



INDUSTRY OVERVIEW

Banking

Advanced data and analytics solutions
that power up banks to transform for the future

quantexa

Embrace a paradigm shift in banking to stay out in front

The banking industry is undergoing a rapid digital transformation. To make better decisions that move business forward, financial institutions need a complete view of their customers (and their counterparties) to understand who they are doing business with. Decision Intelligence (DI) provides that single view to protect customers and empower banking professionals to provide better service.

The commercial, corporate, and personal banking industry's agility and competitive speed has traditionally been impacted by the progressive regulatory climate and the slow process of transforming traditional face-to-face banking to a digital-first model. Both business and individual customers favor digital tools for banking.

Banks need to generate insights rapidly from the data sources directly, and also allow customers to see their account status instantly. Balancing the customer experience is a big enough challenge on its own, but in recent years, there's been a new competitor carving out space in the market: fintechs, which are disrupting traditional banking and offering targeted solutions with better servicing.



Unlock the value of data with Decision Intelligence

Quantexa is the global leader in providing Decision Intelligence (DI)—creating accurate and reusable data that leads to confident decisions. Banks and financial institutions everywhere rely on Quantexa to help make the right decisions at strategic, operational, and tactical levels to investigate and seize opportunities efficiently.

With a platform built to solve specific problems that financial institutions face, Quantexa makes it easy to quickly start seeing what customers do across all accounts and products. From transactions, movement of funds, to supplier relationships, banks and financial institutions can discover hidden risk and revenue opportunities alike.

Quantexa's open architecture captures and enriches data, making it easy to modernize financial crime, fraud and compliance processes so illicit activity can be detected and prevented.

Connected data from siloed and scattered points creates a trusted and reusable resource that can be used by anyone for faster alerts and more reliable risk management strategies enterprise-wide. Context-based models reduce suspicious activity alerts by 100 fold, eliminating false positives and freeing up critical resources to help solve other business problems.

When banks and financial institutions have confidence through the right data and context, they can also grow—delivering better client service, personalized experience, and identifying new growth opportunities for increased monetization and better customer retention. More is possible when there is confidence that the data is right, and context on what that data means.

The formula for success

The formula for successful competition in the banking industry rests on finding new customers, growing customer relationships, and protecting customers and the bank itself. These three goals may sound simple, but without context for data around customers, building and strengthening a customer base becomes a bank's biggest barrier to success.



Reimagine the banking value chain to **protect, optimize and grow**

Trusted Decision Intelligence helps banks improve customer relationships. Decision Intelligence can bridge the gap between guessing at customers' wants and needs, and knowing specifically how to put plans into action. This knowledge and confidence comes from data, which empowers you to use trusted decision-making to meet market challenges and claim a leadership role in the fintech economy.

Banking success rests on a continuous value chain that represents the lifecycle of the business.

To manage radical shifts in financial services, fend off competition, and deliver new products and services, banks must succeed in every step of the value chain.

Quantexa enables banks to take a holistic approach to how they operate across the value chain. Identifying at any stage of the value chain where there are gaps and how to implement the right technologies to meet their requirements.

With a fully comprehensive suite of solutions, Quantexa helps leaders protect, optimize, and grow with certainty and clarity—with the right data, and the right decisions.

Protect customers and optimize processes

- Identify additional risks to reduce the cost of fraud and financial crime
- Improve speed of identification
- Remove redundant, ineffective, and manual controls
- Accelerate and support digitally driven services and transformation initiatives
- Maintain accurate and perpetual Know Your Customer (KYC) records and reduce the operational cost of manual processes

Unify data from multiple sources

- Create an enriched, accurate, and complete view of customers and suppliers
- De-duplicate and join data even without keys
- Create reusable data products to support multiple business use cases from the same platform
- Ingest data once and use it for many use cases

Find and grow new customers

- Maximize revenue growth opportunity and share of customer wallets
- Improve speed-to-wallet opportunities to accelerate revenue
- Identify customer profile changes quickly, optimizing service, revenue, and risk
- Automate inefficient manual processes to reduce costs and improve the customer experience

QUANTEXA BANKING SOLUTIONS



Know Your Customer (KYC)

Continuous understanding for better, faster decision-making throughout the customer lifecycle



Financial Crime

Faster and more accurate monitoring and investigations



Fraud & Security

Detect and investigate hidden fraud risk faster



Risk

Improve risk management for more accurate lending decisions



Customer Intelligence

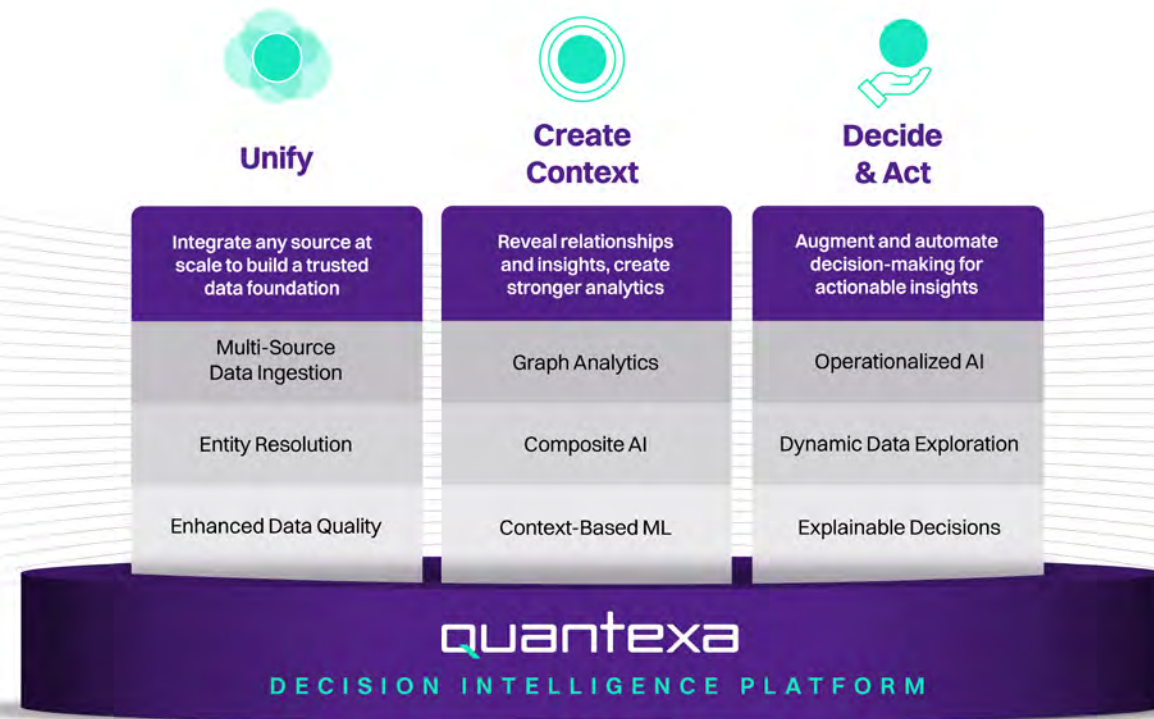
Bring the power of context to enhance CX and accelerate revenue growth



Data Management

Build a trusted data foundation to maximise value from your data

The platform to transform your decision-making



An open and modular enterprise platform for outcome-driven solutions

Quantexa helps enterprises make better, more informed decisions by unifying disparate and ambiguous data and making it understandable and actionable. We use best-in-class Entity Resolution to create accurate single views that build your trusted data foundation.

Next, we help you create vital context by revealing hidden relationships in your data, generating insights that build stronger, more meaningful analytical models that identify risk and opportunity.

The result?
Teams are empowered to search and explore data in rich detail, making faster, more accurate decisions. Whilst manual, operational decisions can be automated with confidence.

Delivering impact

ABN AMRO transforms KYC investigations with context

The challenge

Complex and inefficient KYC processes, particularly for corporate clients with several subsidiaries, beneficial owners and hierarchies, business lines, and regional operations

The solution

Quantexa's Decision Intelligence Platform provides a single view of customers, enriched with intelligence about the relationships between people, organizations, and places.

The impact

Quantexa has broken down barriers between previously siloed processes, thereby supporting a continuous KYC approach. In addition, the bank has reduced friction in the client lifecycle and improved the customer experience.



"By bringing together the bank's extensive data on this single platform, we can connect the dots within this data and construct a global view of parties and relationships. ABN AMRO has been able to generate a holistic view of parties and counterparties, giving us a better understanding of risks and threats."

Paul Weststrate
Product Owner, Financial Crime Network Analytics, ABN AMRO

PROVEN OUTCOMES FOR MAJOR GLOBAL BANKS

90%
Reduction in time spent prospecting

50%
Increase in conversion rate

75%
Reduction in false positives

80%
Reduction in investigation time

20-30%
Increase in fraud savings

What makes Quantexa different

Accurate

- **99%** matching accuracy for single views
- **20%** proven de-duplication of records
- Over **75%** reduction in false positive alerts

Fast

- Accelerate deployment and time to value with low-code, schema-free data ingestion
- Scale up to 60 billion records
- Reduce analysis time from weeks to hours

Open

- Easy to integrate into your existing tech stack
- Flexible, modular platform easily configured for your operations
- Extensible with multiple views and use cases

Secure

- Advanced permissioning and role-based data access
- White-box machine learning models
- Transparent scoring and alerts

Quantexa has earned the trust of leading banks, fintechs, and regulators in the fight against fraud and financial crime, upholding regulatory compliance, and delivering personalized trusted customer experiences.

Quantexa's Decision Intelligence Platform is designed as a single, modular platform to enable banking and financial institutions to increase data availability, privacy, and security.

Get started with Decision Intelligence

Demonstrate immediate value by using the Quantexa Decision Intelligence Platform with every available dataset. Here's your guide to seeing rapid and ongoing value from your Quantexa investment:



Unlock Value, Repeatedly

Start your journey anywhere across the value chain. Build out your data foundation by picking another line of business and use case, continuously adding value and leveraging your existing investments and infrastructure.



Continue Optimizing

With a unified data foundation and additional use cases, you'll create a culture of continual optimization where confident decision-making becomes the norm.



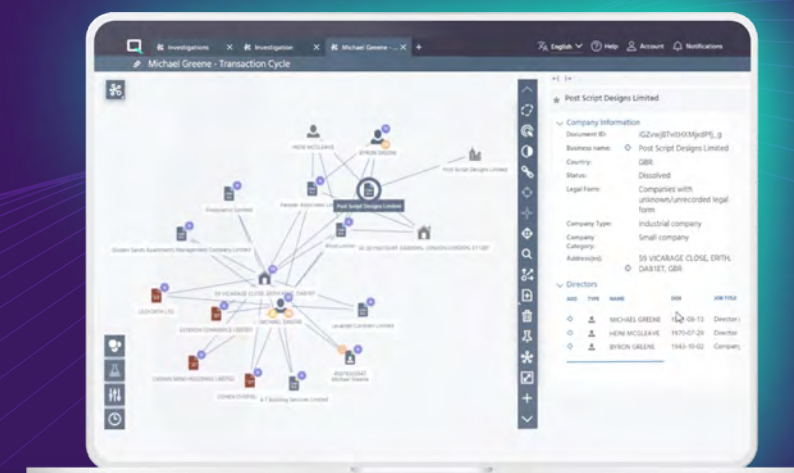
Drive Decision Maturity

Continually increase your capabilities by deploying new technology advancements, along with learning and certification opportunities for your workforce.



Become Resilient and Agile

Your data foundation is immediately ready for any use case, giving your organization flexibility, resiliency, and agility to be ahead of the curve and address any threat or opportunity.





Transform for the Future.

Decision Intelligence starts with us.