



Innovation! The Only Future Law For Banks....

For entire gamut of banking domains, digital innovation is,
*order-of-the-day for revenue sustenance & spiralling
growth!!!*

When it comes to digital innovation and transformation, Banks and Financial enterprises are looking at a wider concept. No more are digital innovations a niche edge for Fintech enterprises. Entire sets of banks across the globe are strategically focussing and quite at ease with innovative digitisations. The pace at which novel innovations in Data Analytics, AI and ML have been radicalizing global banking scenarios, are definitively a notch higher than other industries.

Why?

Simply because:

- Like it or not, millennial customers *literally breathe digital*. Expectations in terms of how they bank, customer experiences and technology innovations have sky rocketed. Simply a *'must-be'* for either good revenue sustenance or increase!
- Internally, every bank must digitize *'everything'* as traditional Siloed systems are unsuitable and can no longer withstand competition from digitally strong Fintechs
- Alarmingly increasing threats from cybersecurity breaches have literally mandated banks and financials to go in for aggressively agile digital data security innovations. Today's cybersecurity innovations can provide an impenetrable guard against any type of cybercrime, malware, phishing or other threats
- Only those banks that can respond to the market demands through innovative digital technologies for seamless CX/UX and cross-channel delivery consistencies

Digital transformation & innovation – mandate for Banks and Financials

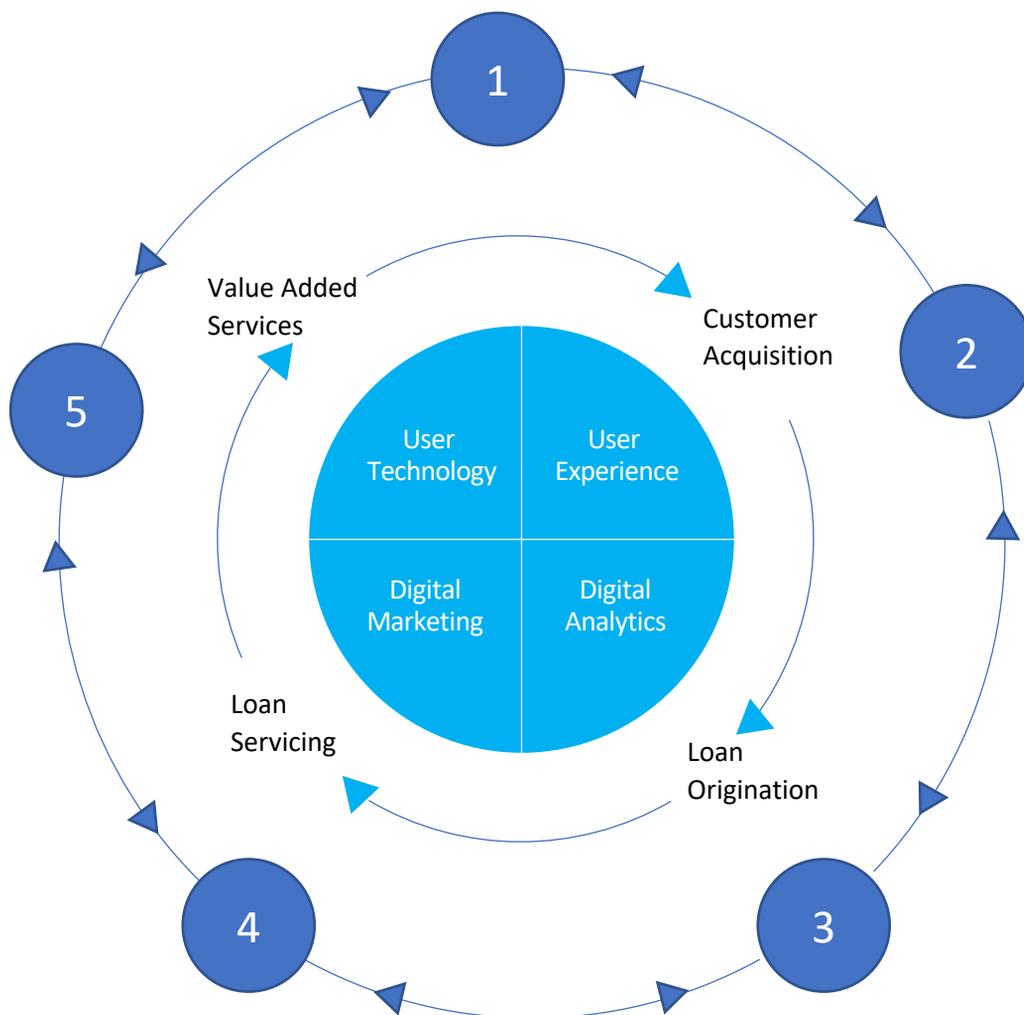
Evolution of Banks and Financials is the directive, be it incumbents, neobanks or Fintechs!!!

Enterprises are aggressively implementing transformative digital technologies that can convert the adverse effects to positive ones. What had been earlier norms are paving way for newer norms. Every single bank process, be it, the business operations, employee work methodologies, and management of assets, funds, and reserves by Customers, are all evolving into major **innovative transformations**.

Focus on customer-centricity, real-time & smart data integration!!!

- Use of Data Science, AI, ML and Digital Analytics to transform Banking/Financial product delivery in terms of digital marketing and, innovation
- Economise and implement cost cutting, reorganise resources within the organization
- Go in for digitally transformed Banking/Financial business models, technology solutions for the C-Suite, with a novel perspective for accelerated productivity and competitiveness in the markets and times to come





1. Customers engage with banks in real-time
2. Customers get real feel of open banking
3. Unique customer experience with omnichannel banking
4. Multi-Channel customer perception based perceived conveniences
5. Aggressive social engagement-oriented banking

1

Mapping workforce talent Vs Technology Portfolio:

- Tap innovation-savvy potentials of possible existing personnel and delegate digital innovation tasks
- Attract newer workforce with right skill sets to deftly wield innovative technology investments
- Spot possible gaps with workforce Vs invested innovative technologies and seal the gaps with required training programs

2

Refresh/Revise business operational framework

- Identify gaps requiring new digital landscape adaptability in business model

3

Review/Refresh Application portfolios & select right alliances for bank's ecosystem

- Migrate to innovative and powerful digital technologies to achieve far reduced costs and augmented efficiencies

4

Innovate legacy banking systems

- Prioritize integration of legacy systems seamlessly with innovative digital technologies

5

DNA level adaptability' of banks to digital innovation

- Make digital innovation an in-grained culture at every level/domain of banking for superior agility

6

Analyse bank's data management, quality, and architecture capabilities

- Implement innovative data technologies to bring out proactive, precious business insights

7

Conduct high-speed tests

- High speed testing of implemented digital innovations to list down lessons learnt for reduced loss and accelerated business value generation



Digitally innovating Banks – An Ameex perspective

Here, we take a brief look at a few vital and disruptive digital innovations that are radicalizing the way banks and financials conduct their businesses and soar their revenues in real-time:

1. Technology

Data Management, Cloud Migration, Mobile Strategy			
Database and Data Warehousing	Data Lakes	ETL	Cloud Data Engineering
Building enterprise-level data management platforms	On-premise and/or on Cloud for the multitude of clients	Enabling the consumption of insights and analytical maturity	Mobile Apps: Apps that scale organizational size and complexity leveraging latest technologies including Xamarin, Flutter, as well as Responsive and Mobile web sites

Ameex Cloud Platform Partners



Illustration 1: Pioneering database innovation-pharma client leveraging Big Data Engineering (AWS Snowflake)

The Client: Leading Lifesciences data aggregator with piling data procurement investments with dire need for Big data platform, enabling data pipelines, data governance, faster data insights & sharing.

Business Challenges: High maintenance cost, inefficient system, slow data processing with delayed analytics, much time/resource consumption, challenges in medical data and records sharing with privacy compliance challenges.

Ameex pioneering solution revolutionary benefits: 70% YOY maintenance cost reduction, Augmented data availability, quality, accessibility with increased Analytics ROI, simple, near-zero maintenance environment/ETL.

2. Marketing Analytics and Visualization

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A/B Testing	Pricing & Promotion Strategies	Reporting & Dashboards
Marketing Analytics:		Visualization:
<ul style="list-style-type: none"> Precision market data analysis to churn out insightful market information Prescriptive, Predictive, Diagnostic and Descriptive analytics Clearly identify underlying market models and framework Need prediction and business revenue increase 		<ul style="list-style-type: none"> Effective, transparent, visually appealing, insightful analytics data display Static/interactive data visualization with minute data drill-down in the form of chart and graphs Device independent designs (PCs/Laptops/Mobile) Provide clear insights on improvement areas in the market Listing factors inducing customer behaviour Provides clarity in product placement Accurate sales volume prediction

Ameex Advanced Analytics Partners



Ameex Visualization Partners



Illustration 2: Ameex ‘out-of-the-box’ customer acquisition solution for a bank

The Client: Leading Bank customer acquisition tool by for their financial wellness program, this tool is being used in 9 different customer acquisition channels.

Business Challenges: The bank witness more than 70% bounce rate and called out 8 vendors including Ameex and conducted a hackathon competition to address the challenges in the tool

Ameex distinctive customer acquisition utility: Built customer personas and their characteristics were studied. Behavioral and technical aspects considered and based on this a unique solution was built, which emerged as a winner in the hackathon competition

Illustration 3: AmChat – Ameex’s innovative plug ‘n’ plug Chatbot with ground-breaking benefits

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Ameex pioneering solution revolutionary benefits:

- A Conversational banking and Commerce bot to suit any need from the client
- Fully “Open to Integrations” with other Digital Systems
- Endlessly customizable platform
- Better Engagement & of-course more conversions

3. Paid Media

A/B Testing		Pricing & Promotion Strategies		ETL	
Pay-per-click Ad promotions	Display billboards/Ads	Retarget Strategizing	Paid Promoters	Paid Content mobilization	Retarget Paid Ads in Social Media

4. CRM and Email Marketing

A/B Testing	Pricing & Promotion Strategies	Reporting & Dashboards
CRM		Email Marketing
<ul style="list-style-type: none"> •Sorting 'Closed' and 'Won' •Identify opportunities •Leads that have Ok-ed Sales 		<ul style="list-style-type: none"> •Sorting Leads OK-ed by Marketing •Listing Leads that are active

5. UI/UX

Strategy and Content	Wireframing & Prototyping	Execution and Analysis
Efficient User design	Basic digital UI components	Effective, Productive, Attractive, and delightful digital User Interface
<ul style="list-style-type: none"> Multi-stage process Routines Data and processes sourced from disparate Solutions and efficient concepts structured, intuitive interface design 	<ul style="list-style-type: none"> Visual design Usability User Experience (UX) 	<ul style="list-style-type: none"> Enterprise - Fasttrack to success Consistent growth in popularity Measurable increase in profit

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6. Earned and Owned Media



Thank you



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