



POINT OF VIEW

HARNESSING AI AND AUTOMATION TO UNLOCK **NEW REVENUE STREAMS** **IN BANKING**

INTRODUCTION

Driven by evolving customer expectations and regulatory pressures, the banking sector navigates unprecedented changes. CxOs face the challenge of not just staying afloat but excelling in a highly competitive market.

In this landscape, AI and automation, especially with the advent of Generative AI (Gen AI), offer immense transformative potential — promising to cut operational costs by up to 30% and unlock new revenue streams through personalized customer experiences. This paper delves into how strategic adoption of these technologies can drive sustainable growth, positioning financial institutions at the forefront of innovation.

The initial wave of automation in the 2010s saw financial institutions harness Robotic Process Automation (RPA) and basic AI capabilities to streamline routine tasks like data entry, transaction processing, and compliance checks, gaining significant efficiency and reducing errors. However, as the landscape evolves, these simple solutions are no longer sufficient to keep pace with the advancements.

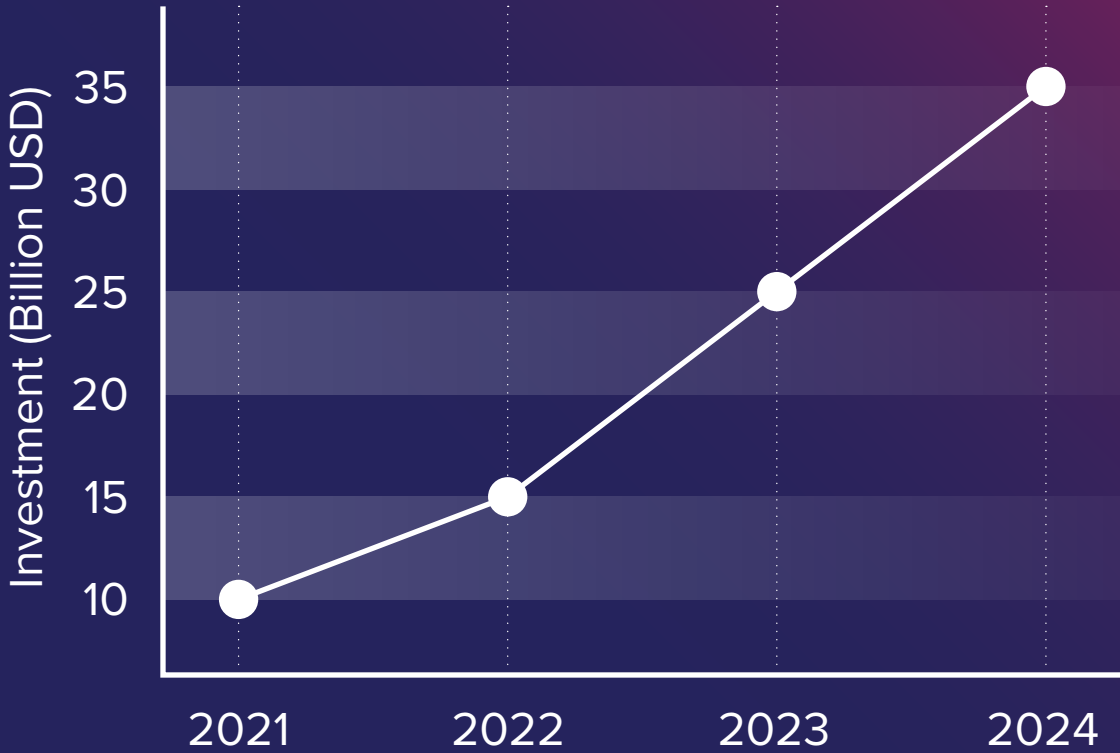
In 2023 and beyond, banks face intensified pressures from regulatory compliance, outdated user experiences, and the limitations of legacy systems. Economic uncertainties and heightened competition further strain margins. Gen AI

emerges as a game-changer, enabling financial institutions to not just optimize but transform operations, deliver personalized customer experiences, and innovate at scale. As the next frontier of automation, Gen AI offers a pathway to sustainable growth and a competitive edge in an increasingly digital world.

Having already reaped the benefits of basic automation, financial institutions must now advance toward more sophisticated AI-driven solutions. The next phase involves leveraging AI for predictive analytics in risk management, delivering highly personalized customer experiences, and enhancing fraud detection mechanisms. As these technologies evolve, they will not only optimize processes but also provide deeper insights, driving innovation and sustainable growth.

To truly capitalize on AI and automation, BFS leaders need a strategic and holistic approach that goes beyond the mere modernization of legacy systems. This involves building robust operational capabilities and fostering a culture ready to embrace new technologies. The future of banking is digital, and the institutions that strategically adopt AI today will define the industry's trajectory tomorrow. Those who innovate now are not just adapting — they are leading the future of banking.

AI Investment Growth in BFS Sector



UNLOCKING COMPLEX USE CASES WITH AUTOMATION 2.0 AND GEN AI

The BFS sector is significantly increasing its investment in AI technologies. According to IDC, AI spending in the banking industry alone is expected to reach \$31.3 billion by 2024, driven by the need for advanced capabilities in areas like fraud detection, risk management, and personalized customer service through machine learning and data analytics. [1] Gartner predicts that by 2025, 80% of customer service and support organizations will be applying generative AI technology in some form to improve agent productivity and customer experience (CX) [2].

By unlocking more sophisticated use cases, financial institutions can improve operational efficiency, security, and profitability, positioning themselves for long-term growth. Key use cases, ranging from predictive analytics to fraud detection and personalized customer interactions, represent just the beginning of this transformation.

1

Predictive Analytics and Risk Management

AI will revolutionize how banks use data for predictive analytics and risk management. By analyzing vast datasets from historical records, real-time market data, and even social media trends, AI will identify patterns and correlations that human analysts might miss. This will allow banks to predict market shifts, economic downturns, and industry-specific risks with remarkable accuracy. For instance, AI could help banks anticipate how geopolitical events might affect currency values or predict a borrower's default risk by analyzing behavioral and financial signals. As a result, financial institutions will be equipped to make proactive decisions, such as adjusting portfolios or credit policies, to mitigate risks before they become issues. This proactive approach will not only protect assets but also strengthen the overall stability of the financial system, making institutions more resilient in uncertain economic environments.

2

Fraud Detection and Prevention

As fraud techniques become more sophisticated, the BFS sector will increasingly depend on AI to stay ahead. In the future, AI will not just detect fraud more rapidly but also predict potential fraud before it happens by analyzing massive datasets in real time. These algorithms will continuously learn from new data, enhancing their ability to recognize even subtle signs of fraudulent activity. For example, AI will monitor millions of accounts simultaneously, identifying anomalies such as unusual spending patterns or unexpected account access from unfamiliar locations. AI will also integrate with biometric security features like facial recognition and voice analysis, providing an additional layer of protection. This approach will drastically reduce fraud incidents, safeguard customers, and prevent billions in potential losses, building stronger customer trust in digital banking.

③ **Personalized Customer Experiences**

Customer expectations are evolving at a pace never seen before. The future of customer interactions will be highly personalized experiences tailored to individual needs and preferences. By analyzing data from transaction histories, lifestyle choices, and even social media activity, AI will develop detailed customer profiles, enabling banks to anticipate their needs and offer tailored financial products at the right moment. For instance, AI might detect that a customer is exploring real estate options and proactively offer a customized mortgage product. Additionally, AI will enhance customer service through virtual assistants that provide real-time financial advice and adapt to each customer's communication style and financial goals. These virtual assistants will engage in natural, context-aware conversations, making banking more responsive and engaging. This level of personalization will not only increase customer satisfaction and loyalty but also create new revenue streams through effective cross-selling and upselling.

④ **Regulatory Compliance and Reporting**

With the regulatory environment becoming increasingly complex, AI and automation will be crucial in helping BFS organizations achieve compliance. Future AI systems will continuously monitor and adapt to regulatory changes, ensuring that financial institutions remain fully compliant with the latest regulations. AI will also automate the generation of detailed regulatory reports, reducing the need for manual data collection and analysis, which in turn minimizes the risk of costly errors and penalties. Additionally, AI will strengthen AML (Anti-Money Laundering) and KYC (Know Your Customer) processes by analyzing transactions and customer behaviors in real-time to detect suspicious activities. This proactive compliance management will help institutions avoid fines and reputational damage, while also enhancing overall governance and transparency.

⑤ **Advanced Customer Support**

With generative AI and hyper-automation, customer support is set to become more efficient, personalized, and responsive. Future AI-powered virtual assistants and chatbots will be able to handle complex customer inquiries and provide tailored financial advice in real time. These systems will use natural language processing (NLP) and machine learning to understand customer queries in depth, allowing them to deliver more accurate and relevant responses. For example, a customer inquiring about mortgage options will receive personalized advice based on their financial history, current market conditions, and future financial goals. As AI continues to learn from interactions, it will become increasingly capable of resolving issues independently, freeing human agents to focus on more complex cases. The biggest advantage of AI systems will be around -the-clock assistance, enabling immediate resolutions at any time for any location. This is a true synergy of human expertise and AI systems leading to higher customer satisfaction and more efficient resource utilization within financial institutions.

⑥ **Automated Loan Processing**

Imagine the future of loan processing where AI will manage the entire loan application and approval process, from assessing creditworthiness to final underwriting. By analyzing a broader range of data sources, including non-traditional ones like social media activity and utility bill payments, AI will provide a more comprehensive view of an applicant's financial health and the likelihood of default. This will allow financial institutions to extend credit to a wider population, including those with limited traditional credit histories. AI will also streamline underwriting by automating risk evaluations and delivering approval decisions in minutes rather than days. This efficiency will enhance customer satisfaction by providing quicker access to funds and reducing operational costs associated with manual processing. As AI learns and adapts over time, loan decisions will become increasingly fair and precise.

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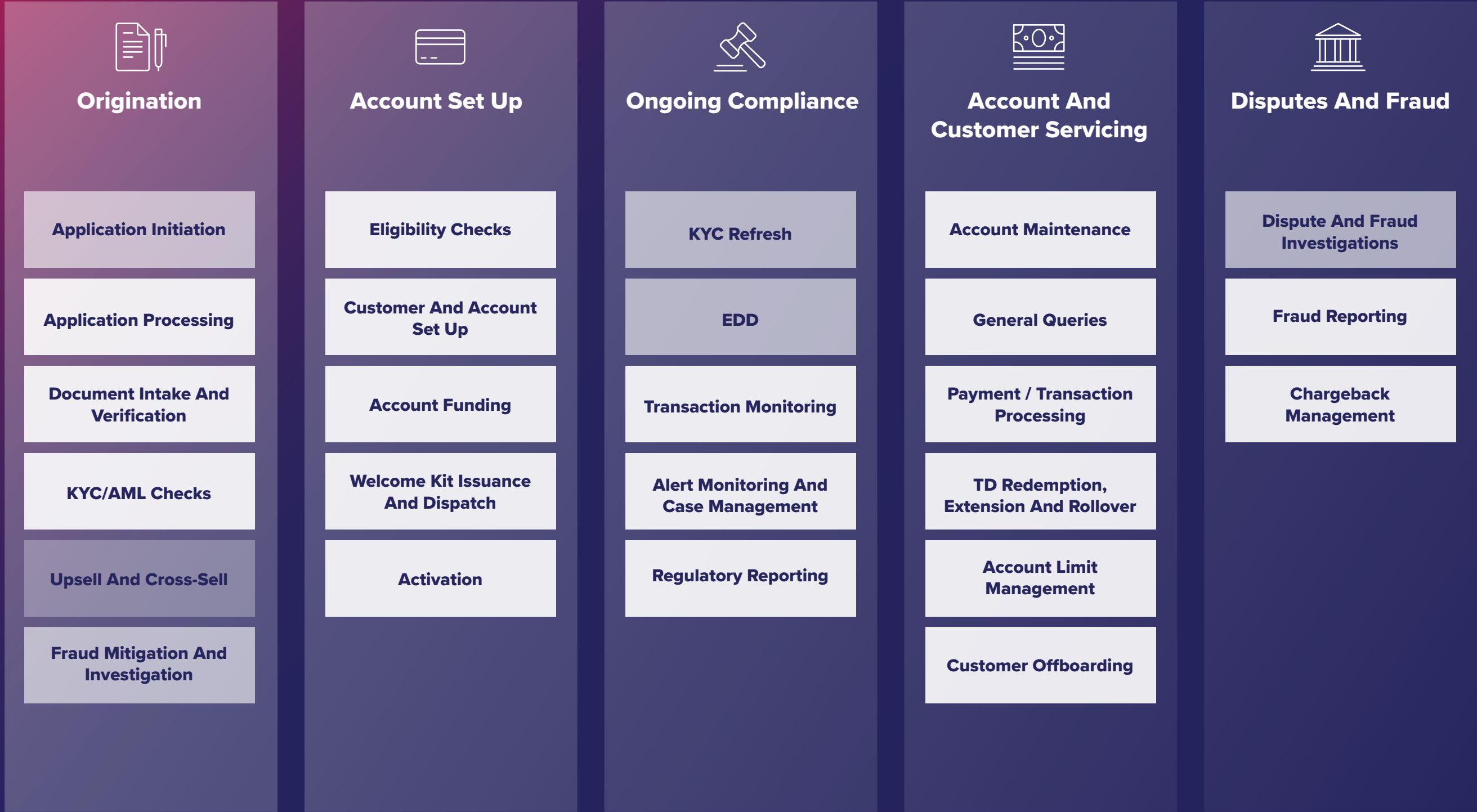
Investment and Wealth Management

AI has the potential to bring unprecedented levels of personalization and precision to investment and wealth management. AI systems will continuously analyze real-time market data, economic indicators, and client profiles to identify optimal investment opportunities and make strategic decisions. For example, AI will automatically rebalance portfolios to maintain ideal asset allocations, execute trades based on market conditions, and even anticipate emerging trends that human analysts might miss. This automation will allow wealth managers to offer highly personalized services to more clients without compromising on quality. Additionally, AI-driven financial planning tools will provide clients with real-time insights into their investments, helping them make informed decisions and achieve their financial goals more effectively. This will enhance client satisfaction, improve investment returns, and position financial institutions as trusted partners in wealth creation.

According to IDC, global spending on AI-centric systems in the BFS sector is expected to reach \$154 billion in 2023, with a compound annual growth rate (CAGR) of 27% projected through 2026. This growth is driven by the increasing integration of AI in various BFS functions, particularly in areas like customer service, fraud detection, and risk management [3]

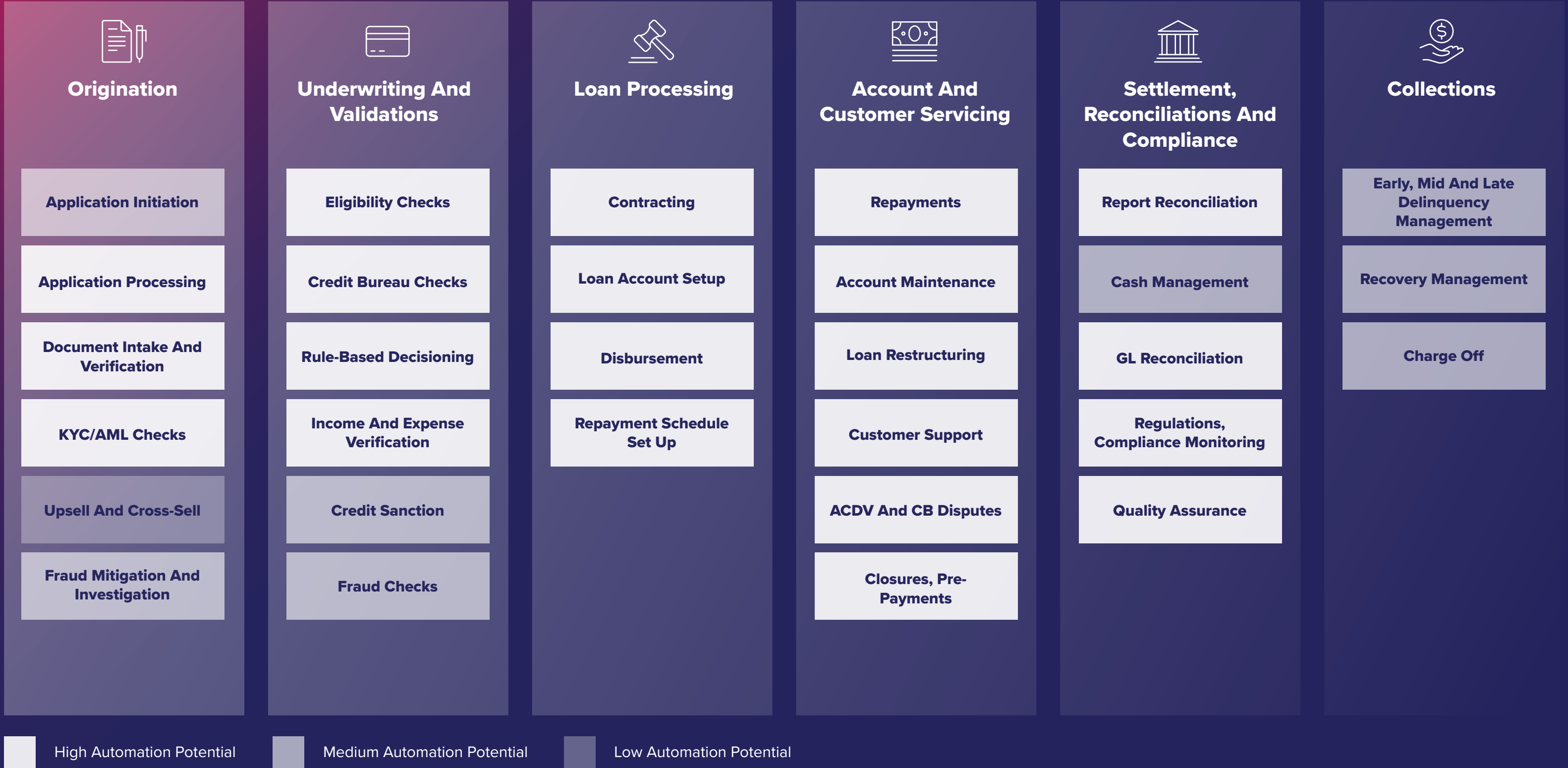
Implementing such complex and business-critical use cases will enable financial institutions to align strategy and investments to business outcomes, tackle complex challenges, and accelerate transformation. As AI continues to evolve, its capacity to drive innovation and create new growth opportunities will only increase, making it imperative for financial institutions to adopt these technologies proactively to remain competitive and forward-looking in the industry.

RETAIL BANKING: AUTOMATION OPPORTUNITIES

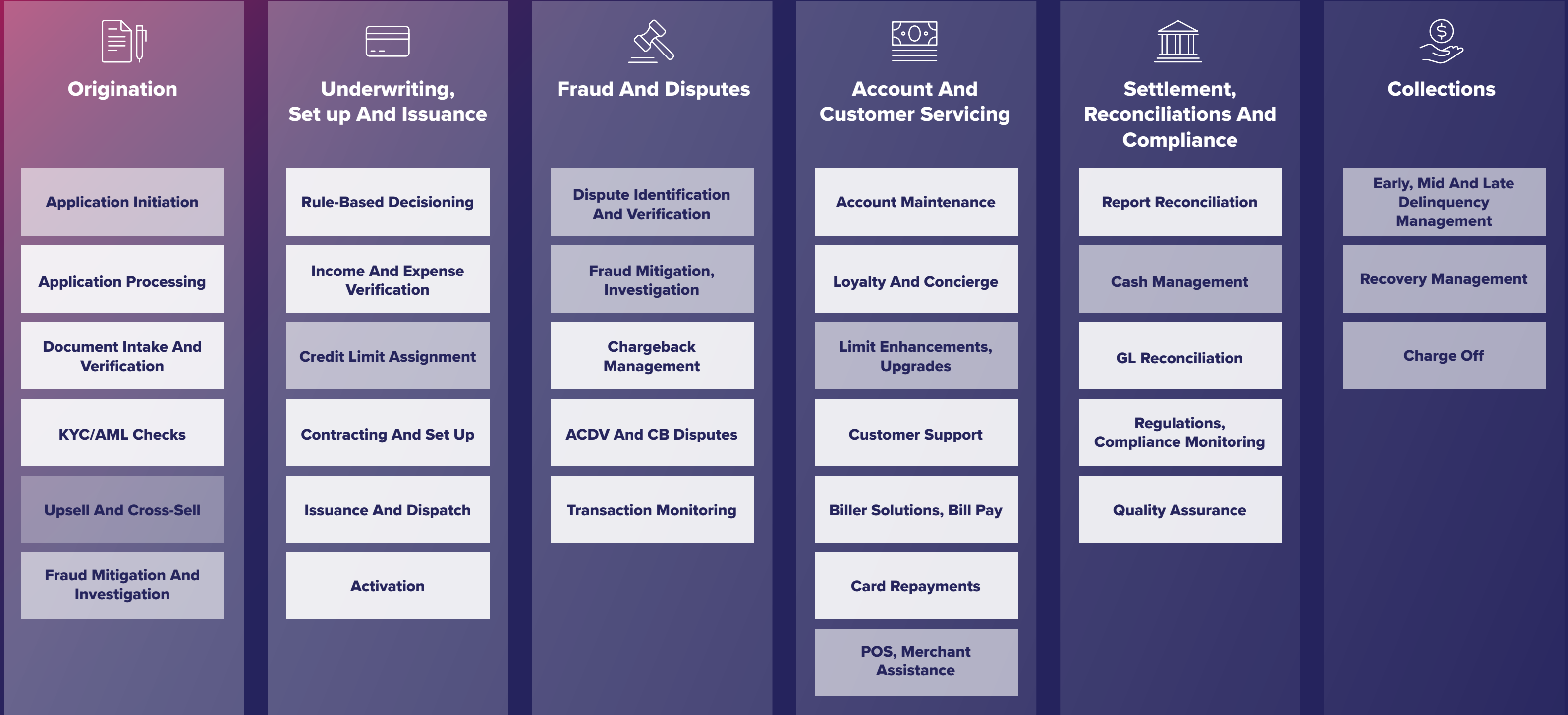


High Automation Potential Medium Automation Potential Low Automation Potential

CONSUMER LENDING: AUTOMATION OPPORTUNITIES



CARDS: AUTOMATION OPPORTUNITIES



High Automation Potential Medium Automation Potential Low Automation Potential

CREATING A FUTURE-READY AI AND AUTOMATION BLUEPRINT

To fully capitalize on the transformative power of this new wave of emerging technologies, organizations need a well-structured blueprint that integrates cutting-edge technologies with strategic planning and robust governance. A successful blueprint should encompass several critical elements, including robust data infrastructure, advanced analytics platforms, ethical AI practices, continuous skill development, and innovation through strategic partnerships. Here’s a breakdown of the key components:


Talent and Skill Development	Proactive Risk Management and Fraud Prevention	Regulatory Compliance and Reporting
AI and Cognitive Technologies	Automation and Process Optimization	Customer-Centric Innovations
Decision-Making and Predictive Analytics		
Data-Driven Foundation		



Data-Driven Foundation

Organizations will need a robust data infrastructure that efficiently collects, integrates, and manages data from various sources, such as customer interactions, transactions, and market trends. This integrated framework forms the foundation for AI-driven initiatives. Additionally, implementing advanced analytics platforms enables the processing of structured and unstructured data, providing actionable insights that drive informed decision-making and strategic planning.

Platforms like Celonis and Skan.ai significantly enhance process discovery, data mining and collection, integration, and analytics. Celonis excels in process mining, optimizing workflows, and ensuring smooth data integration into AI systems. Skan.ai leverages AI-powered process intelligence to automate complex tasks and extract insights from unstructured data, such as customer interactions and transaction histories.



Decision-Making and Predictive Analytics

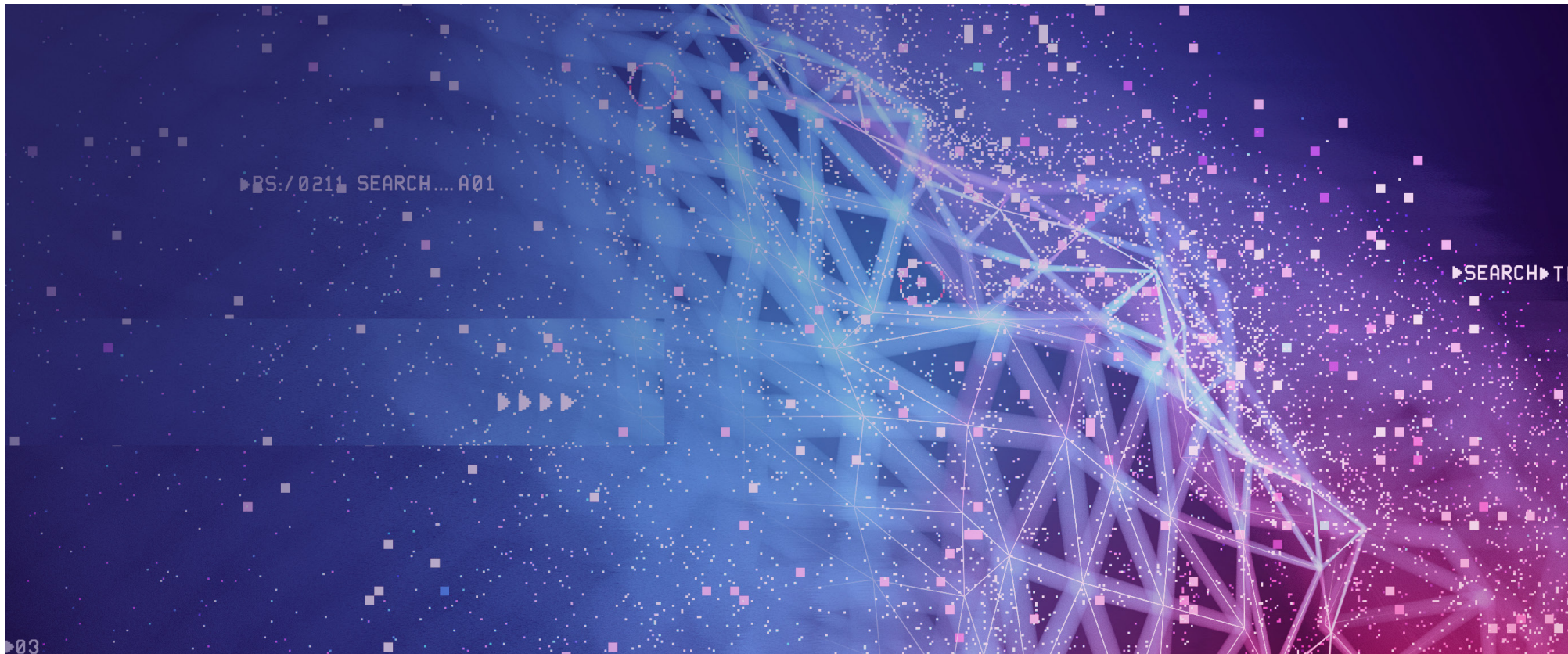
AI leverages machine learning models to analyze historical data, uncover patterns, and predict future outcomes such as credit risks, market fluctuations, and customer behaviors, thereby enhancing the accuracy of decision-making. These AI-driven systems provide instant decision support, enabling real-time decisions for tasks like loan approvals, fraud detection, and personalized product recommendations based on predefined criteria. This combination of predictive analytics and real-time decision-making allows businesses to respond quickly and effectively to evolving needs.

AI and Cognitive Technologies

Gen AI: Leverage Gen AI models to create personalized customer experiences, generate financial reports, and enhance customer service through AI-driven chatbots and virtual assistants.

Natural Language Processing (NLP): Use NLP to analyze and interpret unstructured data, including customer communications and market sentiment, converting it into actionable insights.

Machine Learning: Develop machine learning models to predict market trends, assess credit risks, and detect fraud, thereby improving decision-making and risk management.



Customer-Centric Innovations

Personalization: Utilize AI to offer highly personalized financial products and services based on individual customer data and behavior.

AI-Driven Engagement: Implement AI-powered chatbots and virtual assistants to provide 24/7 customer service, handle routine inquiries, and offer tailored advice.

Proactive Risk Management and Fraud Prevention

AI-Driven Monitoring: AI systems continuously monitor transactions and activities for signs of fraud or unusual behavior, instantly flagging or preventing suspicious actions.

Predictive Risk Assessment: AI evaluates credit, market, and operational risks by analyzing historical and current data, enabling institutions to preemptively address potential threats.

Regulatory Compliance and Reporting

Automated Compliance Monitoring: AI simplifies compliance by automating tasks like Anti-Money Laundering (AML) monitoring and ensuring Know Your Customer (KYC) adherence.

Streamlined Reporting: AI systems optimize the collection, analysis, and reporting of data to regulatory bodies, reducing both the time and cost involved in compliance efforts.

Automation and Process Optimization

Robotic Process Automation (RPA): RPA enables automation of routine, rule-based tasks like data entry and compliance checks, freeing up human resources for more complex activities.

AI-Augmented Automation: Enhancing RPA by integrating AI capabilities, this allows for the automation of more complex tasks that require cognitive skills, such as anomaly detection in financial activities or delivering personalized customer service. This combination increases efficiency while enabling a higher level of operational intelligence.



Ethical AI and Compliance

Developing and implementing ethical AI frameworks is essential to ensure transparency, fairness, and accountability in AI-driven decision-making processes. Additionally, it is crucial to align all AI and automation initiatives with existing regulations and ensure they are adaptable to future regulatory changes, maintaining compliance and supporting sustainable technological integration.

With this blueprint, organizations can create a comprehensive roadmap for integrating generative AI and automation into their operations. This strategy enables scaling innovation through advanced technologies, optimizing efficiency, and improving responsiveness to market changes. By aligning AI initiatives with business goals and regulatory standards, companies can deliver superior services while ensuring their operations are more effective and future ready.



Continuous Learning and Adaptation

AI systems adapt and improve over time by learning from new data and experiences, ensuring that automation evolves in line with changing business needs and regulatory requirements.



Talent and Skill Development

Investing in upskilling the workforce is essential to ensure employees can effectively work alongside AI and automation technologies, allowing human expertise to complement technological advancements. Additionally, developing cross-functional teams that combine AI specialists, data scientists, and domain experts is crucial for driving innovation and the successful implementation of AI-driven solutions within the organization.

DELIVERING MEASURABLE OUTCOMES

With a structured approach and roadmap to unlock complex use cases, financial institutions can enhance decision-making, streamline processes, reduce operational costs, and elevate customer satisfaction and loyalty. Enhanced risk management and compliance measures will also reduce exposure to financial and regulatory risks, ensuring more secure and sustainable operations. Ultimately, this strategic integration of technologies positions BFS organizations to drive measurable business outcomes.

Operational Efficiency

By automating routine tasks like data entry, transaction processing, and compliance checks, organizations can reduce costs, minimize errors, and speed up processes. Advanced AI algorithms enhance this by handling complex tasks such as credit scoring, loan processing, and investment management, resulting in faster and more accurate outcomes. Furthermore, AI supports decision-making and exception handling in intricate processes like underwriting, risk modeling, KYC/AML screening, and transaction monitoring, ultimately improving operational efficiency and accuracy across the board.

43% of financial professionals indicated that AI had streamlined operations, while 82% noted reduced costs due to AI implementation [4]

Enhanced Customer Experience

AI-powered solutions, such as chatbots, virtual assistants, and predictive analytics, enable banks to anticipate customer needs, offer tailored advice, and resolve issues in real time. Automation in the back-office further enhances the customer experience by reducing cycle times and improving first-time resolution rates, leading to fewer errors. This leads to higher customer satisfaction and loyalty, as well as increased engagement with digital channels, as customers receive faster and more accurate service.

The global chatbot market in the banking, financial services and insurance sectors was valued at \$586 million in 2019 and it is expected to reach \$7 billion in 2030. [5]

Risk Management and Compliance

AI and automation are revolutionizing risk management by offering real-time monitoring, predictive analytics, and anomaly detection. This enables financial institutions to identify potential risks like fraud or credit defaults before they escalate. Automated control testing enhances efficiency and delivers results faster while also ensuring that compliance processes are streamlined and errors are minimized, reducing the risk of regulatory breaches. This comprehensive approach not only strengthens risk management but also improves overall operational resilience.

Forrester predicts that AI-based fraud detection systems will reduce fraud losses by up to 50% by 2025, thanks to advanced algorithms that detect suspicious activities in real-time [6].

Data-Driven Decision Making

AI's ability to analyze vast amounts of data in real time provides financial institutions with deep insights into customer behavior, market trends, and operational performance. This data-driven approach enables more informed decision-making, helping banks optimize pricing, tailor products, and improve overall business strategies.

According to a recent study, more than 40% of CEOs report using AI, particularly generative AI, to inform strategic decision-making.[7]

Innovation and Growth

Drive new avenues for innovation, enabling the development of novel products and services that meet emerging market demands. From robo-advisors to decentralized finance (DeFi) platforms, these technologies are enabling the creation of new business models that drive growth and differentiation in a competitive market.

IDC predicts that by 2027, 45% of enterprises will use AI to co-develop products and services, leading to a doubling of revenue growth compared to non-AI adopters.[8]



ROI

By automating repetitive tasks and streamlining operations, organizations can optimize costs and reduce error rates, leading to significant cost savings. AI's ability to generate insights from vast amounts of data enables better strategic decisions and uncovers new revenue opportunities, further driving profitability. Moreover, the scalability of AI and automation allows businesses to grow without proportional increases in costs, ensuring sustained returns over time.

Scalability and Flexibility

AI and automation provide the scalability necessary to manage large volumes of transactions, customers, and data, making them essential for financial institutions aiming to expand operations, enter new markets, or introduce new services. This scalability is particularly valuable in addressing evolving regulatory compliance requirements, which are more easily managed through flexible automation systems. Additionally, automation offers greater adaptability, enabling banks to swiftly respond to changing market conditions and customer preferences, ensuring they remain competitive and responsive in a dynamic environment.

Competitive Advantage

Early adopters of Gen AI are leveraging its capabilities to deliver personalized customer experiences, automate complex tasks, and innovate product offerings. By analyzing vast amounts of customer data, Gen AI powers tailored financial products that help elevate customer satisfaction and loyalty. Additionally, it streamlines operations by automating content creation and customer interactions, reducing costs, and improving service speed. Harnessing these capabilities will help financial institutions differentiate themselves, capture market share, and drive sustained growth in a competitive landscape.

AI is expected to add \$340 billion to the operating profits of US banks, driven by AI's ability to automate processes, reduce operational costs, and improve decision-making. [9]

ADDRESSING CHALLENGES IN ADOPTION OF AI AND AUTOMATION



Inefficient Business Processes

Deploying automation on inefficient or non-standardized processes is often a recipe for failure because it can amplify existing issues rather than resolve them. Automation works best when processes are well-defined, standardized, and optimized. If underlying processes are flawed, automation may lead to increased inefficiencies, errors, and inconsistencies, making it difficult to achieve the desired outcomes.



Data Accuracy and Bias

Additionally, AI systems rely heavily on the quality of the data they process. If the data contains biases or inaccuracies, these flaws can be reflected in the AI's outputs, potentially leading to biased or unfair decisions. For instance, biased training data could result in discriminatory lending practices, exacerbating inequalities rather than addressing them. Ensuring data integrity and fairness is critical to avoid perpetuating existing biases within automated systems.



Black Box AI

The complexity and lack of transparency in many AI models, often referred to as "black box" algorithms, pose significant challenges. Central banks and financial institutions may find it difficult to understand the decision-making processes of these AI systems, making it challenging to identify potential errors or biases. This lack of transparency can undermine trust in AI-driven decisions and complicate efforts to ensure accountability.



Cybersecurity

AI systems, particularly those handling sensitive financial data, are attractive targets for cyberattacks. Data breaches, cyberattacks, and other security vulnerabilities can have severe consequences, including monetary loss, reputational damage, and legal liabilities. Therefore, robust cybersecurity measures must be integral to any AI deployment strategy to safeguard against these risks.



Ethical and Security Concerns

AI-driven decision-making also raises ethical concerns, particularly regarding the potential to exacerbate inequalities or make decisions without adequately considering human and social factors. For example, AI might make lending decisions based solely on quantitative data, overlooking qualitative factors that a human might consider. Moreover, AI decisions often lack accountability, as it can be difficult to determine who is responsible for decisions made by automated systems.



Regulatory Compliance

Lastly, the regulatory environment for AI is still evolving, presenting challenges for central banks and financial institutions. Navigating this landscape requires careful consideration of differing and potentially conflicting regulations across authorities. As regulations continue to develop, organizations must stay agile and adaptable to ensure compliance while maximizing the benefits of AI.



Integration With Legacy Systems

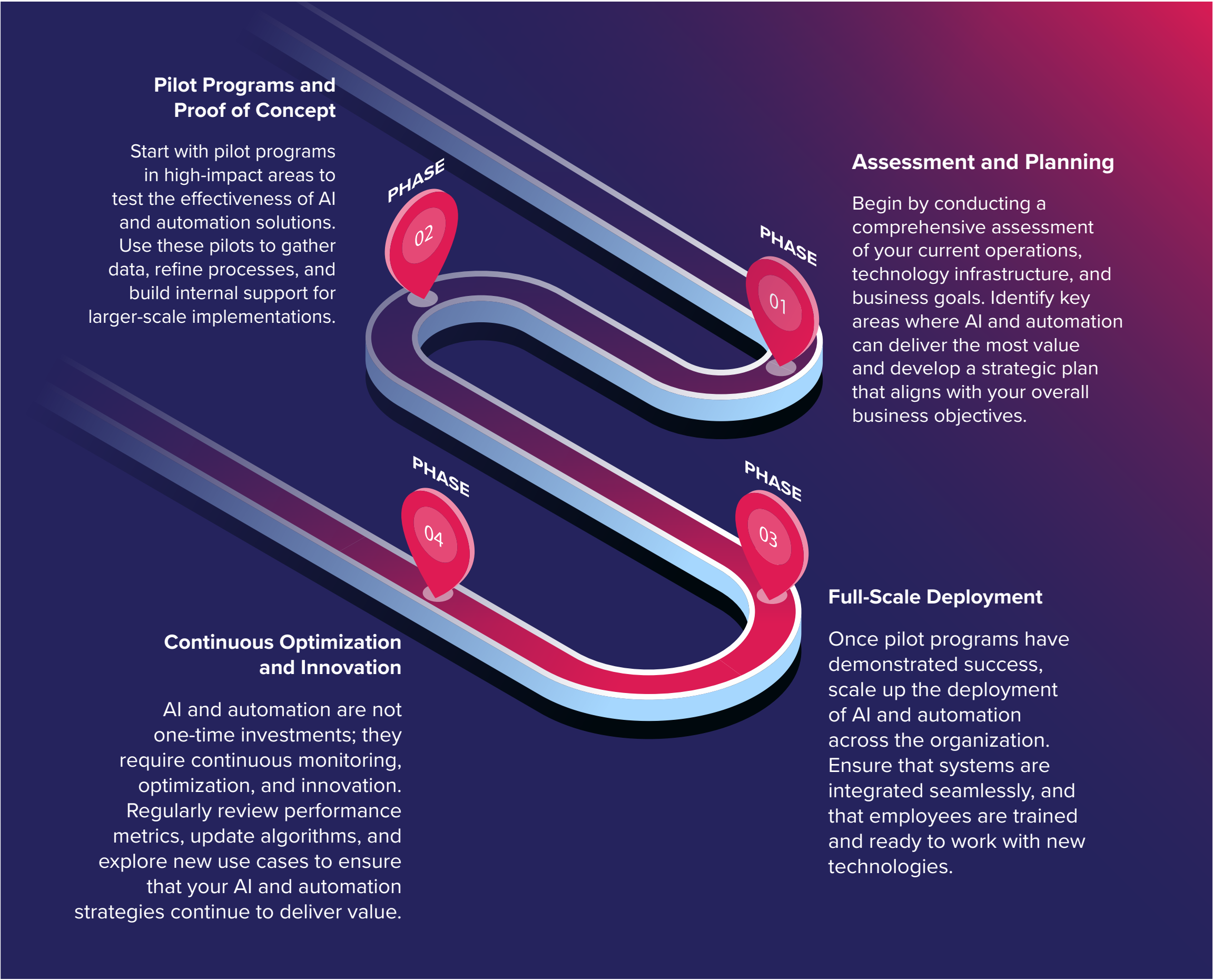
One of the primary challenges in adopting AI and automation is integrating these technologies with existing legacy systems. Financial institutions must develop a clear roadmap for integration, ensuring that modern technologies complement and enhance, rather than disrupt, existing operations.



Talent and Skill Development

Successfully implementing AI and automation requires a skilled workforce capable of developing, managing, and optimizing these technologies. Financial institutions must invest in upskilling their employees, attracting top talent, and fostering a culture of continuous learning and innovation.

IMPLEMENTING
AN AUTOMATION 2.0
ROADMAP:
**ACHIEVING
TRANSFORMATION
AT SCALE**



SUTHERLAND FINTELLIGENT: UNLOCKING NEW LEVELS OF DIGITAL PERFORMANCE

Sutherland FinTelligent is an AI-powered, platform-agnostic, forward-compatible hyper-automation solution specifically tailored to address the diverse challenges of the Banking and Financial Services (BFS) sector. Backed by 200+ unique innovations under several patents across AI and other critical technologies, this solution systematically infuses hyper-automation into your business processes, enabling you to seamlessly embrace the second wave of AI-powered automation.

A platform agnostic, forward compatible and holistic hyper automation offering bringing everything from advisory to process re-engineering to implementation and hyper care

✓ SYSTEM OF ENGAGEMENT

ORCHESTRATION WITH MULTIPLE SYSTEMS

● AUTOMATION COMMAND CENTER

ADVISORY SERVICES



- Discovery (Business Intelligence)
- Process baselining & benchmarking
- Lean six sigma led process re-engineering
- Automation Strategy and Roadmap
- Automation Maturity Assessment
- Automation CoE Setup

HYPER-AUTOMATION & DIGITAL



DOCUMENT EXTRACTION

Doc ingestion, extraction and validation



DIGITAL WORKER

Intelligent attended/unattended BOTS with ML capabilities



AI COE

Predictive insights, GenA Studio, AI powered automation solutions



CASE MANAGEMENT

Case management, Process orchestration, workflow and business rules

SUTHERLAND Extract

SUTHERLAND Robitily

UiPath

AUTOMATION ANYWHERE

Google Cloud

PEGA

salesforce

HYPERCARE



- BOT Maintenance
- Defects And Enhancements
- Helpdesk
- Global Command Center

DATA FOUNDATION

CLOUD



Create a Future-Ready Blueprint:

Determine the right automation solution tailored to your business objectives with Sutherland’s advisory services, covering automation strategy development, maturity assessments, operational excellence setups, proof-of-concept validation, and advanced mining techniques.

Leverage Hyper-Automation Prowess:

Leverage Sutherland’s powerful AI-driven tech stack, featuring our proprietary hyper-automation platform, Robility®, advanced document extraction with Sutherland Extract, and intelligent bots, enabling automation across front-office, middle-office and back-office processes. Through strategic industry partnerships, we further enhance this tech stack, providing organizations with cutting-edge tools and technologies to elevate their automation capabilities and achieve transformative results.

Accelerate Innovation in AI and Automation:

Sutherland's AI Center of Excellence (CoE) is a strategic initiative aimed at driving innovation through advanced Gen AI and automation solutions. Leveraging deep BFS domain expertise, cutting-edge technologies, and top talent in AI, business analysis, and data science, the CoE focuses on skill development and centralizing AI expertise. Its core pillars include process optimization, ethical AI practices, regulatory compliance, and fostering innovation through rapid prototyping and strategic partnerships. Additionally, the CoE is dedicated to building a robust AI ecosystem by investing in startups, emerging technologies, and future-ready AI capabilities to stay ahead of the curve.

Sutherland's AI Center of Excellence (CoE)



**Innovation
and IP**

Governance



**Rapid
Prototyping**

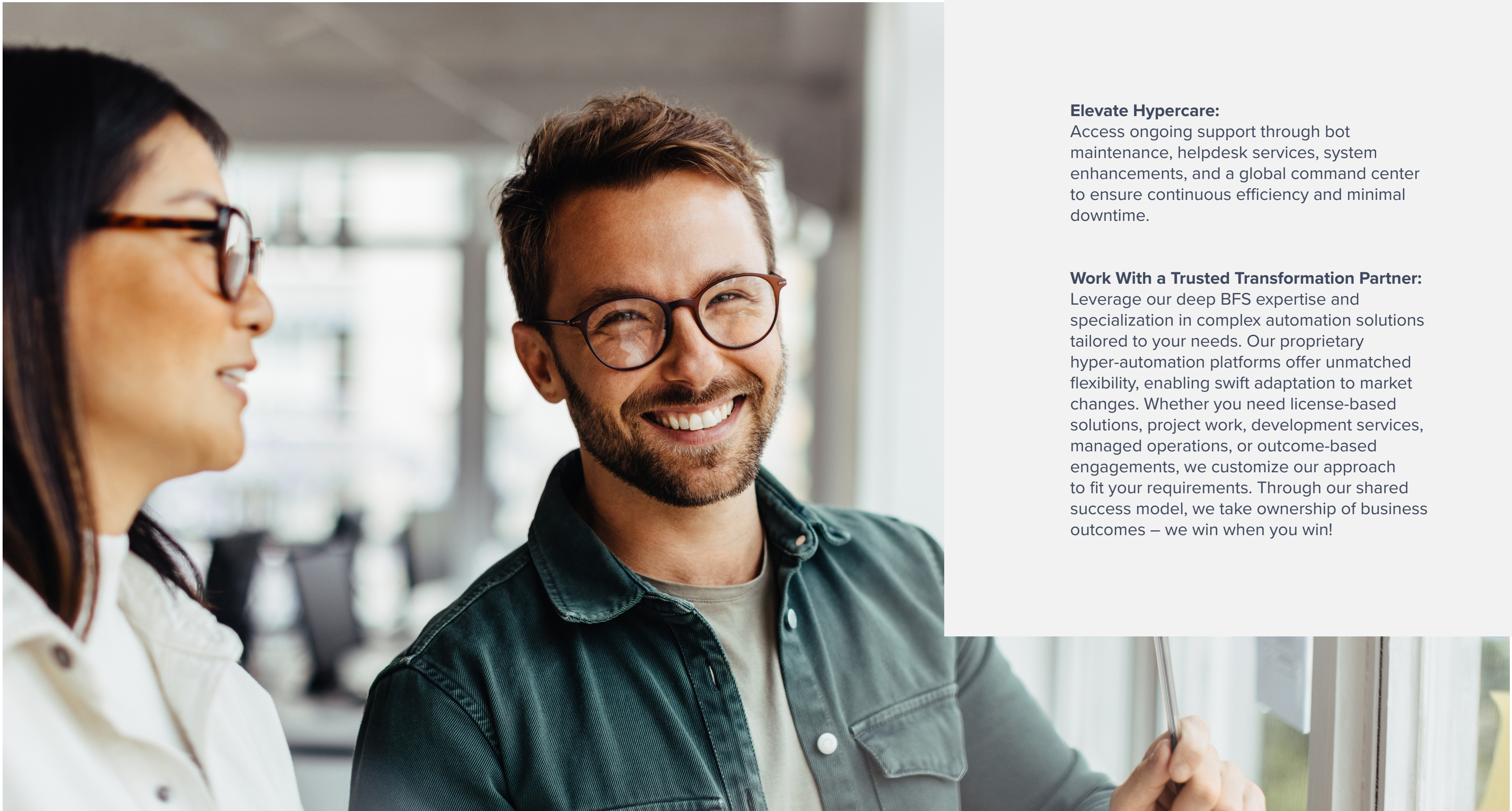
Partnerships



**Coordination
Hub**

**Knowledge and
Skill Management**





Elevate Hypercare:

Access ongoing support through bot maintenance, helpdesk services, system enhancements, and a global command center to ensure continuous efficiency and minimal downtime.

Work With a Trusted Transformation Partner:

Leverage our deep BFS expertise and specialization in complex automation solutions tailored to your needs. Our proprietary hyper-automation platforms offer unmatched flexibility, enabling swift adaptation to market changes. Whether you need license-based solutions, project work, development services, managed operations, or outcome-based engagements, we customize our approach to fit your requirements. Through our shared success model, we take ownership of business outcomes – we win when you win!

SUTHERLAND FINTELLIGENT USE CASES

Sutherland FinTelligent provides a robust, future-ready hyper-automation solution designed to address the evolving needs of the Banking and Financial Services (BFS) organizations. By harnessing the power of Generative AI, automation, proprietary platforms, and industry-specific expertise, this comprehensive solution enables financial institutions to streamline processes, increase operational efficiency, and deliver top-tier customer experiences. Offering flexible engagement models, strong compliance frameworks, and a steadfast focus on innovation, Sutherland FinTelligent positions financial institutions to excel in the digital age and achieve sustainable long-term growth.

BFS use cases and PoVs powered by Sutherland's Gen AI Studio and AI CoE



FRAUD DETECTION AND PREVENTION

Real-time analysis of transactions, anomaly detection, and continuous adaptation to evolving fraud tactics with GenAI.



LLM / TEXT SUMMARIZER

LLM model that contextualizes data to provide accurate and insightful responses to user queries.



AUTOMATED DOCUMENT VERIFICATION

Seamless account onboarding and verification processes with extract.ai, adapting to various document formats.



PREDICTIVE ANALYTICS FOR RISK MANAGEMENT

Proactive delinquencies, risk assessment and compliance management with AI-driven predictive analytics.



AI-ENHANCED AUTOMATION

Intelligent automation of routine tasks by combining PA with adaptive AI capabilities.



CONVERSATIONAL AI POWERED BY GEN AI

Enhance Conversational AI for both customers and employees with immediate, contextually relevant, and accurate answers.

SUTHERLAND CASE STUDY

Driving unprecedented value
and growth through AI-
enabled hyper-automation

CLIENT

A leading US card issuer
with over \$6 billion in assets.

CHALLENGE

The client, known for their outstanding customer service, aimed to reduce costs while maintaining efficient back-office dispute processing. With growing volumes of credit disputes, manual handling became resource intensive and unsustainable. Their critical need was an automated solution to streamline workflows, cut operational expenses, and ensure accuracy, all while preserving strong customer relationships and upholding their high service standards.

SOLUTION

We designed and implemented an advanced, end-to-end ACDV (Automated Credit Dispute Verification) solution, incorporating Sutherland Extract for AI-powered data extraction and Robility®, for deploying unattended PA bots to automate and optimize dispute workflows.

The solution was bolstered by multiple tailored workflows to address diverse dispute types, and a 24/7 command center ensured uninterrupted monitoring of the virtual workforce. Additionally, the system provided sophisticated, data-driven reporting, enabling the client to gain actionable insights and drive continuous operational enhancements.

\$3M
Cost
Savings

60%
Headcount
Reduction

100%
Bots
Accuracy



CONCLUSION:
**EMBRACE THE FUTURE
OF BANKING WITH AI
AND AUTOMATION**

AI and automation are no longer just efficiency tools: they are the driving forces behind transformation and growth in the Banking and Financial Services (BFS) sector. These technologies offer financial institutions the opportunity to streamline operations, enhance customer experiences, and fuel innovation, setting the stage for sustainable success in an increasingly digital landscape. However, to unlock the full potential of AI and automation, BFS leaders must adopt a strategic, thoughtful approach that tackles integration, compliance, and talent development.



Unlocking Digital Performance.
Delivering Measurable Results.

At Sutherland, we are a leading global business and digital transformation partner. We work with iconic brands worldwide in Healthcare, Insurance, Banking & Financial Services, Communications, Media & Entertainment, Technology, Travel & Hospitality, Logistics, Retail, Energy & Utilities industries. We bring our clients a unique value proposition through market-leading technology and business process excellence. Leveraging our advanced products and platforms, we drive digital transformation, optimize critical business operations, reinvent experiences, and pioneer new solutions, all provided through a seamless “as a service” model. For each company, we tailor proven and rapid formulas to fit their unique DNA. We bring together human expertise and artificial intelligence. In short, we do digital chemistry. It unlocks new possibilities, great client partnerships, and transformative outcomes.

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