

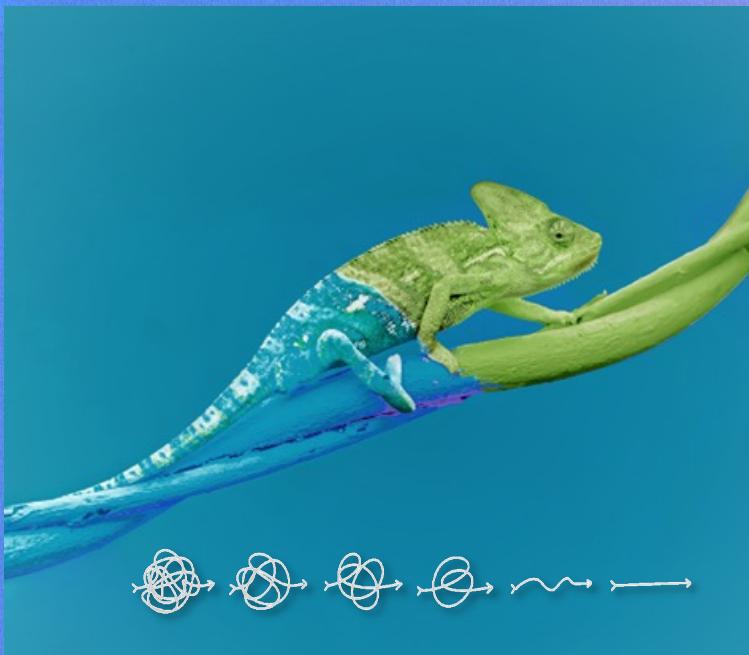
INTELLIGENT JOURNEY ORCHESTRATION IN BANKING

PRODUCTIVITY CHALLENGE

- One of the most common problems Banks face in today's climate is how to get things done more productively.
- This may be for customers – allowing them to transact and serve themselves in a way that grows revenue and loyalty without placing additional burden on high-cost service staff.
- Or for employees – allowing them to more efficiently get work done in a manner that best serves internal and external customers.
- This is especially so in areas like Trade Finance where customers, bankers, and multiple third parties need to intersect in precise ways to complete transactions.
- These are not new problems, and almost universally a lot of investment has gone into process management and improving ways of working.
- But we often hear from customers and employees that things still aren't glued together fully. Errors, manual entries, and rework are too common.



WHAT'S GETTING IN THE WAY?

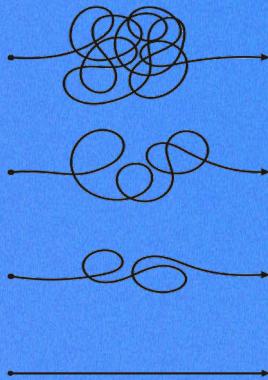


THE MISSING LAST MILE

- We've been trying to solve dynamic processes with static systems and technology.
- The only way to solve a challenge that's changing moment-to-moment is to have processes that can adapt based on real-time information. Dynamically delivering the data and next actions to meet the banker's needs based on the current context.
- MyWave was designed to help close the 'last mile'. To help organizations leverage existing investments to massively improve security, productivity, and customer experience.
- To create dynamic guided journeys that allow people to get things done in the easiest, most efficient, and compliant way possible. To take the complexity out of getting from A to B.
- We call this Intelligent Journey Orchestration.

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EVOLUTION OF GETTING THINGS DONE



Good people doing their best without design and automation. The equivalent of trying top get to A to B via Z. And then discovering you've also arrived at the wrong B.

Some workflow management and decision tree based customer assistance. But frequent dead-ends, circular frustration, and inevitable heavy manual intervention.

Natural language recognition and AI to support dynamic process management. But lack of orchestrated data still means there are frequent stops, manual entries, and data entry error rework.

MYWAVE.AI & Intelligent Journey Orchestration. Drawing data from any source, our 'brain' adds context, empathy, and real-time personalization to any journey. We make getting things done easy, intuitive, and fun. A to B in the straightest path possible.

INTELLIGENT. MYWAVE makes all data actionable; accessing data from any source, learning new data as it goes, and applying it to processes to make them easy and painless. If we should already know something about what you're likely to need, we'll bring that to the front of the process. This intelligence also allows journeys to respect and follow your defined business rules.

JOURNEY. MYWAVE guides employees and customers on their journey to get things done in the most efficient, intuitive, and compliant way possible. We use conversational natural language during our journeys because that's how we communicate effectively in the real world – and with the appropriate level of empathy.

ORCHESTRATION. MYWAVE'S AI brain recognizes intent and multi-intent to dynamically shape a journey that meets all of the customer's needs. It also allows learning-based journeys to be dynamically re-shaped or escalated in real time based on customer feedback and AI driven compliance and risk checks.

BANKING SOLUTIONS

RAPID JOURNEY MAPPING AND PROTOTYPING. MYWAVE uses process mapping tools like Signavio to rapidly map journey flows which are then quickly ingested into the MyWave prototyping tool. This allows banks to quickly test and assess optimal design and checkpoints.

AI RISK MANAGEMENT. MyWave accesses core business rules and requirements, ensuring completeness of data before triggering next steps. Non-compliant, or out-of-the-ordinary actions are constantly scanned and intelligently trigger escalations to manage risk, sanction compliance, and fraud detection.

DIGITIZE EVERYTHING. MyWave digitizes the end-to-end trade finance journey to ensure an auditable trail exists for all activity.

BOOST PRODUCTIVITY. MYWAVE intelligent guided journeys have saved tens of thousands of hours in banker productivity by eliminating errors, manual entries, and rework. They also reduce compliance and audit time by ensuring all data is captured and stored in a compliant manner.

IMPROVE CX AND EX. MYWAVE journeys take the pain and frustration out of getting work done for both customers and employees. Measurable improvements in NPS and EPS.
