

What does an AI first bank look like ... ?

2019





A Coherent Strategy: The key ingredients to making an AI first bank

Re-usable
Data Assets

AI at Scale

Long Term Goals: what do we want to achieve? Why AI?

Scope of the Firm: What do we do which will enable AI at Scale?

AI embedded
into the
organisational
culture

Competitive Advantage: How we will do it that will set us apart?

New
Products &
Services

Logic: Why will it work?

Long Term Goals: What do we want to achieve with AI? Why AI?

We start with the customer. Where is the the greatest opportunity to impact their financial journey



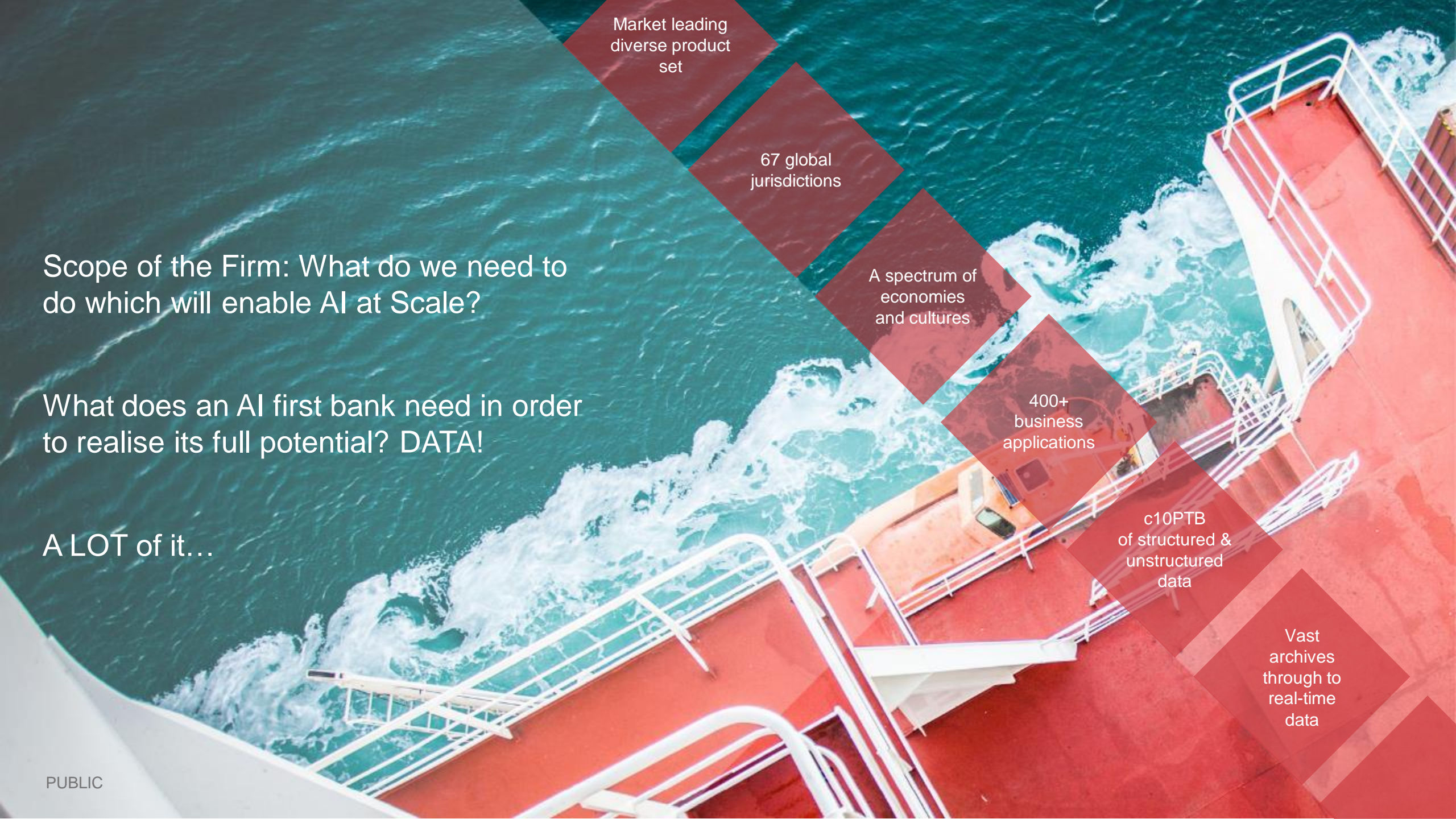
Credit Decisioning

Personalised Banking

Process automation

Fraud Detection

Supply Chain Optimisation



Scope of the Firm: What do we need to do which will enable AI at Scale?

What does an AI first bank need in order to realise its full potential? DATA!

A LOT of it...

Market leading diverse product set

67 global jurisdictions

A spectrum of economies and cultures

400+ business applications

c10PTB of structured & unstructured data

Vast archives through to real-time data

Competitive Advantage: How we will do it which sets us apart?

What is the key?

More data beats clever algorithms, but better data beats more data

Peter Norvig

Distributed Platform

Governance & Quality

Record Linkage & Enrichment

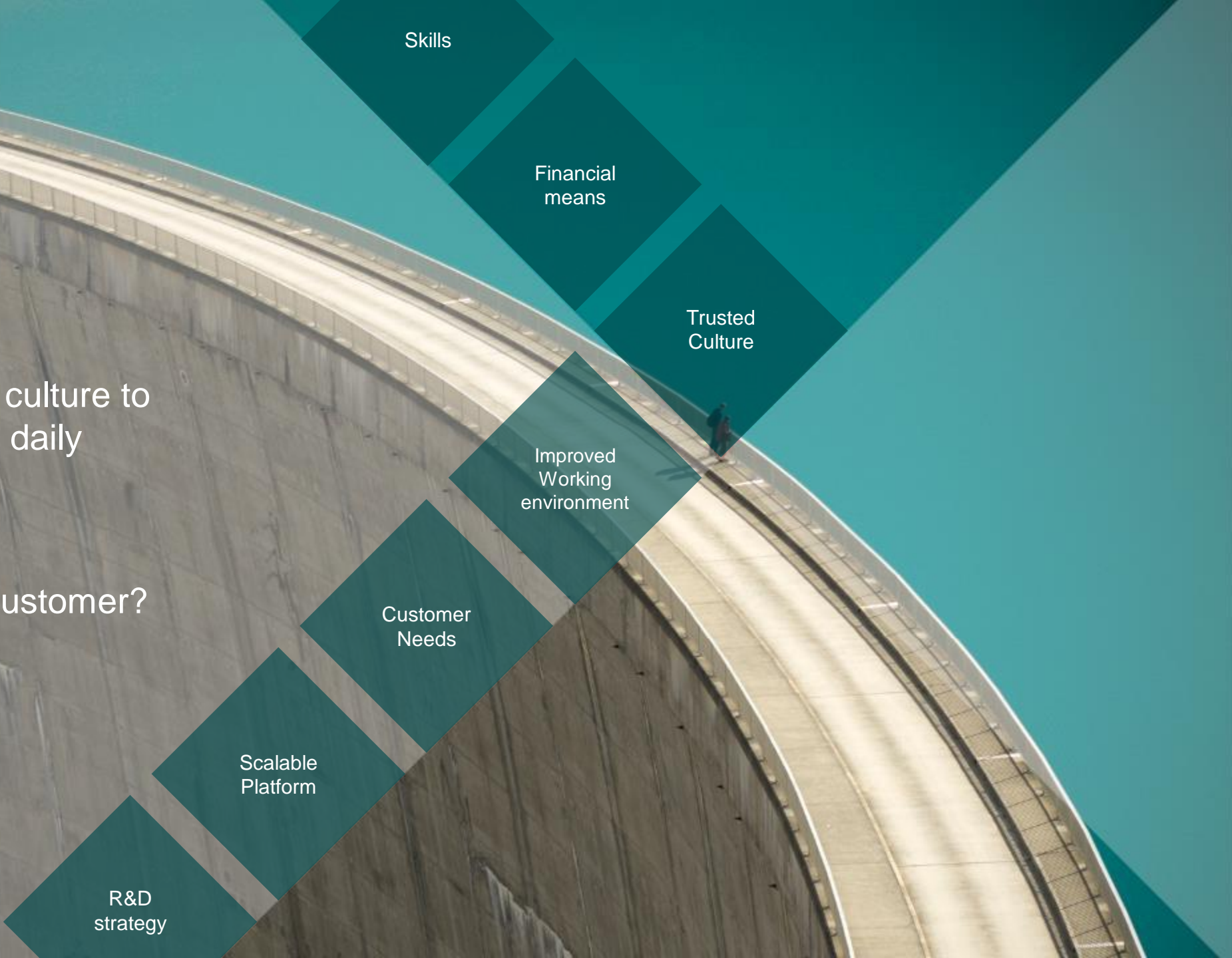
Emerging Talent and Team

AI Safety & Explainability

Logic: Why will it work?

Talent to build & a working culture to foster trust and adoption in daily practice.

How can I better help my customer?



Nurturing an **AI first bank** needs the right Coherent Strategy to help businesses and people thrive in their financial journey.



HSBC
Global Banking & Markets

Questions?