

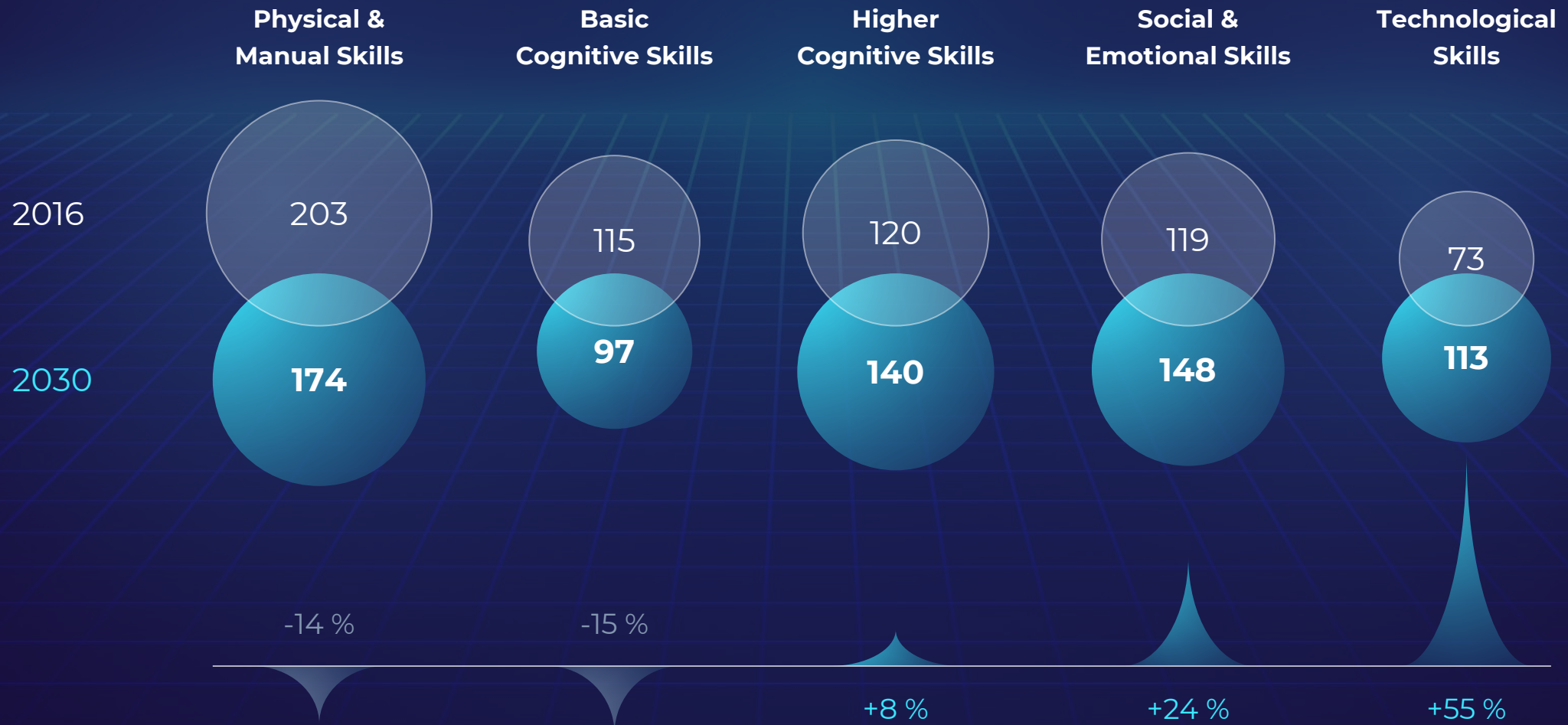


INNOVATION AND CHANGE MANAGEMENT





SHIFT IN SKILLS DEMAND



Based on findings and recommendations Deloitte, McKinsey, PwC, BCG, and Bain

INTELLIGENT CUSTOMER ENGAGEMENT

TODAY

5%

10%

25%

60%

Digital Assistant

Human Chat

Interactive Voice Response

Call Center

FUTURE

30%

20%

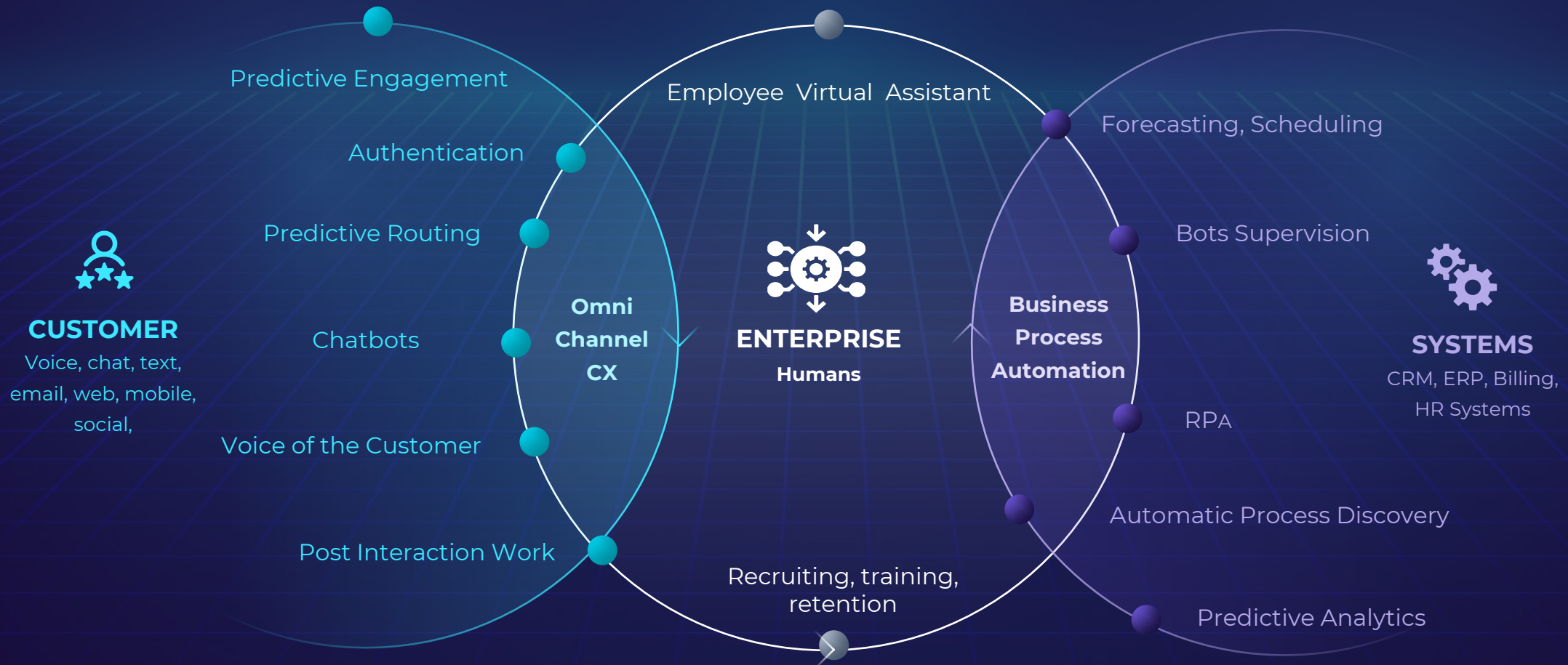
20%

30%

Big Gain Focus

Based on findings and recommendations Deloitte, McKinsey, PwC, BCG, and Bain

END-TO-END AUTOMATION



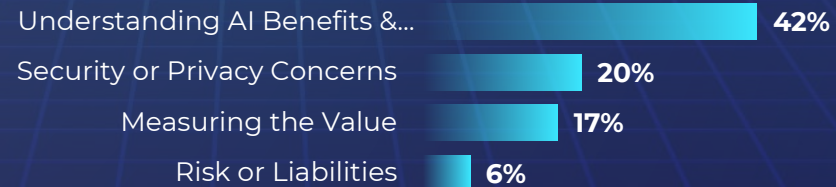
Based on findings and recommendations Deloitte, McKinsey, PwC, BCG, and Bain

BARRIERS TO AI ADOPTION

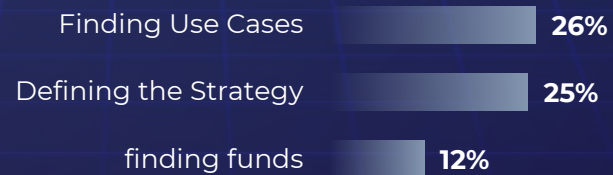
Enterprise Maturity



Fear of Unknown



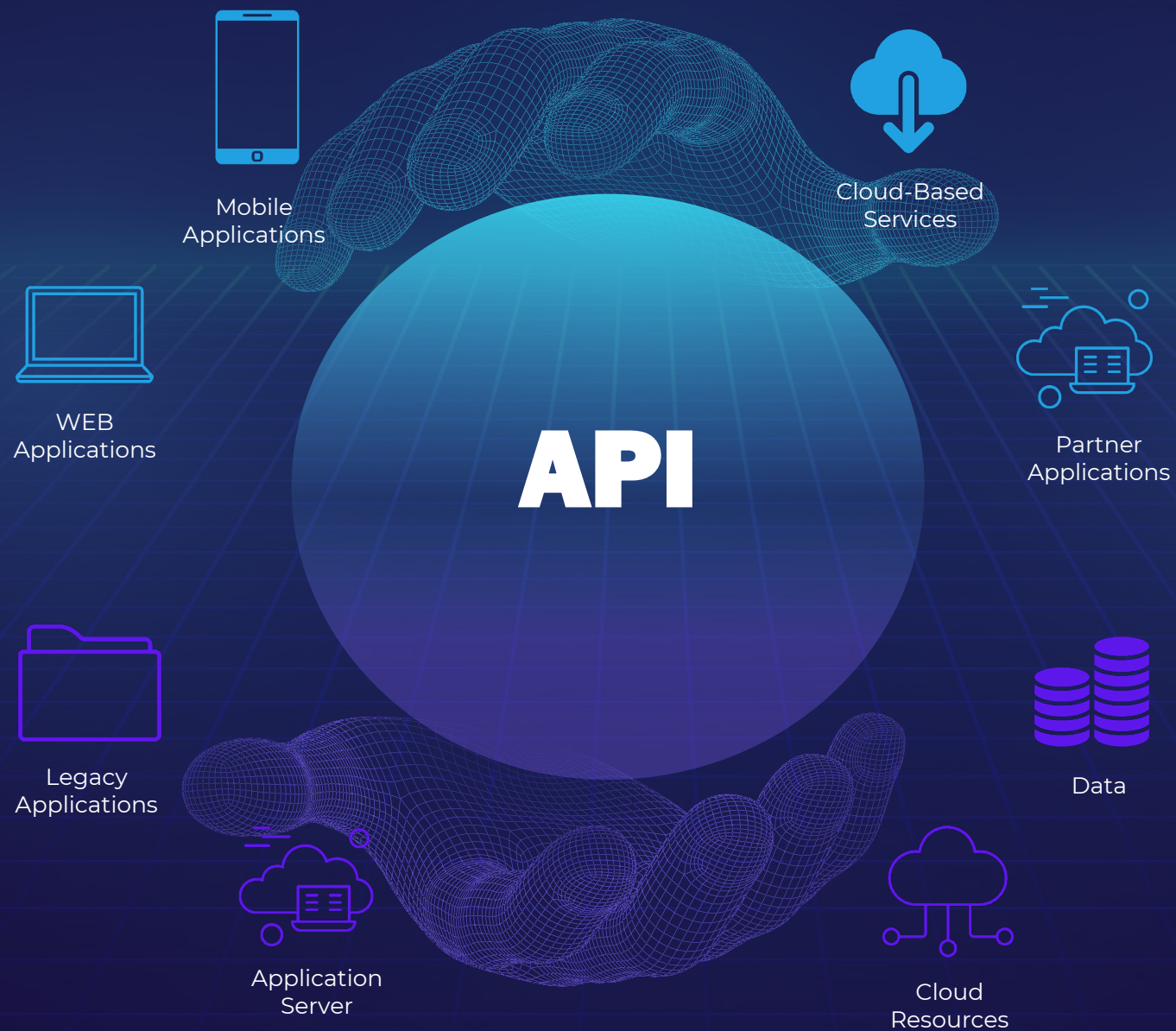
Finding a Starting Point



AI SECTORS OF USE



Flow API



API APPLICATIONS

☒ Credit scoring

☐ IoT + AI

☒ Payment with Credit Card

☐ Real time reporting

☒ multi-bank transactions

☐ Intelligent Chatbot

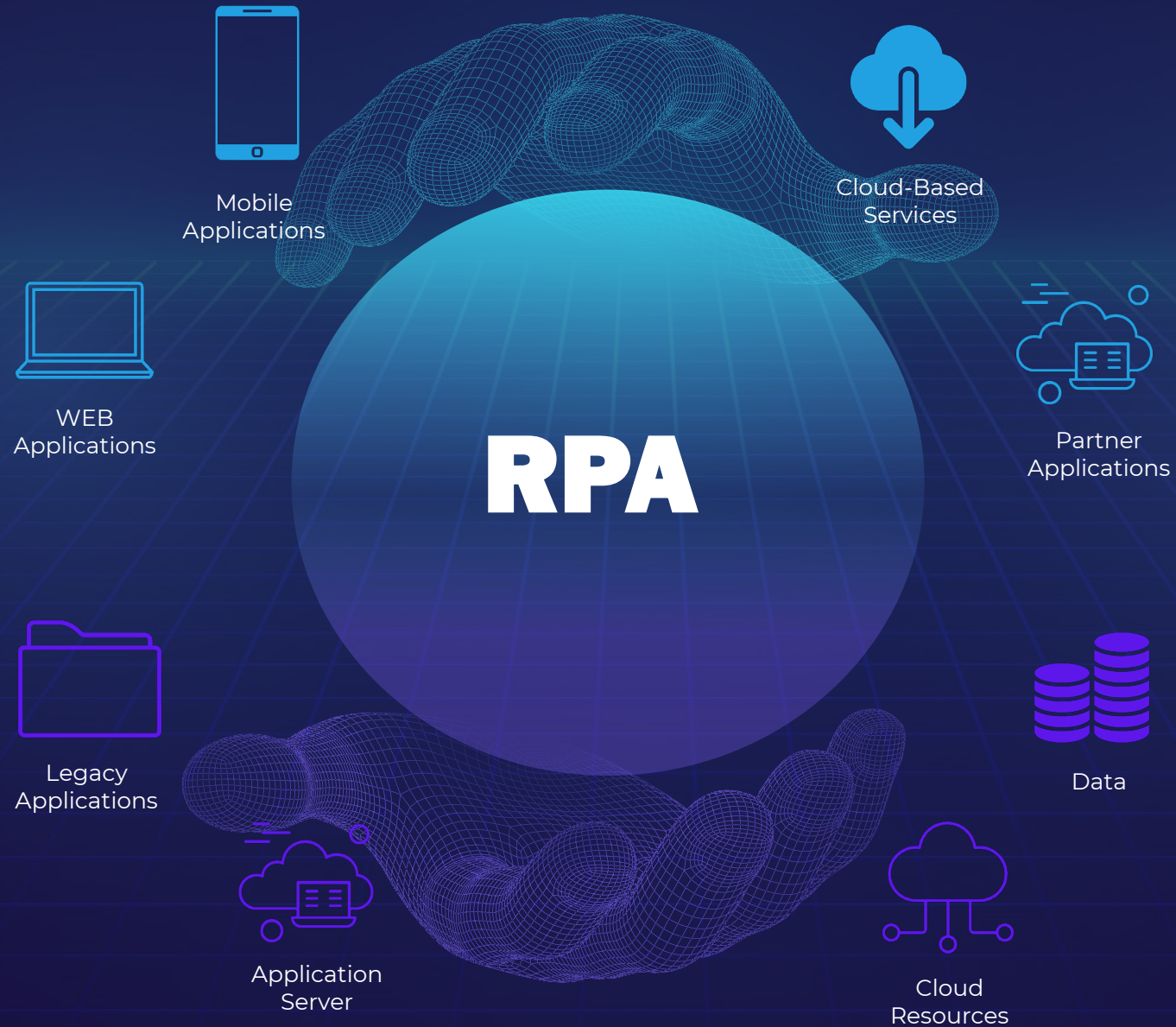
☒ Bank Reconciliation

☐ 2FA

☒ Finance

☐ Productivity

Flow RPA



RPA SOLUTIONS

- data monitoring
- Software Integration

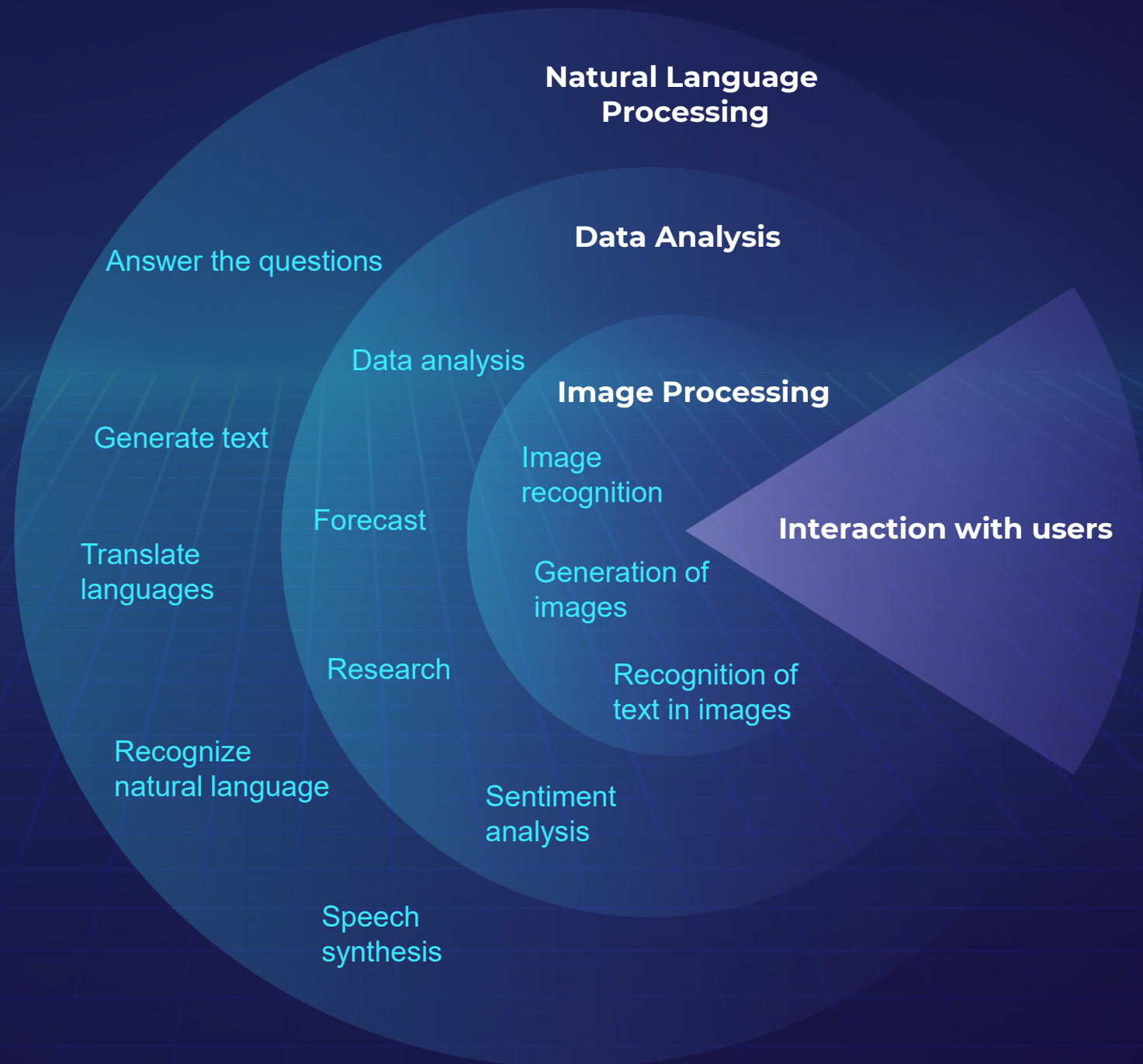
- Invoice preparation
- Repetitive human tasks

- Finance
- Productivity

- Comparative analysis of financial data
- web site navigation

- Credit collection
- Fill in forms

CHAT GPT MAIN FUNCTIONS



SWOT Analysis

Weakness

- Slow reaction to innovation
- Potential risks of data security
- Dependence on high-quality and correct data

Treats

- Tech company could cannibalize part of our business
- Talent retention
- Fees reduction

- Combine Professional background & Technology
- Efficient and fast analysis of large amounts of data
- Automation of repetitive and routine tasks

Strengths

- Generate new Business
- Offering personalized solutions to clients
- Efficiency & cost reduction Improvement

Opportunity

