Cloud Services For Inclusive Banking

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Microsoft AI Solution

Our values and principles

рош Enable people

🧰 Inclusive design

✅ Build trust in technology
Microsoft AI Portfolio

Agent
Cortana

Applications
Office 365
Dynamics 365

Services
Cortana Intelligence
Cognitive Services
Bot Framework
Cortana Devices SDK
Cognitive Toolkit

Infrastructure
Azure Machine Learning
Azure N Series
FPGA
Microsoft 365 + LinkedIn + Dynamics 365

Common Data Service          Bots & Connectors           PowerApps          Flow          Power BI
Modern workplace

- Routine tasks → Creative & critical thinking
- Individual productivity → Dynamic & agile teamwork
- Disparate systems & tools → Coherent & integrated solutions
- Individual threats → Sophisticated organizational breaches
Applications & infrastructure
Data & AI

Private versus public cloud → Distributed hybrid cloud
Virtualization → Microservices & containers
Disparate databases → Connected data estate
Big data & machine learning → Cognitive services & AI
From Data to Decisions and Actions

Data

Recommendations
What we should do

Predictions
What will happen?

Interactive dashboards
Why did it happen?

Static reports
What happened?

Decision support

Automation = Faster and more confident decisions

Decisions

Manual processes

Action

Value

Advanced Analytics
Predictive & Prescriptive Analytics

Business Intelligence
Descriptive & Diagnostic Analytics
Hybrid application innovation with Azure and Azure Stack

Truly consistent hybrid cloud platform

Microsoft Azure
Public

Portal | PowerShell | DevOps tools
Azure Resource Manager
Azure IaaS | Azure PaaS
Cloud infrastructure

CONSISTENCY

Developers

IT

Portal | PowerShell | DevOps tools
Azure Resource Manager
Azure IaaS | Azure PaaS
Compute | Networking | Storage |
App Service | Functions |
Service Fabric* | Container Service*
Cloud infrastructure
(Integrated systems)

Microsoft Azure Stack
On-premises

* - Post GA
Hi. I’m Cortana.

Leverage data to enter new markets

AI Chatbot
Building the next generation
Financial Digital Assistant

1. Built up 10 years of Bing search assets and technical capabilities
2. Built foundational technologies like natural language processing and the linking of real-world objects to web data
3. Created Cortana, an advanced personal digital assistant, with the ability to complete tasks in context without being prompted, and personalize user interaction, using machine learning, contextual, and predictive technologies

Search Engine
Natural language recognition
Machine Learning
Predictive analytics
The potential benefits of blockchain will help drive meaningful supply chain efficiencies to the clients of both Microsoft and the Bank of America Merrill Lynch.

Business Challenge

- Currently, Microsoft’s underlying trade finance processes are highly manual, time-consuming and costly. The above shows a process that Microsoft Treasury follow to issue a Standby Letter of Credit to a customer (SBLC). This process involves the customer (applicant), Microsoft (the beneficiary) and two banks (the Issuing Bank which is the customers Bank, and an Advisory Bank (used by Microsoft to do the credit check).
- The process on the Left takes between 3-5 weeks – is paper based with emails and faxes. Each line on the diagram represents a piece of information flowing between the four parties or a decision point.

Solution and Benefits

- With blockchain, processes can be digitized and automated, transaction settlement times shortened, and business logic applied to related data, creating a host of potential benefits for businesses and financial institutions including more predictable working capital, reduced counterparty risk, improved operational efficiency, and enhanced audit transparency, among other benefits.
- The diagram shows how the process was improved with Blockchain – reduced to 5 steps. With a Smart Contract, each party can see the state of the approval along every step of the way and works off a ‘single version of the truth’. The process has been reduced from weeks to 3-5 days.

"By working with Bank of America Merrill Lynch on cloud-based blockchain technology, we aim to increase efficiency and reduce risk in our own treasury operations –

- Amy Hood, chief financial officer at Microsoft
Webjet Uses Blockchain in First-Of-A-Kind Travel Bookings Solution

Challenge
• Webjet handles thousands of hotel bookings every day that pass through multiple operators. The high volume of transactions and number of parties involved in each transaction can lead to discrepancies.
• Booking errors negatively affect customers’ experiences and undermine trust between Webjet and its partners, and can also have serious financial consequences.

Strategy
• Webjet and Microsoft developed a first-of-a-kind blockchain solution.
• The solution creates secure, independent transaction records that all parties can see. Known as ‘Smart Contracts, they streamlining the booking and payment process, and reducing errors.

Results
• The use of blockchain removes the risk of data inaccuracy, boosts security and efficiency, and enhances trust and accountability between Webjet and its partners.
• The solution gives Webjet a competitive edge and could set a new industry standard.
• Webjet has an exciting opportunity to grow by facilitating transactions across the travel industry and selling its solution into other sectors.

“Microsoft’s ongoing investments in building the industry’s most trusted cloud platform around the principles of security, privacy and control, compliance and transparency, along with its deep heritage in guiding businesses, including Webjet, through periods of significant IT transformation made the decision to go on this journey with Microsoft a no-brainer.”
— John Guscic, Managing Director, Webjet
Blockchain Digital Identity for Refugees

Granting access...
You have access to Yosef’s information for 15 minutes.

- Biographics: Verified
  - First name: Yosef
  - Last name: Mihi

- Education: Verified
  - Graduation stamp

- Work permit: Verified
  - Stamp

Inclusive Banking – Path Forward

✓ Rethink the business model – shift to Digital Banking Services
✓ Leverage Cloud technology and Innovation
✓ Embrace Agility from Ecosystem Partnership - FinTech startups, Development Org, Mobile & Tech Providers