Capton™ AI for Banking

AI-FIRST BANKING

Banks that are becoming "AI-first" by making AI central to their core strategy and digital operations — are increasing customer retention, decreasing competitive threats and coping with black-swan events like global pandemics.

Disruptive AI technologies can be applied to several areas – loan monitoring and prediction, real-time credit decisioning, hyper-personalized service and deepening customer relationships.

$ **AI can potentially unlock $1 trillion annually of incremental value for banks.**

HOW IT WORKS

DATA

AI/ML ENGINE

INISIGHT

75% **of respondents at banks with over $100 billion in assets say they're currently implementing AI strategies**

Banks on their digital transformation journey can utilize Artificial Intelligence/ Machine Learning, Neural Networks, Natural Language Processing, and innovative Behavioral Analytics amongst other technologies.
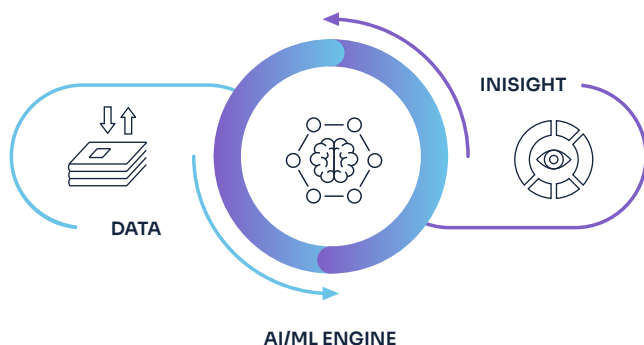
THE STATE OF NPL

There is a marked increase in non-performing loans (NPL) and loan defaults since the Global Pandemic (COVID-19).

NPL Prediction is historically a very labor intensive process. Applying AI to improve the predictive power across various types of loans can help reduce risk both in the number and size of Non- Performing Loans.

With early Non-Performing Loan prediction and active resolution before going to collection, both cash flow and stock price can benefit. Future profitability increases as the NPL ratio decreases.

AI-POWERED SUITE

Capton™ AI is a portfolio of AI-powered, enterprise software products that enable Banking & Financial Services companies to Increase Profitability, Reduce Risks & Optimize Customer Experiences by utilizing AI/Machine learning & Behavioral Analytics. Proven AI Technology can provide strong competitive differentiation.

Sophisticated ML models can be applied to massive datasets to create better output. Continuously self- learning models can be explained -providing "Explainable AI".

Capton™ AI NPL Early Warning System (EWS)

THE OPPORTUNITY

A key factor in reducing non-performing loans is the ability to predict accurately, long before they turn into non- performing asset.

THE SOLUTION

NPL EWS leverages over 160 data points for prediction modeling with up to 99% accuracy depending on existing datasets.

THE RESULT

Rapid training across multiple risk models enables the solution to predict 3, 6, 9 and up to 12 months in advance of an asset becoming a distressed loan.

Capton™ AI Intelligent Credit Scoring (ICS)

THE OPPORTUNITY

Loan decisioning at the time of loan origination often involves checking FICO or other standard methods.

THE SOLUTION

ICS provides AI-based prospect scoring, using 25+ data points for external scoring, 160 parameters for internal scoring, and Social media, Message-based (SMS/docs) and transactional data scoring where permitted.

THE RESULT

ICS rapidly provides this overall lending riskscore on a prospect's credit worthiness, enabling loan decisioning in 60-90 seconds.

Capton™ AI Intelligent Sales Hyper-Automation (ISHA)

THE OPPORTUNITY

Targeting the right customer at the right time requires insight into customer propensity for a particular product and where they are in their buyer journey.

THE SOLUTION

ISHA enables AI-powered hyper-automation with recommendation engines, seamless sales tool integration, and hyper-personalized blending of target offers and buyers.

THE RESULT

Sales can achieve their targets with increasing precision; Customers can benefit from a more personalized experience.
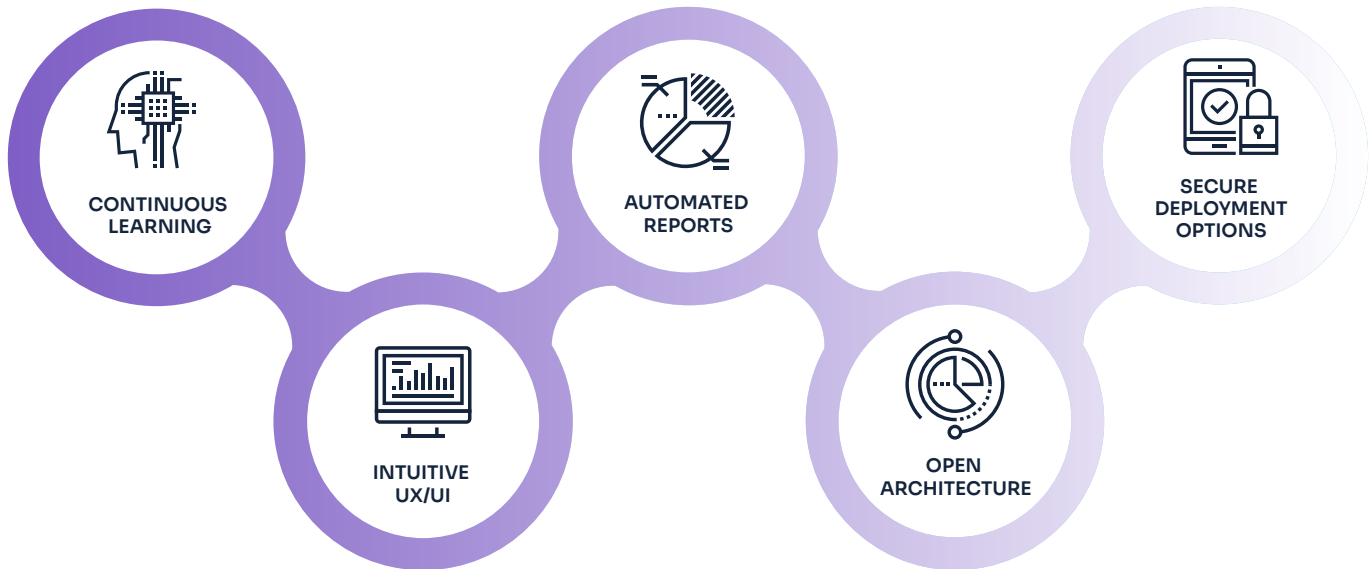
KEY FEATURES & BENEFITS

BENEFIT
Continuous learning system utilizing Artificial Intelligence, Machine Learning and Neural Networks results in increasing accuracy of predictions

BENEFIT
Automated reports for retail and commercial loans are available across time horizons, regional characteristics and comparisons of industries and individual branches

BENEFIT
Secure deployment options include on-premise, hybrid and private cloud implementations to support regulatory compliance and secure deployments at scale

CONTINUOUS LEARNING

AUTOMATED REPORTS

SECURE DEPLOYMENT OPTIONS

INTUITIVE UX/UI

OPEN ARCHITECTURE

BENEFIT
Intuitive UI and UX with interactive dashboards includes role-based access and hierarchical views across regions, industries

BENEFIT
Open architecture enables seamless integration with existing software tools and business processes

CONTACT US