitment, automated resume screening, and scoring for the best talents faster

#### Conversational Intranet

ChatGPT powered Intranet assisting employees find information faster, share knowledge and collaborate better using natural language

# Copilot Al Assistant

Copilot significantly improving engineers' productivity by generating context relevant code, tests, documentation and executing common tasks

#### Automated Business Processes

Fully automated consumer customers onboarding with payment automated disbursements in most countries

# Anomaly Detection in AML & Fraud

Detecting suspicious activity using machine learning & AI solutions for fraud and Anti-Money Laundering analysis

## THANK YOU

ir@multitude.com

linkedin.com/company/multitudegroup

MULTITUDE SE

RATAMESTARINKATU 11 A

00520 HELSINKI
FINLAND