Aligning Technology & Data to Advance Your Mission

Panel sponsored by Smiley Technologies, Inc. (Gold Sponsor) & Finastra (Gold Sponsor)

CDBA
COMMUNITY DEVELOPMENT BANKERS ASSOCIATION

Who is STI….

Core Banking Software Reimagined

STI's Enterprise Core Banking Solution is unlike anything you've experienced before: a customizable, cost-effective platform that guarantees more up-time, better service and ease of functionality – all with a single data source and view that allows real-time access to data for both you and your customers

Enterprise Core Solution

✦

API/Interfaces to Third Parties

✦

Banking Analytics *(NEW)*

Analytics Lifecycle…From Data to Knowledge

Data

Data is simply a set of values; by itself, not very interesting or useful.

Information

Information is conveyed or represented by a particular arrangement or sequence of data.

Knowledge

Knowledge is a familiarity, awareness and understanding of someone or something, such as facts, information, descriptions, or skills, which is acquired through experience or education by perceiving, discovering or learning.

Without accurate and well maintained data sources to inform the leadership – the knowledge necessary to drive the strategic vision is a "hypothesis".

Blending multiple data-sources into insightful and actionable output is the key to an effective Analytics program – no single source is complete
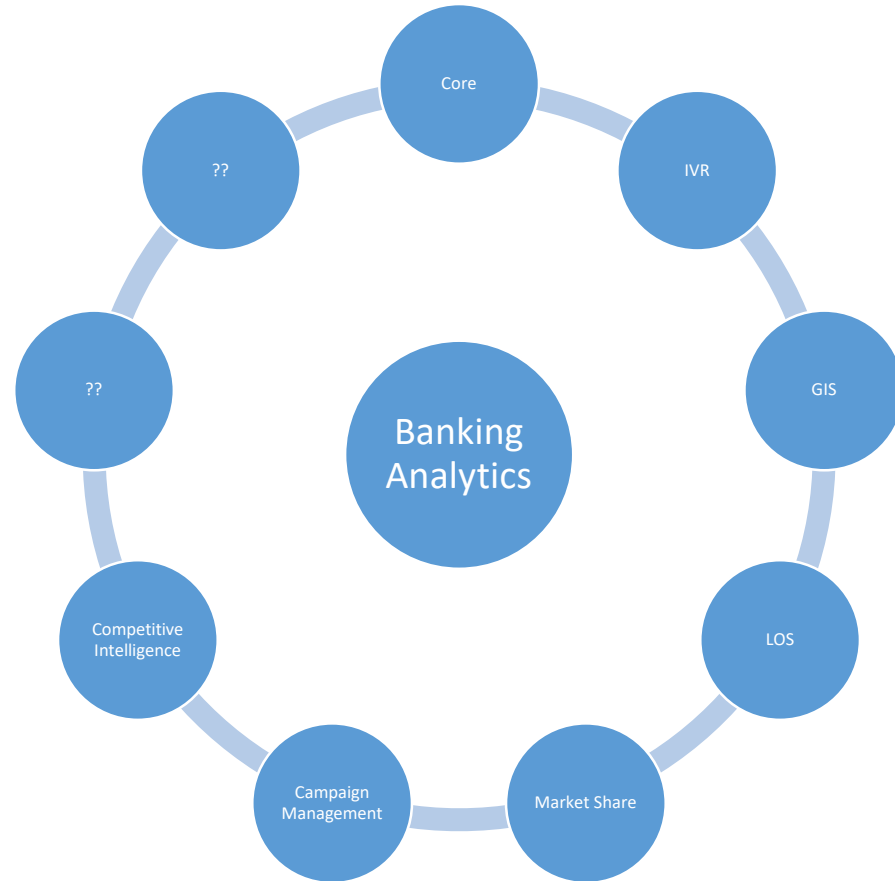
- Fraud Detection
- Managing Customer data
- Risk Modeling
- Personalized Marketing Campaigns
- Lifetime Value Prediction
- Customer Segmentation
- Product recommendations

- Incremental Revenue Options
- Cost Reduction Options
- Profitability Evaluation
- Wallet Share
- Market Share
- Product Optimization
- Customer Support

The power of data analytics comes from the combination of disparate data sources to create competitive and/or strategic insights to differentiate the business.

Clearly define your need, before you chase data...

How to approach a Business Need...

1. *Describe in your own words what Business Question you are attempting to answer...*

2. *Who are the primary users of this data?*

3. *Do these users have reports today which attempt to answer this Business Question?*

4. *If yes, to question #3 – provide sample report.*

5. *Once you have this data what are the logical actions you will take...*

6. *How often do you need this information?*

7. *How much history do you need for this information to be relevant?*

8. *What is the level of need for the request??*
   Urgent: Immediate impacts to the performance of the business – High risk
   Important: Does not impact day to day operations; however, key business drivers
   Interesting: It might impact the business in some way, but not sure how yet. (gut feel)

9. *What are the key parameters or business rules associated with this request?*

10. *Additional information which is relevant to the Business Question...*

COLLABORATE TO INNOVATE

Community Bank Development Association – Peer Forum

Aligning Technology Panel

June 4, 2019

THE FUTURE OF FINANCE IS OPEN

FINASTRA FACTS

FINASTRA

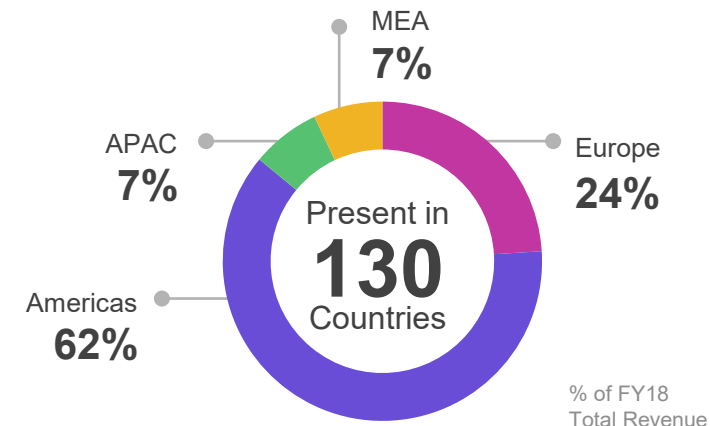## FOOTPRINT

~10,700+ employees

~70 offices

PRODUCT AND SERVICE OFFERINGS

- Retail Banking
- Transaction Banking
- Lending
- Treasury and Capital Markets
- Payments

INTERNATIONAL REACH

MEA **7%**

APAC **7%**

Europe **24%**

Present in **130** Countries

Americas **62%**

% of FY18 Total Revenue

UNMATCHED SCALE AND PROFITABILITY

$2bn revenue[1]

$622.5m cash flow from operations

$673.8m EBITDA[2]

DIVERSE, LOYAL CUSTOMER BASE

~9,000 clients

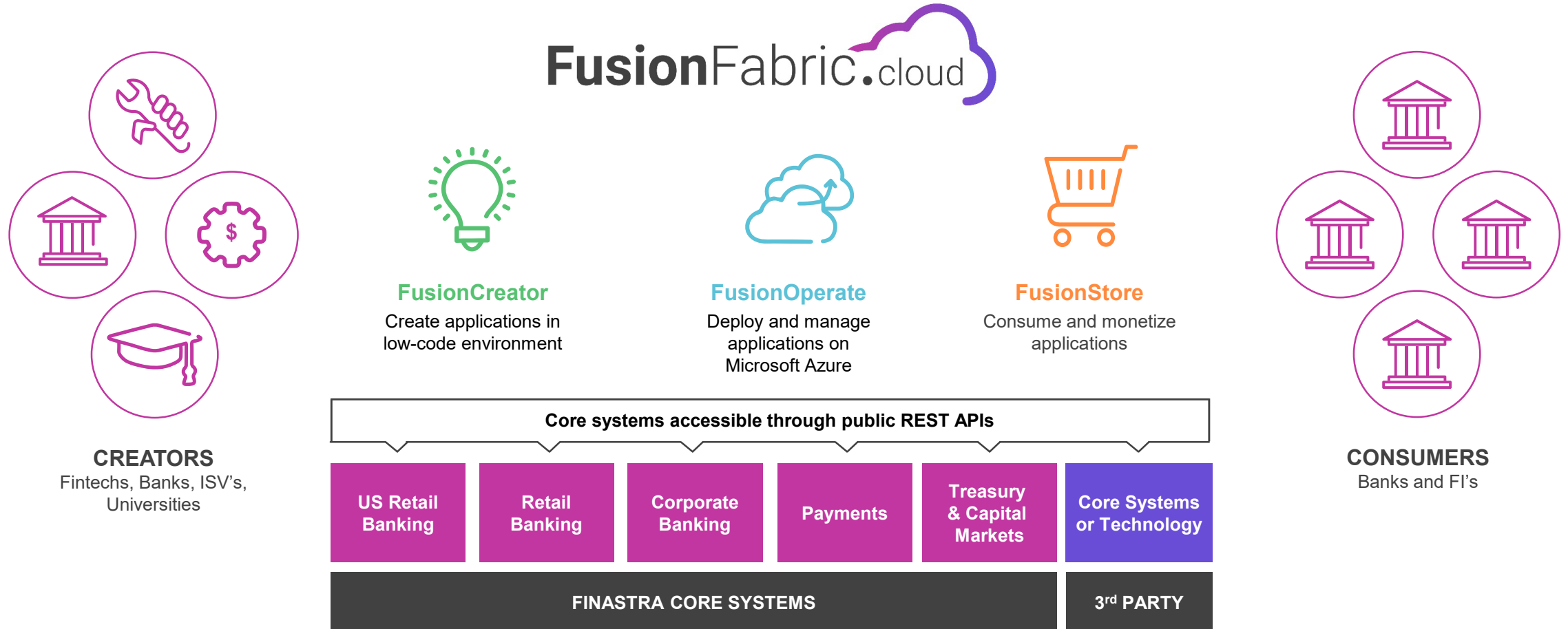**90** of the world's top 100 banks by asset size.[3]

>90% retention rate

OUR PLATFORM
CONNECTING BANKS, FINTECHS AND INNOVATORS

FINASTRA

FusionFabric.cloud

FusionCreator
Create applications in low-code environment

FusionOperate
Deploy and manage applications on Microsoft Azure

FusionStore
Consume and monetize applications

CREATORS
Fintechs, Banks, ISV's, Universities

CONSUMERS
Banks and FI's

Core systems accessible through public REST APIs

US Retail Banking	Retail Banking	Corporate Banking	Payments	Treasury & Capital Markets	Core Systems or Technology

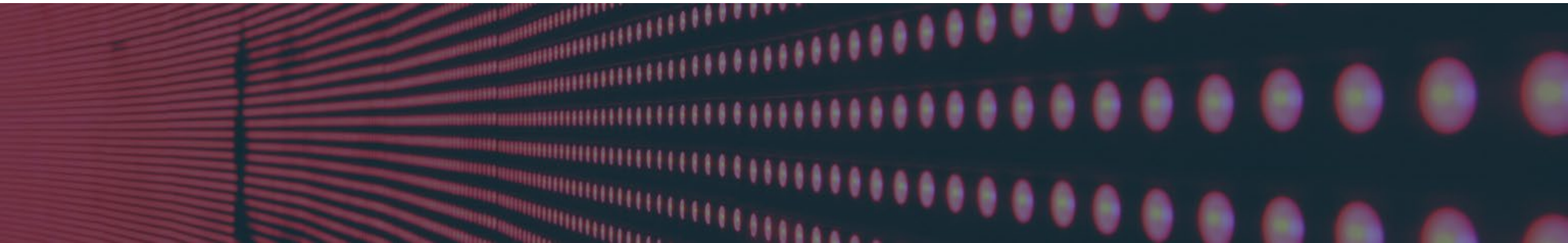| FINASTRA CORE SYSTEMS	3rd PARTY
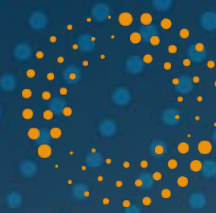
About AdapticAI

We are a boutique consulting agency focused on one thing: **increasing Return on AI.**

AdapticAI works with companies to accelerate business results by improving their AI, teams, and processes. We do this through evaluation, training, and consulting with our clients.

What we do

Our work takes the following forms:

STRATEGY

Strategy, assessments and plans to improve business results and increase efficiency, effectiveness & governance.

SOLUTIONS

Helping businesses utilize the full potential of AI including next best action, governance, DSP tools and other implementations.

TRAINING

Education on data science acceleration, and how to effectively use a DSP

STAFFING

Augmenting existing data science teams with the right team members.

Adaptic Acceleration Model™

We have developed the Adaptic Acceleration Model™ that helps organizations understand where they are in the AI journey and what needs to happen to accelerate getting better business results out of AI initiatives.

MATURITY

1 | ANALYZE   2 | EXPERIMENT   3 | INFLUENCE   4 | IMPACT   5 | TRANSFORM

RESULTS
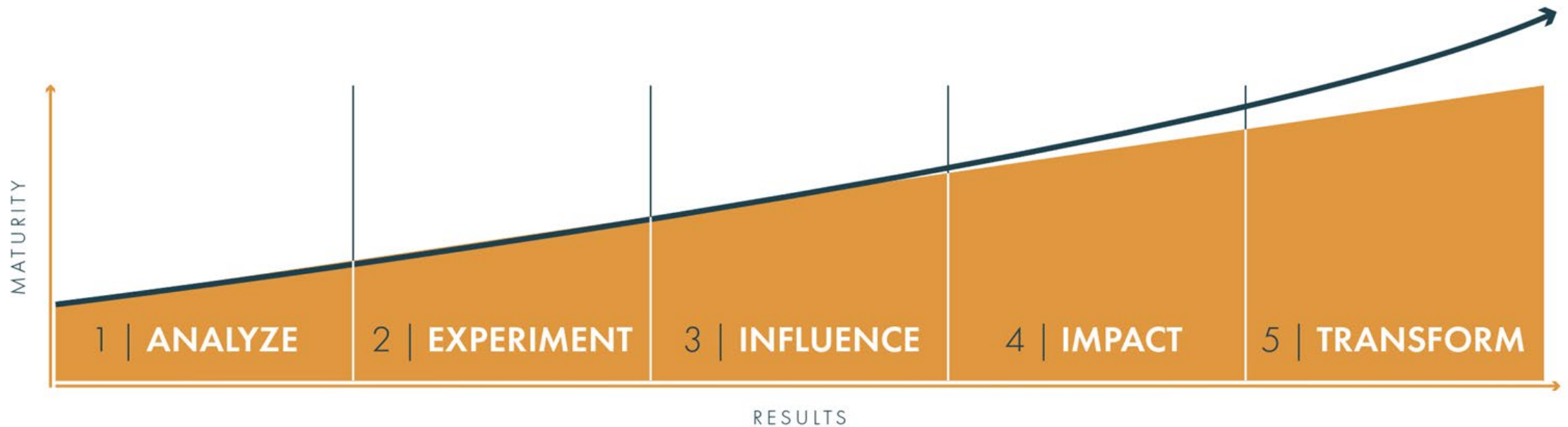
Adaptic Acceleration Model™

At each stage in the Acceleration Model, we use specific categories to analyze and assess an organization's capabilities. Thus, we measure acceleration across the entire organization, using 8 dimensions
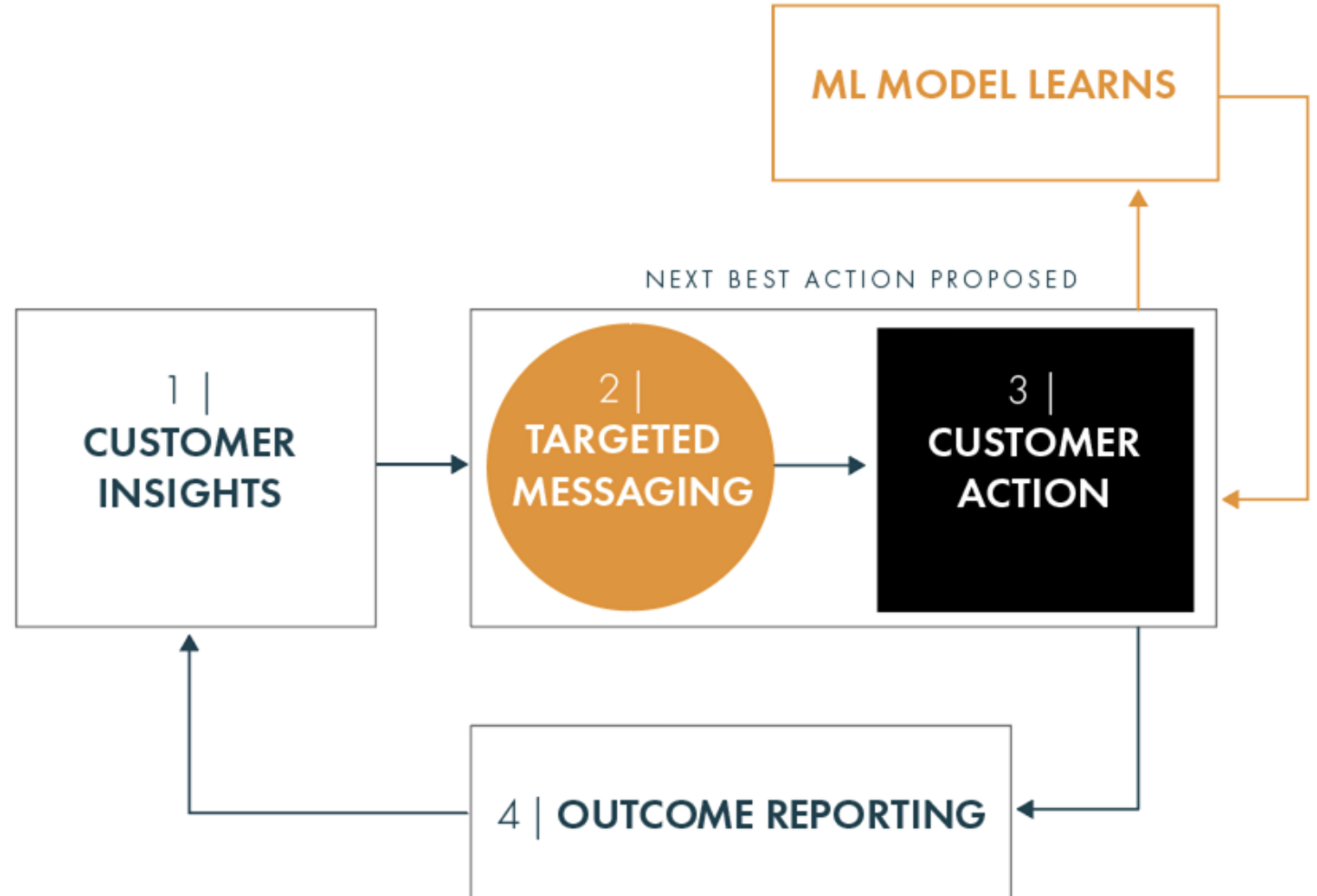
DIMENSIONS

1 | STRATEGIC ALIGNMENT
2 | IDEATION & ROADMAP
3 | ORGANIZATIONAL COHESION
4 | INFORMATION TECHNOLOGY
5 | METHODOLOGY
6 | KNOWLEDGE & IP CONSERVATION
7 | KPIs / ROI
8 | RELIABILITY

At each stage in the Acceleration Model, we use specific categories to analyze and assess and organization's capabilities. Thus, we measure acceleration across the entire organization, using 8 dimensions.

Next Best Action Approach

Delivering personalized engagements.

The right message,
to the right customer,
in the right channel,
at the right moment.
Every time!

ML MODEL LEARNS

NEXT BEST ACTION PROPOSED

1 | CUSTOMER INSIGHTS

2 | TARGETED MESSAGING

3 | CUSTOMER ACTION

4 | OUTCOME REPORTING