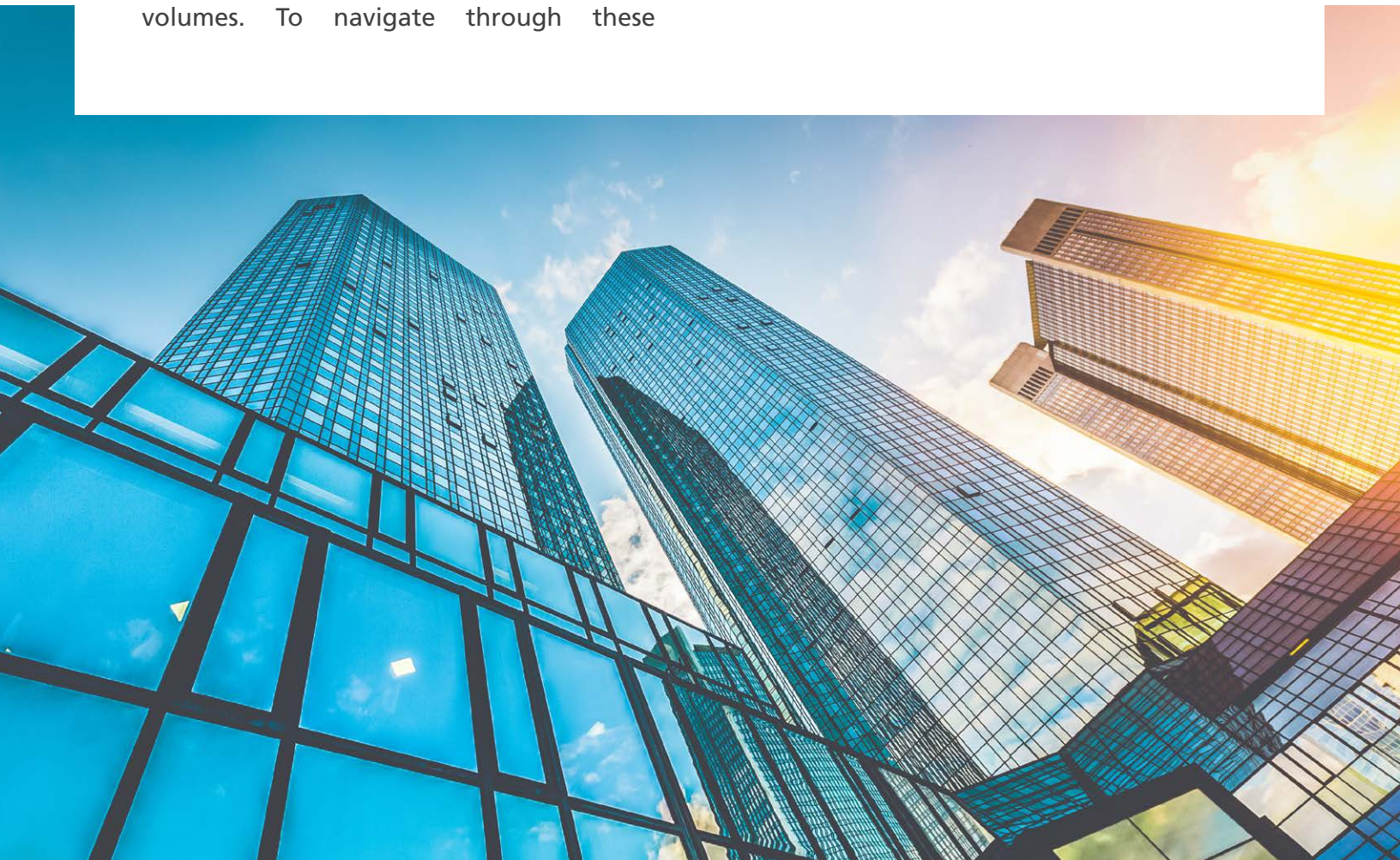**LTIMindtree**

Money-in-Motion: Amplify the power of data to generate incremental revenue

A data monetization solution for Banking

Globally, banking industry is undergoing profound changes due to the rapidly evolving business, geo-political and technology dynamics. Some of the most pressing ones include meeting the evolving customer expectations, losing revenue to an emerging fintech innovators, escalating cost of funds, and deteriorating asset quality. Moreover, emerging market risks from unforeseen sources also add to the complexity of the banking landscape. Data — and the insight it yields — can be a banks' core asset in a digital economy. However, many banks are struggling to generate business value out of their exploding data volumes. To navigate through these challenges and find new sources of revenue and profitability, banks need to unlock the untapped potential within data and turn it in to strategic asset.

LTIMindtree's Money in Motion is a next generation cloud-agnostic business solution powered by cutting edge AI/ML technologies, Augmented analytics, Generative AI, & Conversational AI. The solution presents an opportunity for banks of all asset sizes to tap into the immense business value inherent in payment transactions data and unlock new data monetization opportunities.

Business Challenges

The banking sector is facing a multitude of challenges in the dynamic and complex environment of today. Some of the most pressing ones are:

Meeting evolving customer expectations

Managing the massive influx of data generated from digital transactions

Increasing cost of funds due to the fund leakage outside the bank's network

Losing revenue to fintech innovators

Deteriorating asset quality and rising cost pressures affecting banks' profitability

Inefficient and redundant processes hampering operational efficiency

Our Solution

Money in Motion is LTIMindtree's state-of-the-art AI solution that harnesses a powerful array of AI/ML models that form its core foundation. The models are powered on best-of-the-breed industry proven algorithms and techniques. The driving force behind the core solution is in the integration of various advanced AI/ML models, combining their strength to deliver unparalleled business functionality and efficiency.

Banks can deploy the solution on their preferred cloud service providers (Azure, AWS, or Google Cloud) to align with long-term technology strategy and maximize existing investments. Money in Motion's customizable features ensure seamless integration with existing and intended application architectures.

Key Differentiators of Money in Motion

Maximize funds within the banks network
Money in Motion helps banks to maximize movement of funds within its network through AI/ML driven fund flow optimization leading to reduced cost of funds.

Meet evolving customer expectations through hyper personalized offerings
With a powerful recommendation engine, Money in Motion harnesses the extraordinary power of AI/ML for intelligent lead generation enabling banks to curate hyper personalized product offerings aligned to customer preferences.

Improve asset quality through AI powered targeted lead generation
Money in Motion leverages its integration to external marketplace data such as credit bureau, and industry reports to improve customer due diligence processes thereby improving banks overall asset book.

Decision Augmentation & Intelligent Automation
Facilitates decision augmentation through Conversational AI, Generative AI and interactive data visualizations. Accelerated time to market and enhanced efficiencies leveraging the power of AI for end-to-end intelligent automation.

These competitive levers can help banks fuel growth through identifying incremental revenue generation opportunities and maximize profitability through reduced cost of funds and improved asset quality.

Banks are harnessing our AI-powered solutions to drive business results:
- 15-20% increase in Net Interest Income
- 10-15% increase in asset book size
- 8%-10% increase in customer base

Business Benefits

- **Revenue Uplift** by an increased asset book size, expanding customer base, and deeper product penetration

- **Maximized Profitability** by lower cost of funds and improved asset quality

- **Improved Customer Experience** through hyper personalization, and tailored product offerings

- **Reduced Risk** harnessing the macroeconomic indicators banks can proactively manage their portfolios and make informed lending decisions.

The LTIMindtree Advantage

- LTIMindtree's extensive banking domain knowledge and experience enables us to understand its unique challenges. We design new user experiences, innovative solutions, frictionless integration with business applications, and best-in-class operating model capabilities that are essential for banks.

- We encourage innovation and continuous improvement. Our dedicated Centre of Excellence is empowered to explore new ideas, cutting-edge technologies, and approaches to drive meaningful and transformative solutions for our clients.

- We co-innovate with our strategic partners to accelerate our clients' path to business value.

Request a demo of our cutting-edge solution to see first-hand how it helps banks find data monetization opportunities

LTIMindtree

LTIMindtree is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700+ clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by nearly 90,000 talented and entrepreneurial professionals across more than 30 countries, LTIMindtree — a Larsen & Toubro Group company — combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit www.ltimindtree.com.