



RESEARCH
DESIGN
DEVELOP
DEPLOY
SUPPORT

AZN has been dedicated to custom application development and consulting services since 2004. We specialize in FinTech, Business Intelligence, Data Warehousing, Analytics, Mobile applications, Artificial Intelligence, Machine Learning and Blockchain development. Utilizing more than a decade of experience building solutions, we bring to the table latest developments in technology, security and design trends; all aimed to attain highest customer satisfaction.

From the biggest transcontinental financial institutions and mining conglomerates to brilliantly innovative startups - no project is too big, or too small for us. AZN is a leading custom Solution Development company with critical thinking skills to solve challenges that are unique to the client's needs. Our end-to-end approach encompasses the entire solution development lifecycle with a firm focus on delivering products which are as "future-proof" as possible.

Your vision is our aim to deliver solutions that exceed your expectations.

Let's build it together



FinTech
2019

www.aznresearch.com



Evolution through
Innovation

Innovative solution for digital onboarding process

FROM APPLICATION TO ACTIVATION UNDER 10 MINUTES

research ●
design ●
develop ●
deploy ●
support ●



SOLUTION SUCCESS FACTORS

- AI-POWERED PROCESS AUTOMATION.
- REAL-TIME MONITORING
- ALERTS ON SERVICE DEGRADATION.
- MACHINE LEARNING NEURAL NETWORKS.
- AI COGNITIVE BEHAVIORAL ANTI-FRAUD.
- OMNICHANNEL EXPERIENCE.
- USER-CENTRIC PROCESS.
- VOICE OF THE CUSTOMER ANALYSIS.
- ML PREDICTIVE ANALYSIS MODELS.
- OPEN API INTEGRATION.



AI technology at work for you

FROM APPLICATION TO ACTIVATION UNDER 10 MINUTES

Our solution allows financial institutions to offer their clients agile, secure and KYC, AML, CFT compliant process for opening new bank accounts. The main advantage is derived from integration of AI cognitive services which facilitate a complete automation of the client onboarding process, thus negating necessity for human application review. This step alone provides a competitive edge which increases revenue and strengthens brand reputation. Open API platform allows integration across omnichannel banking.

Account Opening Process (AOP) is paramount to financial institutions since it facilitates revenue stream from new accounts opened online. The value of newly funded account to the bank varies from \$200 - \$600. Our practice shows that banks which provide streamlined and easy to complete online account opening functionality fare much better in securing their market share in the fastest growing digital market place. In fact, overall performance of AOP often becomes a deciding factor for the clients when choosing their bank.



innovative solution for digital onboarding process

ADVANCED ANALYTICS SUITE 3.0

AAS utilizes the latest advances in AI technology. Solution creates a digital transformation road map for achieving a user-centric onboarding process for a seamless customer experience. Real-time monitoring of all key integrations components alleviates pressure often associated with dependency on IT infrastructure performance. Automated system improves customer experience and propel revenue growth.

- Consistent omnichannel experience.
- All customer journey touch points real-time monitoring.
- Fraud Score - AI-powered behavioral anti-fraud engine.
- Automated real-time ID document validation.
- Core-banking system integration.
- KYC, AML, CFT compliance.
- Abandoned application automated re-targeting.

FAST AND COST-EFFICIENT INTEGRATION

We standardized all onboarding processes, put in place real-time KYC to align with regulatory needs, built-in AI anti-fraud engine — all without needing to overhaul any legacy IT. Our solution provides open API which easily integrates into existing web and mobile applications and negates any additional cost on existing IT infrastructure.

AI-POWERED, USER-CENTRIC PROCESS PROVIDES A TOTAL END TO END SOLUTION.

ONBOARDING REIMAGINED

AAS employs Business Intelligence services to model predictive analysis, to forecast transactional volume based on current trends. Availability of such forecasts will allow



business to see if current support efforts will be able to sustain potential business growth in years to come, and assure compliance with QoS requirements. Data analytics is overturning the way we do business with increased pace. Advanced Analytics Suite 3.0 cognitive services can utilize qualitative and quantitative information

derived from data analytics to build a far more holistic consumer base, to adapt your digital onboarding process and validate your marketing efforts based on visitation metrics. AAS 3.0 will help you gain a competitive advantage in the marketplace.

"A staggering \$26 billion in fines has been imposed on financial institutions for non-compliance with Anti-Money Laundering (AML), Know Your Customer (KYC) and sanctions regulations in the last decade."



REAL-TIME MONITORING

- QoS standard assurance
- Real-time benchmark monitoring
- Real-time alerts
- Adaptive process logic
- Technology adverse effect prevention



FRAUD PREVENTION

- Active data harvesting
- AI-powered behavioral analysis
- Fraud detection
- Bot detection
- Adaptive fraud metrics
- Fraud score



ADVANCED ANALYTICS

- Predictive logic
- Trend formation and analysis
- Marketing campaigns analysis
- Market analysis
- Customer satisfaction active metrics
- Brand loyalty predictive analysis



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