

Digital Assets Portfolio

Financial Services Accelerator



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1

Automated

Risk

Insights

Automated Risk Insights (1/2)

Manual risk assessments are very time-consuming, while the result can turn out differently for each analyzed company. Moreover, high-risk or problematic companies are sometimes missed or discovered too late and other companies can be incorrectly classified as high risk. Entering, processing and reading data therefore takes a disproportionate amount of time, while the insights obtained are insufficiently used.

Description

- A statistical model of the financial performance of individual companies that helps identify the risk of financial problems.
- Cloud-based solution (Azure) with financial statements.
- Visualisation of performance and risk indicators based on historical data and forecasts.
- Use of PwC models to explain historical performance and predict financial problems.



Quality & consistency in (credit) risk analyses

- Every risk analysis based on the same indicators and ratios for consistent output
- Quality assured through the use of reliable methods and state-of-the-art statistical models
- The user makes decisions based on data-driven insights.



Efficiency

- Time saving when analyses are performed, with an automated audit trail.
- Reduced effort makes it possible to gain more insights.
- Identification of previously unknown risks.



New possibilities

- Identification of sales opportunities, for example when companies need working capital.
- Multiple sales opportunities through extensive analysis of the financial situation of companies.
- Analysing forecasted financial health in the light of different scenarios (e.g. COVID-19)

**Contact us for a
Demo!**

Use Cases for Automated Risk Insights (2/2)

Challenge 1: In-depth customer insight

Account managers within banks are expected to know in detail how their customers are doing. How are things financially? Are liquidity problems imminent? Are there opportunities for cross-selling? And how are the direct competitors performing? Collecting and keeping track of all this information takes a lot of time, while as an account manager you obviously have more to do - such as having a conversation with your customer. So how do you provide in-depth and up-to-date insight?



Challenge 2: Monitoring business portfolios

Credit risk managers have the task of keeping track of the overall status of the corporate loan portfolio. They need to have a precise understanding of the financial status of all their customers in order to be able to accurately assess the likelihood of loans being repaid. On this basis, the level of provisions for bad loans can be determined. It takes a large amount of time to zoom in on each individual customer however. Also, the existing internal data usually gives only a limited picture of what's going on with customers.

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2

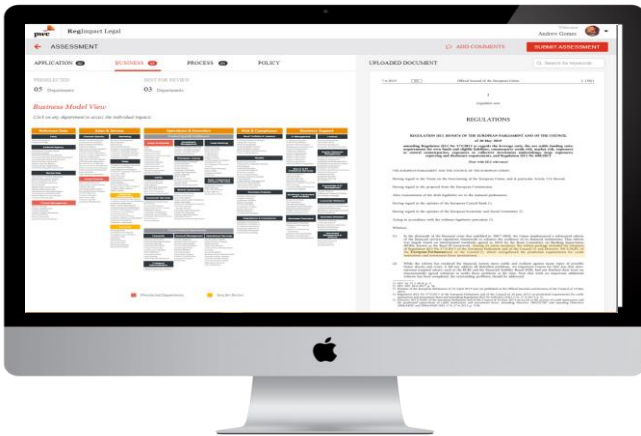
Regulatory

Intelligence

Solution

Regulatory Intelligence Solution

An AI (Natural Language Processing) based end-to-end regulatory change management platform that enables - monitoring of all global regulatory updates for financial institutions, automated impact assessment for the organisation, capturing interpretations, managing obligations, and mapping updates to policies, procedures, & controls, etc.



Key features



Global Coverage



AI based enrichment & impact assessment



Customizable workflow



Real-time compliance dashboard

Benefits

- Expedite the process of triaging regulatory changes and impacts
- Reduce the risk of missing the impact of fine regulatory requirements on the policies, processes, systems, data, etc.
- Structure and automate the process & communication related to regulatory changes with increased transparency
- Enable a clear audit trail and single source of truth on regulatory updates across the whole organisation

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Demo!**

3

KYC

CLIP

Customer Lifecycle Interaction Platform (CLIP)

(1/2)

CLIP is a Salesforce-based platform that brings together all of the parties involved in a Customer Due Diligence, including the clients themselves. Through placing everything and everybody on the same platform, a 'single source of truth' is created. This results in better and more clear communication, faster document exchange and a more effective and efficient way of working for everyone involved.

Description

The increase and sensitive nature of the required data and documents causes most companies' need to focus on resolving the problems in the client-outreach 'bottleneck'. The main reason for this is that they must meet their compliance deadlines and know they should be smarter in their processes. Customer Lifecycle Interaction Platform allows for:

- A decrease in the amount of handovers within your organisation during the onboarding and customer interaction
- Involvement of all stakeholders in the onboarding, outreach and regulatory processes in a single shared platform
- Digitalisation of the onboarding and outreach processes into a dynamic workflow, including customer interaction
- Increase in the transparency and acceptance of both customers and users through clear and simple language and processes
- Gains in efficiency and effectiveness of the outreach process.

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Demo!

Key Benefits



Improved
customer
experience



Decrease
processing time



Cost savings



Faster throughput
time



Improved safety
and compliance

Use Cases for CLIP (2/2)



Challenge 1: Know Your Customer (KYC)

A significant challenge and responsibility for bank lies in a) knowing who their customers are and b) knowing what their activities are. Simply put: **Know Your Customer (KYC)**. Over the past years society has been looking differently at KYC processes, igniting intensified pressure from regulators. Banks are expected to gather large amounts of information on their customers. The trouble here is however: how do you reach your customers in a structured and effective way? How do you as a bank remain in control over this process? And how do you ensure the right customer experience throughout the information gathering process?

Challenge 2: IBOR Repapering

An impactful part from the BMR regulation is the phase-out of the interbank offered rate such as LIBOR and EURIBOR. As a consequence, millions of contracts need to be rewritten and potentially renegotiated. As a part of similar large regulatory transitions in the past (for example interest rate derivatives remediation), the remediation is a particularly difficult, error-prone and time consuming job. How can you as a bank still achieve the remediation in a customer friendly and structured manner?



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Demo!**

4

Entity

Insights

Entity Insights



Digital warning system - Entity Insights

Businesses have to deal with data from thousands of international corporate clients with hundreds of news hits a day in more than 70 languages via over 20,000 news publishers. The challenge is to keep a grip on this abundance of, often highly fragmented, information.

To help businesses overcome their information challenges, Entity Insights, built on the Google Cloud Platform, was developed. With the advent of cloud computing, api's and machine learning technology, it is possible to develop a system that draws real-time insights from global public sources.

We could fill a book with the wide variety of ways in which people need support with information and data in their daily work. Leveraging on our rich experience at PwC, four archetypal examples of the challenges of data overload and fragmentation... And the kind of solutions that Entity Insights offers.

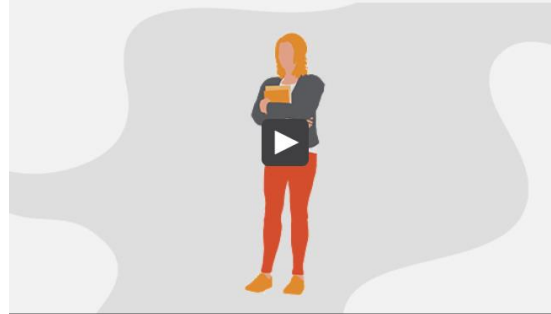
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Use Cases for Entity Insights (2/2)

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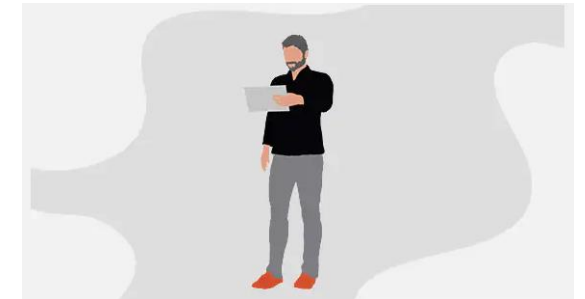
Challenge 1: Know Your Customer event triggers

Keeping clients KYC profiles up to date in order to take action when material KYC events happen at her clients (e.g. a change of principal). The increasing global footprint of her clients means that Ellen has to monitor a rapidly increasing amount of data



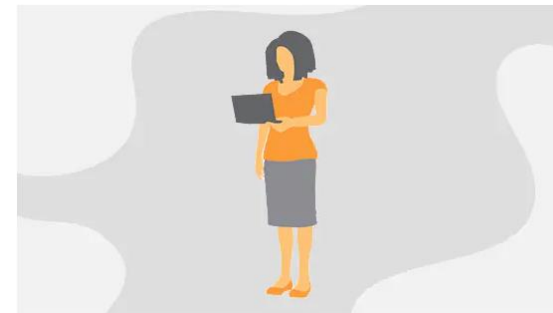
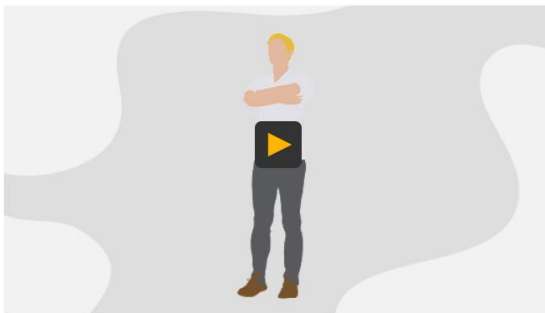
Challenge 3: Commercial lead generator

Account manager Lawrence is looking for proactive, relevant insights that will help his clients operate better and faster than before. Lawrence needs to stay up to date with relevant business developments regarding his clients. It is crucial that Lawrence can offer relevant products & services to his clients at the right time.



Challenge 2: Early-warning system

Charles is a credit risk manager facing huge challenges in identifying early-warning signals on counterparties in the commercial banking sector. His core problem is finding the right information, much of which is published in languages that Charles doesn't speak. It's also important that he can separate relevant facts from noise amongst all the news.



Challenge 4: Automated triggers for regulatory developments

As head of regulatory affairs, Joanna has to monitor and analyse a wealth of regulatory information in an ever-changing environment. She needs support in processing all the available regulatory information from various jurisdictions and turning it into policies and procedures within her firm.

5

Contract

Analyzer

Contract Analyzer (1/2)

Through use of Natural Language Processing, the tool identifies and extracts data in various languages from multiple types of documents in a fast and efficient manner. The solution is able to understand the context of documents in order to identify specific elements from texts and tables. Using smart algorithms, the tooling is able to turn unstructured text data into structured data, allowing for a myriad of possibilities in data analytics and automation.



Immediate results



Completely auditable and reportable



Cost savings compared to manual work



Put your focus on value-added work

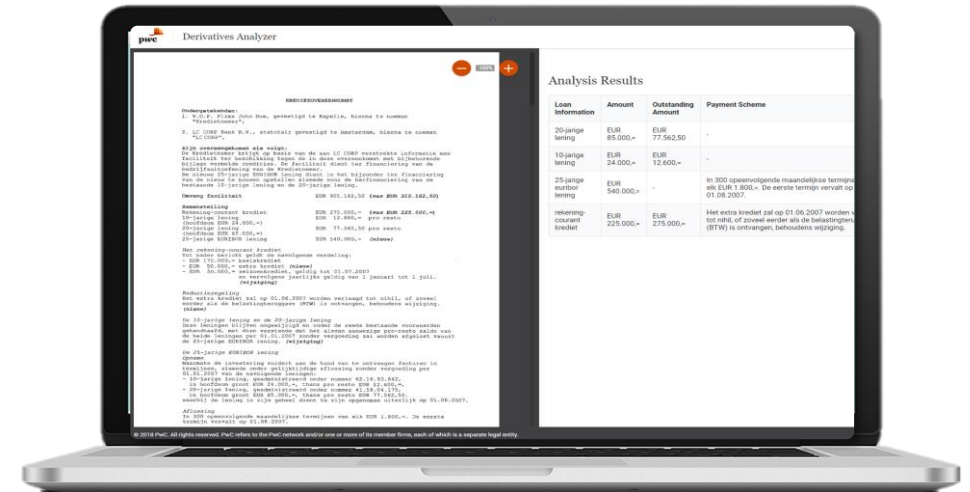


Improved data quality

Benefits

The tooling analysis one of more documents and enables the user to:

- Turn documents (PDF, word or image) into structured data with direct links to the specific location in the documents
- Analyse scanned documents through integrated Optical Character Recognition
- Execute validation and plausibility checks to increase the certainty about the results
- Execute the tooling both in the cloud and on-premise
- Easily scale to multiple languages and document types with a minimal amount of training and investment
- Include your own calculations or workflows through the API-connections
- Easily integrate with other systems and solutions through standardized in- and output



Contact us for a Demo!

Use Cases for Contract Analyzer (2/2)

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Challenge 1: Contract Management

For every legal department within a large organisation the management of immense amounts of contracts is a significant challenge. Extracting the required information from all of the PDFs by hand is a tough job. Part of what makes it hard is that the information is not in a database but rather in paper documents - so searching for a name or a clause is impossible. It is however not too late to get started on digitisation!



Challenge 2: IBOR Transition

One of the biggest challenges for financial institutions over the next years will be the **IBOR-transition**. In order to determine the exact impact of the transition on individual customers and contracts, all affected contracts need to be identified and classified with all relevant information into a structured format. This will be a significant task for most institutions, especially because more information is needed than is typically available in systems (e.g. Fallback clauses, early-termination provisions)



6

Between

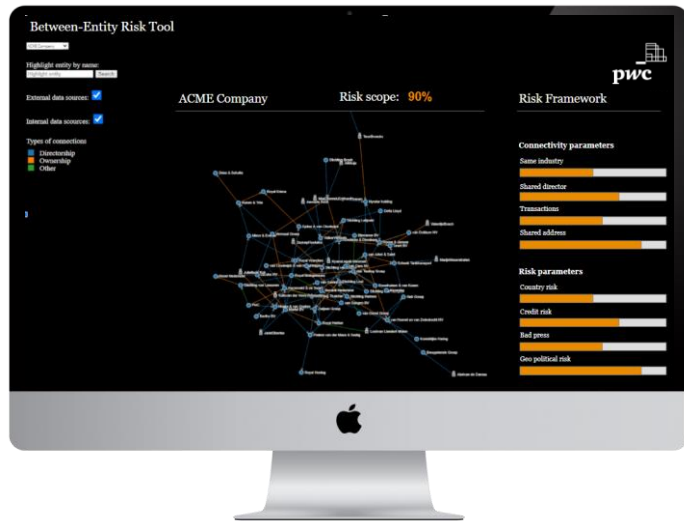
Entity

Risk

Solution

Between Entity Risk Solution

Between Entity Risk Solution combines internal and external data sources to create a comprehensive overview on client connectivity and is able to calculate between-entity risk scores based on *entity relationships* (natural persons, legal entities). These risk scores can be used to identify client populations, quantify and assess risk and increase the predictability of an analyst review scope, thereby increasing focus on actual risks in the portfolio.



Key features

- Connect multiple data sources, internal and external data as well as structured and unstructured data sets
- Identify multiple representations of the same entity and match them across and within datasets by exact or fuzzy matching
- Identify and extract relationships between entities. Visualized as connections in a network
- Combine different kinds of relationships to reflect between entity risk. Display a clear, risk based scope ready for review
- Define between-entity-risk into a key metric, to allow comparison over clients and sector

Benefits

- Structured and unambiguous information that provide a holistic view on your clients
- Enriched and quantifiable risk assessment that determines review scope
- Improved compliance by aligning review scope with policy standards

Haben Sie Interesse an einer Demo-Präsentation?

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