

LTI's Analytics Solutions

for Banking & Financial
Services Industry



Overview

The Banking and Financial Services Industry (BFS) has been an early adopter of Analytics.

However, an unprecedented rise in the volume of data has made banks recognize the need to invest in the digital and analytics platforms, so they can convert the vast information data-sets into credible customer insights. Factors such as competition from FinTechs, pressure on their cost-income ratio due to reduced interest rates and higher regulation, and increased cyber risks are making banks and financial institutions to re-invent themselves through digital, analytics and advanced payments technologies. The disruptive capabilities of

Advanced Analytics, Artificial Intelligence, and IoT (connected devices as PoS) amongst other digital technologies, are opening new possibilities for banking and financial institutions. Digital disruption is quickly transforming how banks interact with their customers, evaluate risks and manage their operations.



Industry Challenges

We help generate real-time actionable insights, which provide BFS institutions with quicker and intelligent decision-making, thereby addressing the following challenges:

- **The velocity of data creation** in the banking space is increasing exponentially. Banks generate huge volumes of internal data - Customer accounts, Credit scoring, Payments, Assets, etc., which is compounded with the latest digital touch points data - ATMs, Internet, IVR Systems, Social Media and Mobile. Making sense of the huge and complex data and deriving real-time decisions to stay competitive is a challenge for banks.
- Outdated core IT systems and **the burden of multiple legacy systems**, are a significant concern for global bankers. Failure to invest appropriately in digital and agile platforms for secure online and mobile banking, can expose banks to risks of cyber breaches leading to significant financial and reputational loss.
- Keeping up with **tightening regulatory requirements and growing demands for managing AML / KYC and fraud** is expensive. Volume and complexity of current regulation eat into management time, and overall industry margins.
- Financial crisis has **damaged customer confidence in the banking industry**, customers today are increasingly willing to switch. In response, banks are strengthening their acquisition and retention efforts. Banks need to move from a silo multi-channel approach to an omnichannel model, supported by effective segmentation, to deliver a customer-centric experience.
- **Acquiring and retaining profitable customers** in today's hyper-competitive financial services market is a challenge. Banks are feeling the pressure to deliver even better customer experience across channels, as technology-savvy customers are becoming ever more demanding about the service levels and engagement.
- **The volatility of financial assets**, managing market volatility, credit risks and liquidity risks is critical for financial institutions. Risk management is at the top of the agenda for all banks.

LTI Solutions that drive Banking & Financial Services Industry's Profitability and Growth

We provide you solutions to strengthen every aspect of your Banking business and leverage advancements in the industry. Our **pre-built solutions** for Banking and Financial Industries include:

01



Customer Analytics

An integrated Customer Centricity solution that leverages advanced analytics to get 360 degree view of customers. The analytics to expand wallet share with profitable customers, identify relevant cross sell and up-sell opportunities, migrate customers to more profitable relationships, and acquire and retain new profitable customers through targeted marketing campaigns.

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Financial Crime Investigation

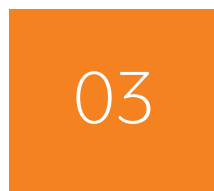
Accelerate Financial Crime Investigation process to get faster insights to unearth financial crimes by leveraging automation, machine learning and artificial intelligence. Also digitize workflows, using BPM tools to provide control to the end users.

Regulatory Reporting

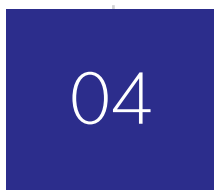
Leverage Mosaic Decisions, to create an integrated Enterprise Analytical platform that acts a single data source to conduct the seamless analytical activity, and Regulatory / Compliance reporting. Build scalable, cost-effective storage and analytical platform for working with large Data sets to generate meaningful insights.



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Risk Analytics

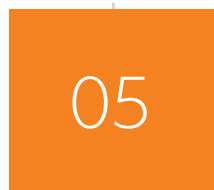
Risk modeling and predictive analytics to analyze portfolios of assets and liabilities to forecast likely losses, and make provisions for those well in advance. Build measurement parameters to flag risky scenarios by integrating applications for asset and liability management, credit risk, market risk and firm wide risk.

Fraud and Crime Analytics

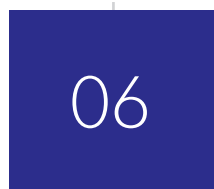
Advanced analytics to recognize suspicious patterns of fraudulent transactions, predict next such fraud in progress. Quickly notify customers of fraud incidents and recommend preventive actions.



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AML / KYC Analytics

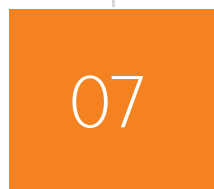
Implement a tactical KYC and AML program to safeguard exposure, regulatory, constituent and competition-related risks by leveraging Mosaic Decisions that offers Big Data and Analytics platform to give a single view of the financial institution, customer risk, product usage, ratio of alert patterns vs transactions.

Sales & Marketing Analytics

Advanced Analytics to capture live customer interactions; to track, monitor and control suspicious activities or define useful campaigns. Predictive analytics to help improve campaign effectiveness and retail delivery by studying channel profitability, determine new pricing opportunities and devise effective promotions to improve marketing ROI.



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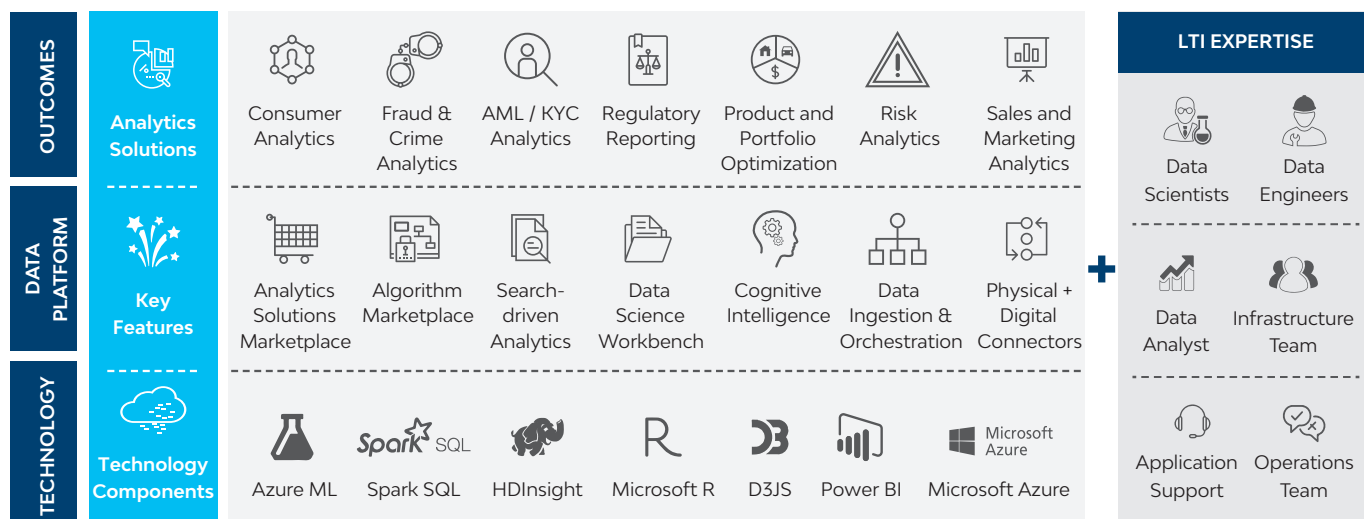


Making it Happen with Mosaic Decisions

LTI's Mosaic Decisions is an Analytics-as-a-Service offering, which empowers organizations to take quantum leaps in business transformation, and accelerate the insights-driven organization maturity.

Mosaic Decisions, a Cloud-based, infra-to-insights Analytics platform designed to simplify analytics

and deliver real-time, secure and actionable insights to business for competitive advantage.



Components that enable Mosaic Decisions to deliver faster insights

Delivering Excellence with Mosaic Decisions

Customer Centricity

A leading bank had outdated legacy systems that were hindering it from driving innovation, attracting new customers, and progressing into the new age of business. It took the bank on an average 4.5 weeks to launch a market campaign. LTI created a system of complex repeatable analytical processes in a short span of 10 weeks to drive regular cross-sell and up-sell campaigns by consolidating 33 Data Sources, 27 million customers and 2.5 billion records; thereby helping them reduce campaign release time drastically.

Benefits

- Campaign release time reduced by **94%**
- **10%** Increase in sales due to cross-selling and up-selling

Fraud & Crime Analytics

A leading Bank in Africa wanted to prevent money laundering and potential losses by expediting the manual process of identifying fraudsters. LTI automated the entire process. We digitized the Workflow using BPM, applied Robotics for automating human activities and leverage NLP & Machine Learning to facilitate consistent, better & faster decisions.

Benefits

- Process TAT Optimization by over **55%**
- Optimized Utilization of Analysts by about **60%**



Risk & Compliance

A leading UK-based global bank needed a robust, metadata backbone across functional areas for aligning itself with global regulatory compliance. LTI developed a data lineage platform to get a complete lineage towards business, and operational metadata. We helped the client with improved data traceability and meeting regulatory norms.

Benefits

- Aligned **15 to 20k Data Stores** across the globe
- **Single view** of data across landscape

LTI (NSE: LTI) is a global technology consulting and digital solutions company helping more than 250 clients succeed in a converging world. With operations in 27 countries, we go the extra mile for our clients and accelerate their digital transformation with LTI's Mosaic platform enabling their mobile, social, analytics, IoT and cloud journeys. Founded 20 years ago as the information technology division of the Larsen & Toubro group, our unique heritage gives us unrivaled real-world expertise to solve the most complex challenges of enterprises across all industries. Each day, our team of more than 20,000 LTites enable our clients to improve the effectiveness of their business and technology operations, and deliver value to their customers, employees and shareholders. Find more at www.Lntinfotech.com or follow us at @LTI_Global