

BankDirector.

Breakout 7: AI in Banking

Daragh Morrissey

Microsoft

#A0BA24



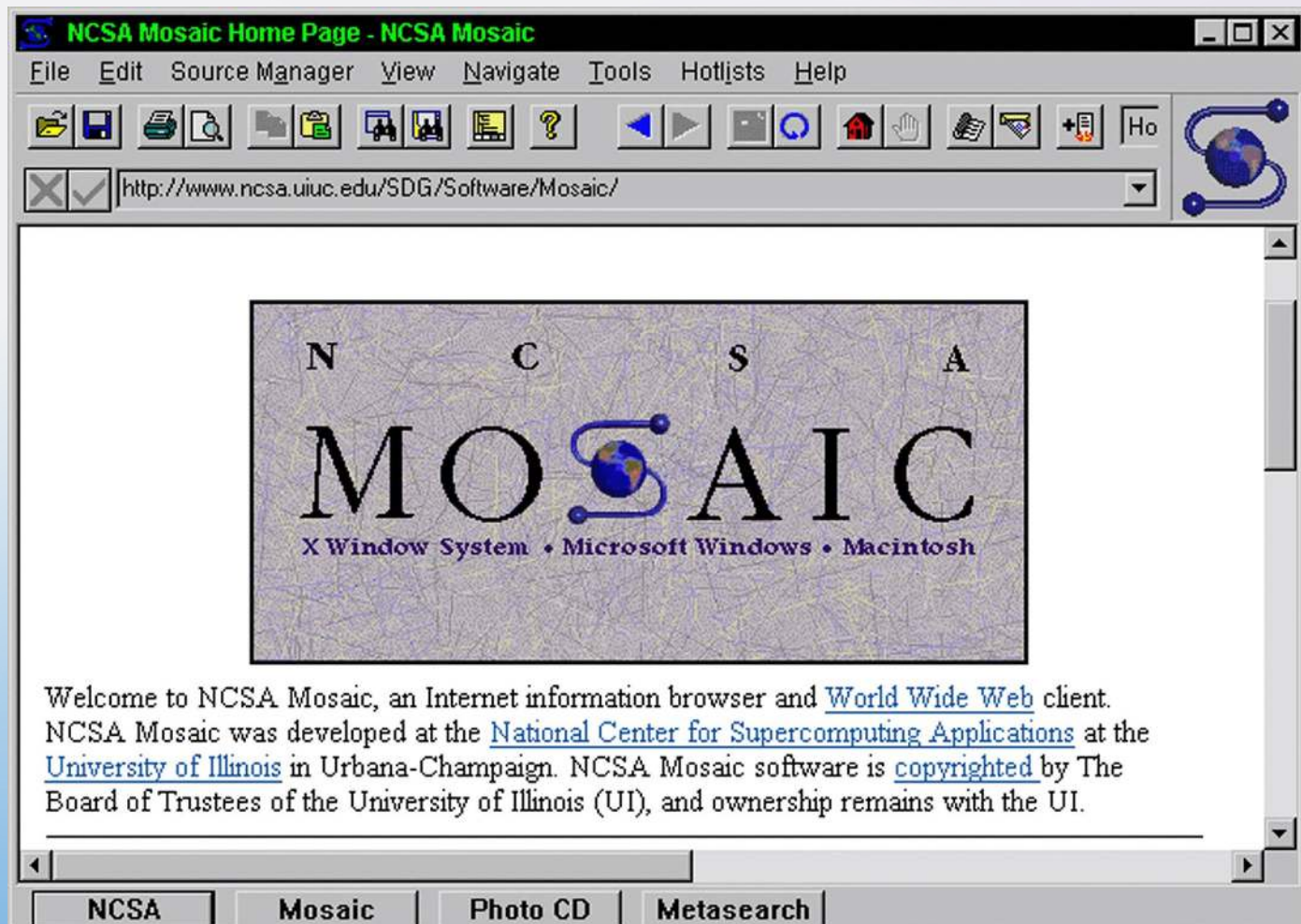
Exploring Generative AI in Banking Use Cases + Getting Started

Daragh Morrissey
Director AI, Worldwide Financial Services

January 28th , 2024



The Mosaic Moment for AI



The Mosaic Moment for AI

ChatGPT 4 ▾



How can I help you today?

Make a content strategy

for a newsletter featuring free local week...

Give me ideas

about how to plan my New Years resoluti...

Come up with concepts

for a retro-style arcade game

Recommend activities

for a team-building day with remote empl...

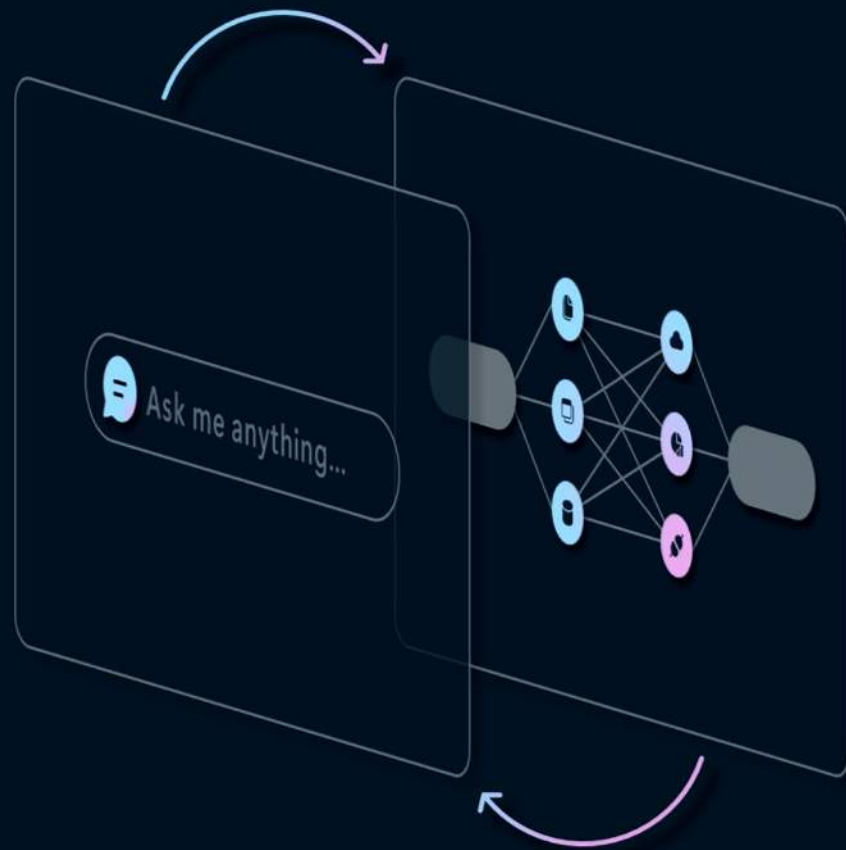


Message ChatGPT...



ChatGPT can make mistakes. Consider checking important information.

Natural language



Reasoning engine

“Autopilot”

“Copilot”

Emerging Generative AI Adoption Patterns

Start Inside the Organization first..

Horizon 1



Use Cases
Inside the
Organization

Internal Copilot
deployments

Horizon 2



Infusing
Generative AI to
your products
+ Customer
Experience

Horizon 3



New product
offerings

Human 'in the
loop' review of
generative content



Human Supervision of
multiple Copilot agents



Increased
Automation



Horizon 1 - Banking use cases



**Code
Modernization**



**Contact
Center**



**Know your
Product/
Knowledge
Search**



**Empowering
advisors/
Market
Research**



**Fraud
Detection**



Code Modernization

FileEditSelectionViewGoRunTerminalHelp

CHAT: GITHUB COPILOT

GitHub Copilot

Hi @swkhopka microsoft, how can I help you?

I'm powered by AI, so surprises and mistakes are possible. Make sure to verify any generated code or suggestions, and share feedback so that we can learn and improve.

CIBCCode xco.py

C:\Users\swkhopka> OneDrive - Microsoft > DAI > AI > Demo > CIBCCode

1*****
2***** COBCALC *****
3*****
4***** A simple program that allows financial functions to *****
5***** be performed using intrinsic functions.*****
6*****
7*****
8***** IDENTIFICATION DIVISION,
9***** PROGRAM ID. COBCALC.
10***** ENVIRONMENT DIVISION.
11***** DATA DIVISION.
12***** WORKING-STORAGE SECTION.
13***** 01 PARM-1.
14***** 05 CALL-FEEDBACK PIC XX.
15***** 01 FIELDS.
16***** 05 INPUT-1 PIC X(10).
17***** 01 INPUT-BUFFER FIELDS,
18***** 05 BUFFER-PTR PIC 9.
19***** 05 BUFFER-DATA.
20***** 10 FILLER PIC X(10) VALUE "LOAN".
21***** 10 FILLER PIC X(10) VALUE "PVALUE".
22***** 10 FILLER PIC X(10) VALUE "pvalue".
23***** 10 FILLER PIC X(10) VALUE "END".
24***** 05 BUFFER-ARRAY REDEFINES BUFFER-DATA
25***** OCCURS 4 TIMES
26***** PIC X(10).
27*****
28***** PROCEDURE DIVISION.
29***** DISPLAY "CALC Begins." UPON CONSOLE.
30***** MOVE 1 TO BUFFER-PTR.
31***** MOVE SPACES TO INPUT-1.
32***** * Keep processing data until END requested
33***** PERFORM ACCEPT-INPUT UNTIL INPUT-1 EQUAL TO "END".
34***** * END requested
35***** DISPLAY "CALC Ends," UPON CONSOLE.
36***** GOBACK.
37***** * End of program.
38*****
39***** *
40***** * Accept input data from buffer

PROBLEMSOUTPUTDEBUG CONSOLETERMINALPORTS

Python +

PS C:\Users\swkhopka>

Ask Copilot or type '/' for commands

Ln 190, Col 70 (8128 selected)Spaces: 4UTF-8CRLF Plain



Contact Center

Art of the Possible - Digital First Hyper- Personalised Customer Journey

Ruben Overkemping

Know Your Product

woodgrove
FINANCIAL

Azure OpenAI + Cognitive Search

Reset Demo Chat 2

woodgrove
BANK

Ask me something

What are the steps for a mortgage application and what happens if the borrowers credit score is low?

What are the required documents and what is the loan disbursement schedule?

Which categories of mortgage options are provided by Woodgrove Bank?

What are the steps for a mortgage application and what happens if the borrowers credit score is low?

Pre-trained knowledge ☐ OFF Try your own data ☐ OFF Clear chat

Wealth Advisor – Copilot

Before the meeting



Content Sources

Briefing Pack

Objective:

Assist the
Advisor
prepping for
the Client
Engagement

Copilot
collects and
gathers
information
from different
sources

- Client Profile
- Risk Profile/Financial Plan
- Portfolio and Assets under Management
- Portfolio Performance
- Recommendations on Portfolio Optimization
- Summary of Previous Client Meeting

Generative AI Briefing Pack

- Generated by PowerPoint/Word Copilot/Azure Open AI Service
- Realtime Visualizations/Charts
- Reviewed by the Advisor for 'Human in the loop' for accuracy





Wealth Advisor – Copilot

In the meeting

Briefing Pack

Objective:

Assist the
Advisor with
the
conversation

Content Sources

- Summarize content
- Model what-if scenarios in Realtime
- Real time Advisor Coaching and Compliance (Virtual)
- Generate draft product agreements
- Summarize follow-ups and next steps

- Realtime Visualizations/Charts

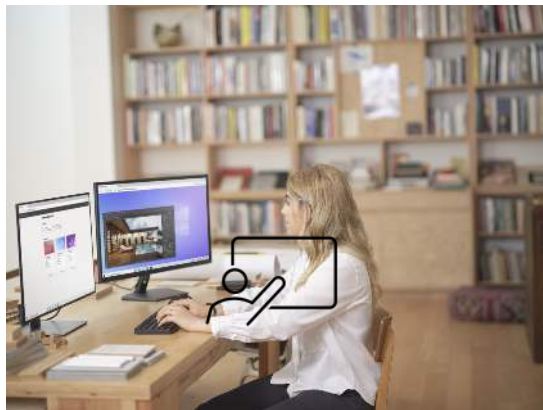


Meet Anna, Morgan, and Moody's Copilot



Anna Willow

Investment Advisor



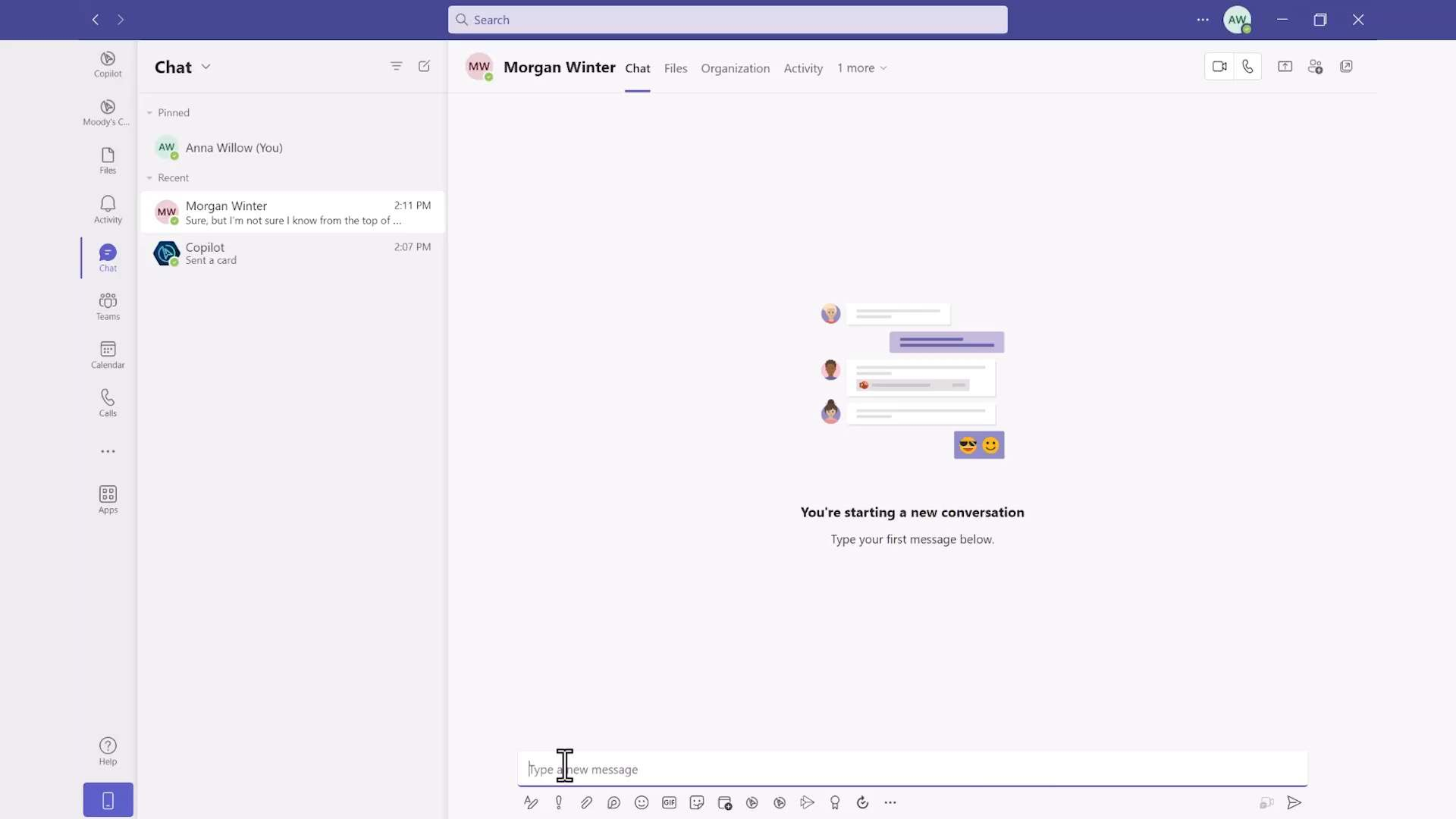
Morgan Winter

Research Analyst

MOODY'S

Copilot





Emerging Generative AI Adoption Patterns

Horizon 2 – Enable a new conversation with your customer

Horizon 1



Use Cases
Inside the
Organization

Internal Copilot
deployments

Horizon 2



Infusing
Generative AI to
your products
+
Customer
Experience

Horizon 3



New product
offerings

Human 'in the
loop' review of
generative content



Human Supervision of
multiple Copilot agents



Increased
Automation





HSBC

My
Wealthy
Future

匯豐卓越理財



隆重推出

Getting Started

Next Steps



**Get Started
with Copilot**



**Choose Your
Use Cases**



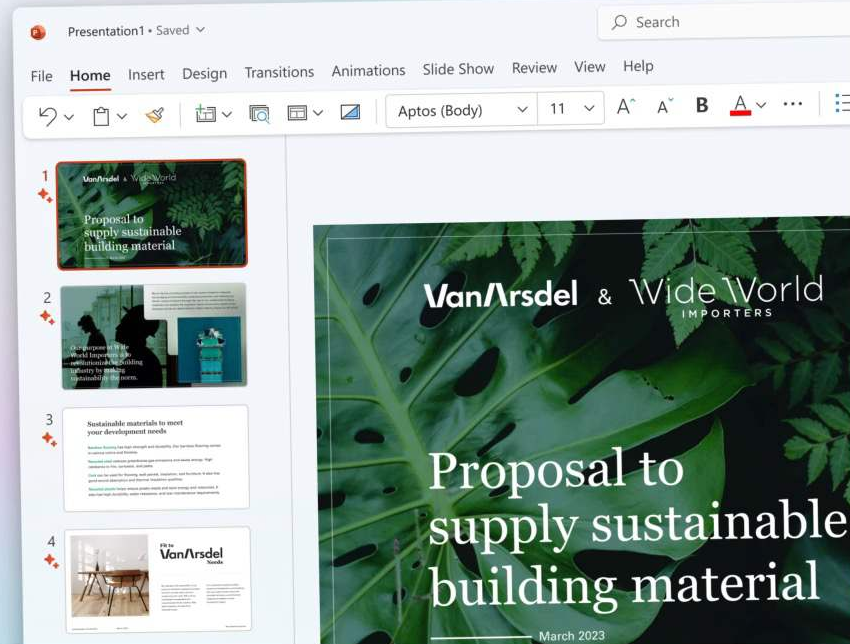
**Define AI Strategy
and Roadmap**



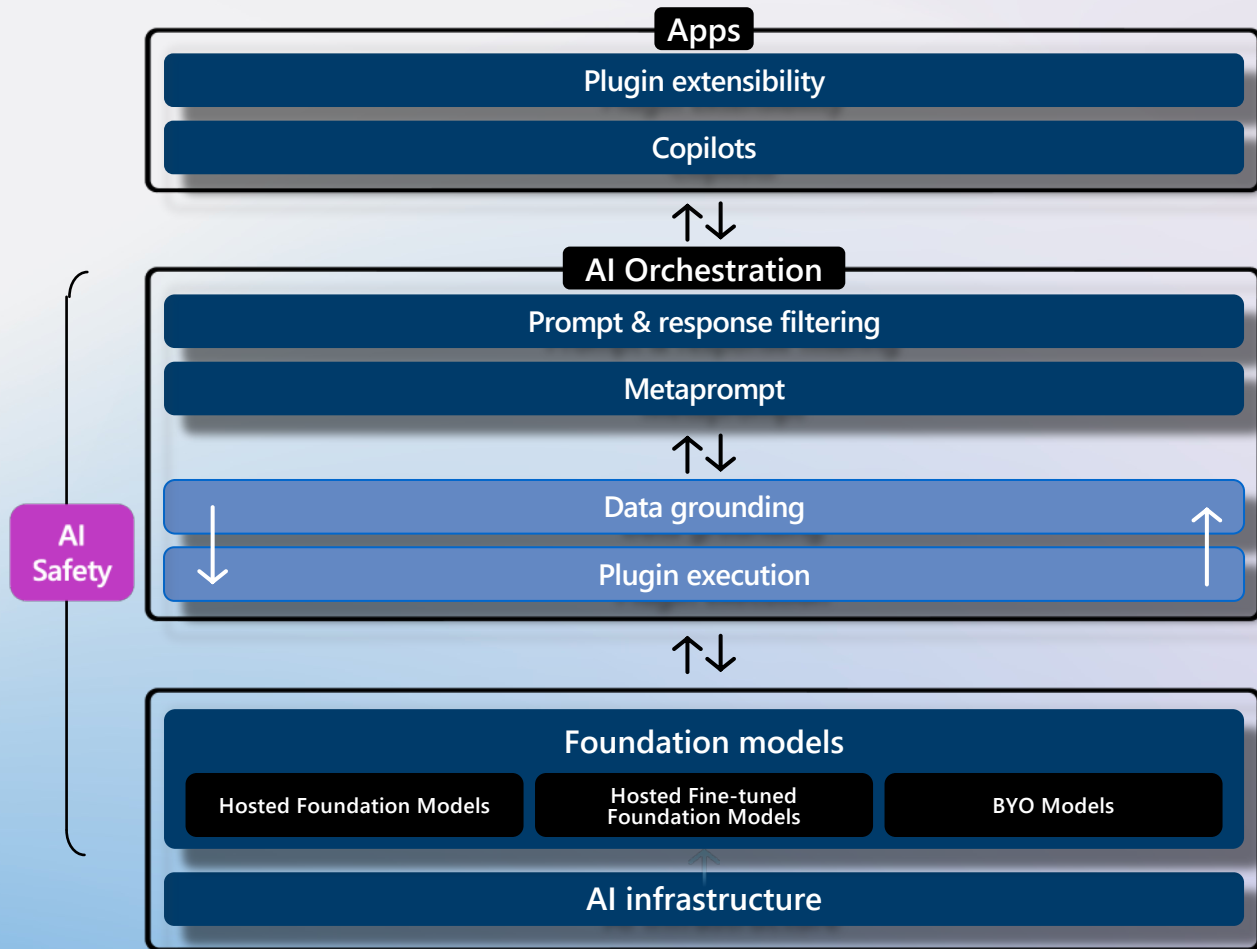
**Organize Team
for Success**

MICROSOFT 365

Copilot in PowerPoint



Copilot stack: In detail



Azure OpenAI Service

Large pretrained foundation AI models
custom-tunable with your parameters and your data



Writing assistance,
content creation



Reason over structured
and unstructured data



Summarize text,
feedback, reports, QnA



Chat bot and Virtual
Agent scenarios

Becoming Data Driven | Personas across the Data and AI Value Chain



Data Engineer



Data Scientist



Citizen Data
Scientist



Business
Analyst



Business
Decision
Maker

Raw Data

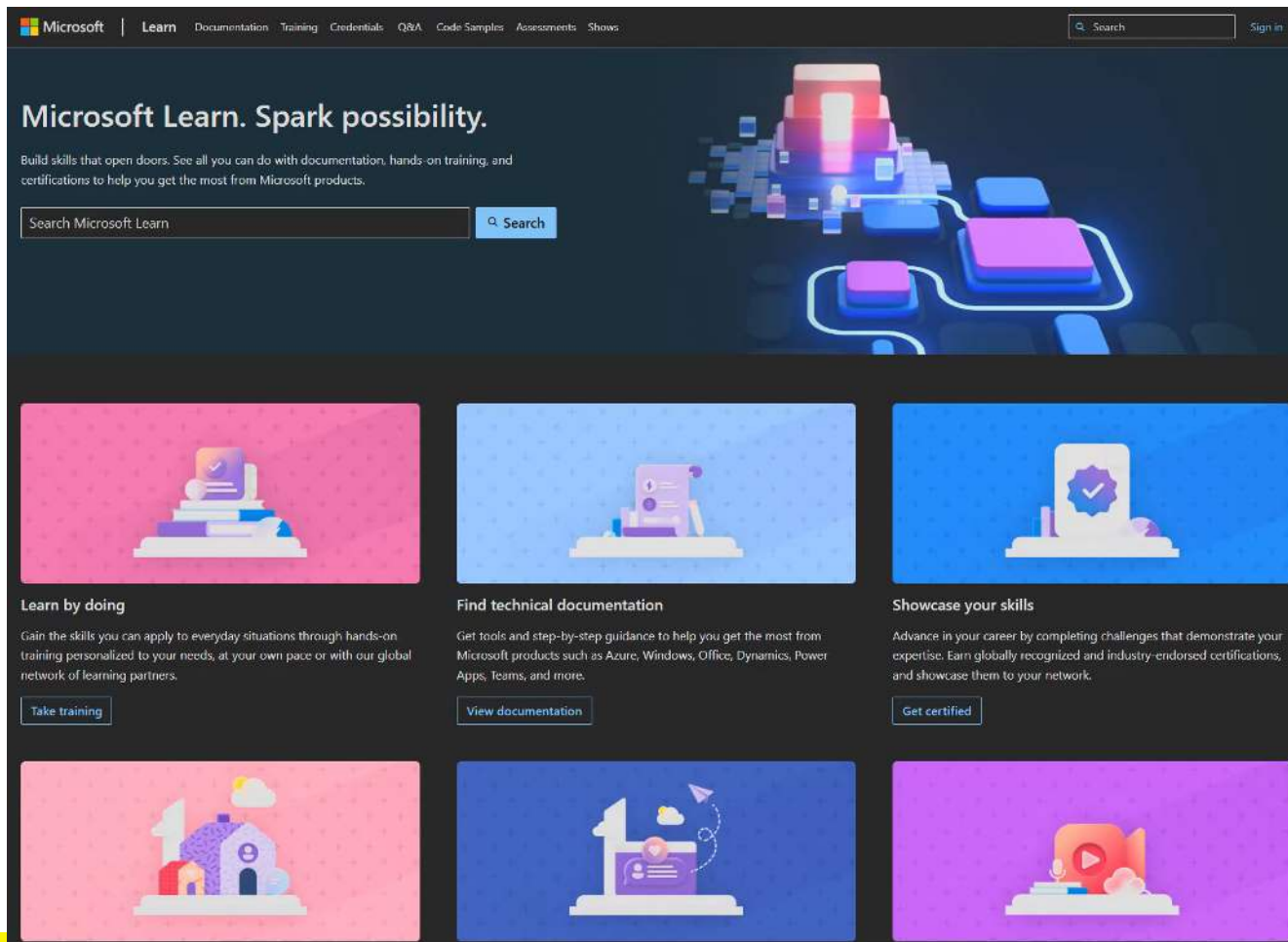


Insights + Impact



Becoming Data Driven | Skills

– Microsoft Learn



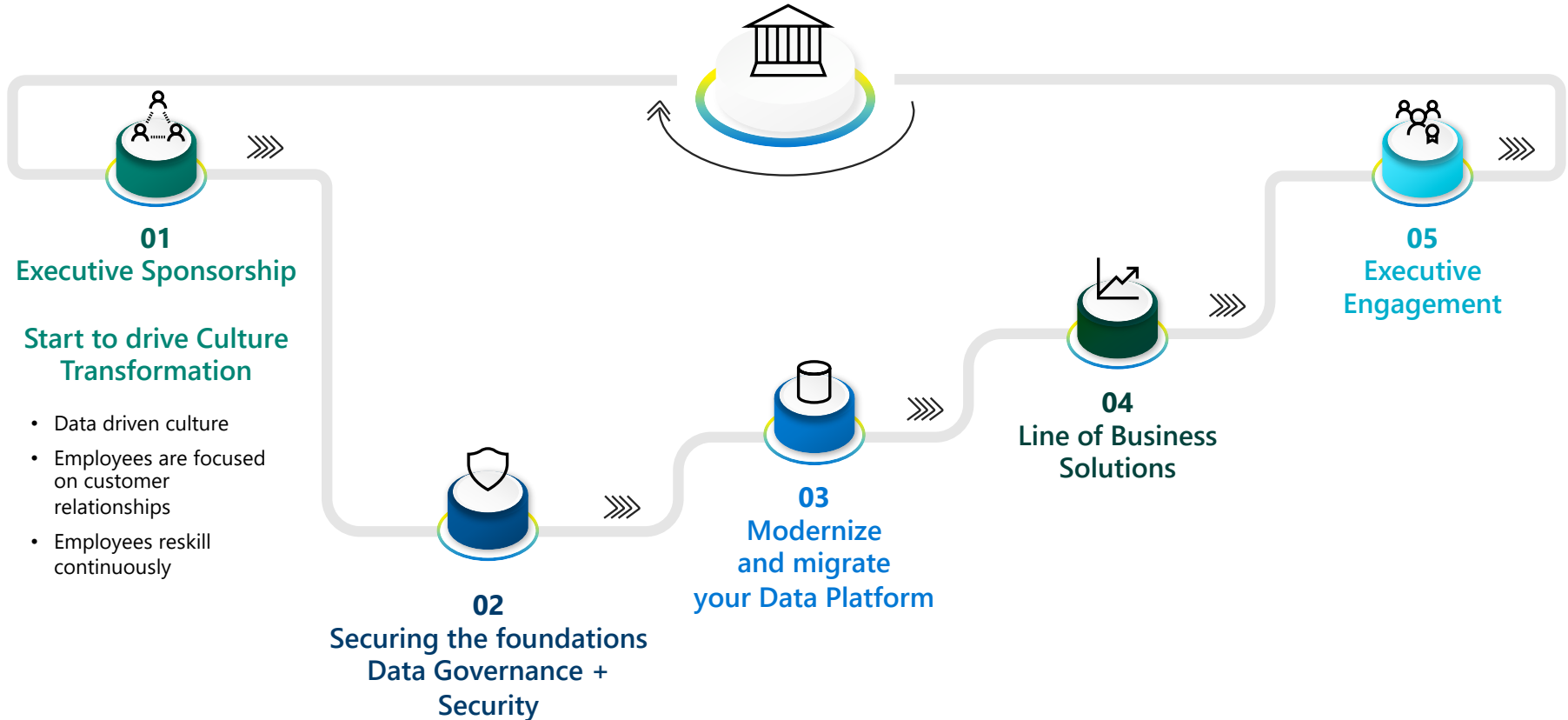
The screenshot shows the Microsoft Learn homepage. At the top, there is a navigation bar with the Microsoft logo and links to Learn, Documentation, Training, Credentials, Q&A, Code Samples, Assessments, and Shows. A search bar is located in the top right corner. The main heading reads "Microsoft Learn. Spark possibility." followed by a subheading: "Build skills that open doors. See all you can do with documentation, hands-on training, and certifications to help you get the most from Microsoft products." Below this is a search bar with the text "Search Microsoft Learn" and a "Search" button. The page features a large, colorful illustration of a computer keyboard with a glowing blue light emanating from the keys. Below the main heading, there are three featured sections, each with an icon and a description:

- Learn by doing**: Gain the skills you can apply to everyday situations through hands-on training personalized to your needs, at your own pace or with our global network of learning partners. A "Take training" button is located below the description.
- Find technical documentation**: Get tools and step-by-step guidance to help you get the most from Microsoft products such as Azure, Windows, Office, Dynamics, Power Apps, Teams, and more. A "View documentation" button is located below the description.
- Showcase your skills**: Advance in your career by completing challenges that demonstrate your expertise. Earn globally recognized and industry-endorsed certifications, and showcase them to your network. A "Get certified" button is located below the description.

At the bottom of the page, there are three more featured sections, each with an icon and a description:

- Build a career**: Gain the skills you need to advance your career with Microsoft. A "Build a career" button is located below the description.
- Get started with Microsoft**: Get started with Microsoft products and services. A "Get started" button is located below the description.
- Learn more**: Learn more about Microsoft and its products. A "Learn more" button is located below the description.

Becoming a Data and AI Driven bank – The Workstreams



Your new
colleague....



Thank you!

BankDirector.

Breakout 7: AI in Banking

Scan here to fill out
the evaluation for
this session.



Daragh Morrissey
Microsoft

#A0BA24