

# Revolutionizing Payments with AI

## Tackling Risks, Challenges and Seizing Opportunities

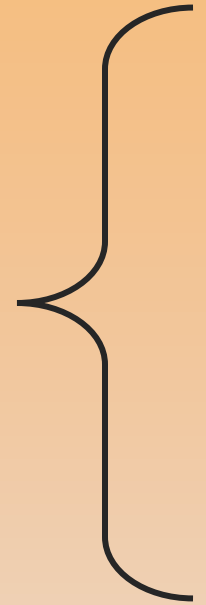

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# Agenda



Brain Game  
Trends  
Applications  
Risks and mitigations  
Challenges

## How our Brain identifies Missing Values



# Missing Data In Finance



## KYC

We know a customer through the KYC. Often data is incorrect; even if correct, it is not complete information about customer



## Transactions

We also have insights about some transactions of the customer. We miss out on many transactions that may not be happening through our platform



## Past Experiences

We have information about how customers have behaved in the past; who is a good customer; who cannot be relied upon



## External Information

Which jobs and occupations are stable and safe; what is the trend going forward; how is the market and competition doing



While we have many information sources, they are all disparate and incomplete

We need a brain that can work even with incomplete data!



# Key Trends Shaping the Future of Payments

## Explosion in Digital Transactions

- Globally, **76% of adults** had a digital payment account in 2021, up from 51% in 2011. (World Bank, June 2022)
- Over **40% of adults** in low/middle-income economies (excl. China) were new to digital merchant payments post-COVID. (World Bank, June 2022)
- U.S. e-commerce surged by **43% in 2020 to \$815.4B**. (U.S. Census Bureau, April 2022)

**Insight:** Consumer behavior is fundamentally shifting towards online and contactless payments, with digital wallets and mobile banking gaining prominence.

## Rising Fraud Complexity and Velocity

- **80% of organizations** faced payment fraud attempts in 2023, a 15% increase YoY. (Stripe, August 2024)
- Global merchant fraud losses projected to exceed **\$362B** between 2023-2028. (Primer, November 2023)

**Trend:** Fraudsters are leveraging advanced tech like AI for sophisticated attacks (phishing, social engineering, deepfakes). (The Payments Association, December 2024)

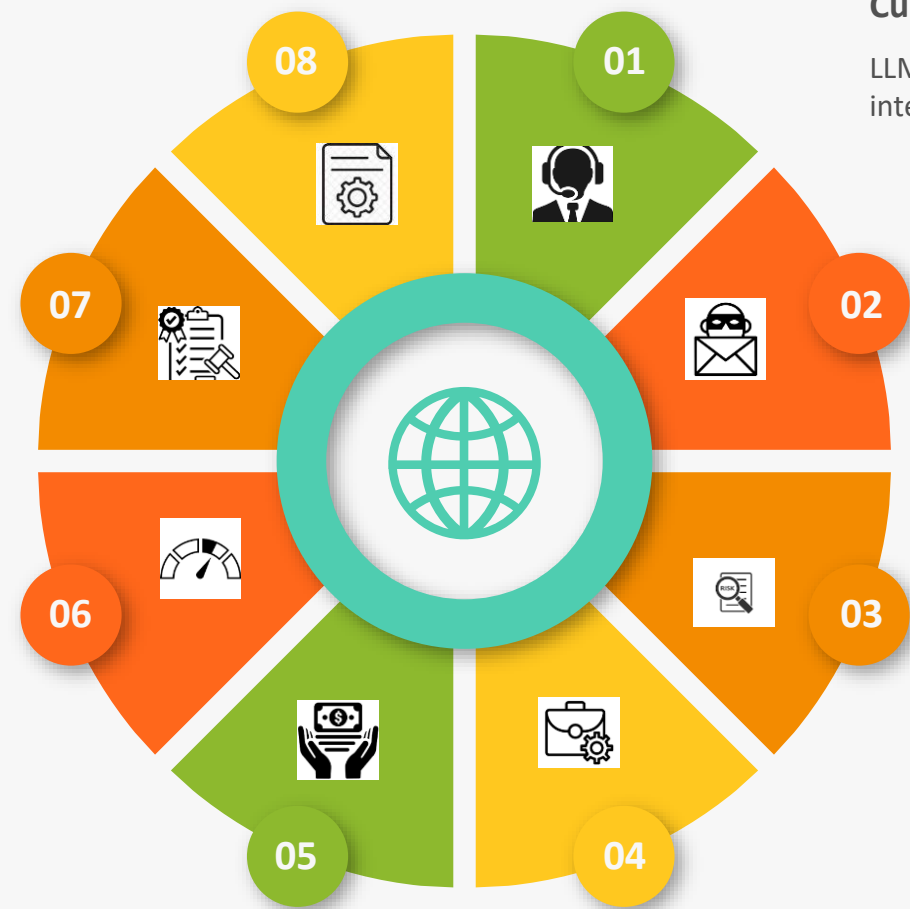
**Challenge:** Real-time payments accelerate fraud, demanding faster and more intelligent detection. (EY, November 2023)

## Demand for Real-Time, Personalized Experiences

- **90% of consumers** desire more personalized brand communication. (Attentive, April 2025)
- **77% are more likely** to buy with relevant product recommendations. (Attentive, April 2025)
- Fast-growing companies see **40%** more revenue from personalization. (Contentful, January 2025)
- 54% of U.S. consumers want financial providers to use their data for personalization. (MX, May 2024)

**Insight:** Consumers are increasingly willing to share data for relevant and tailored experiences.

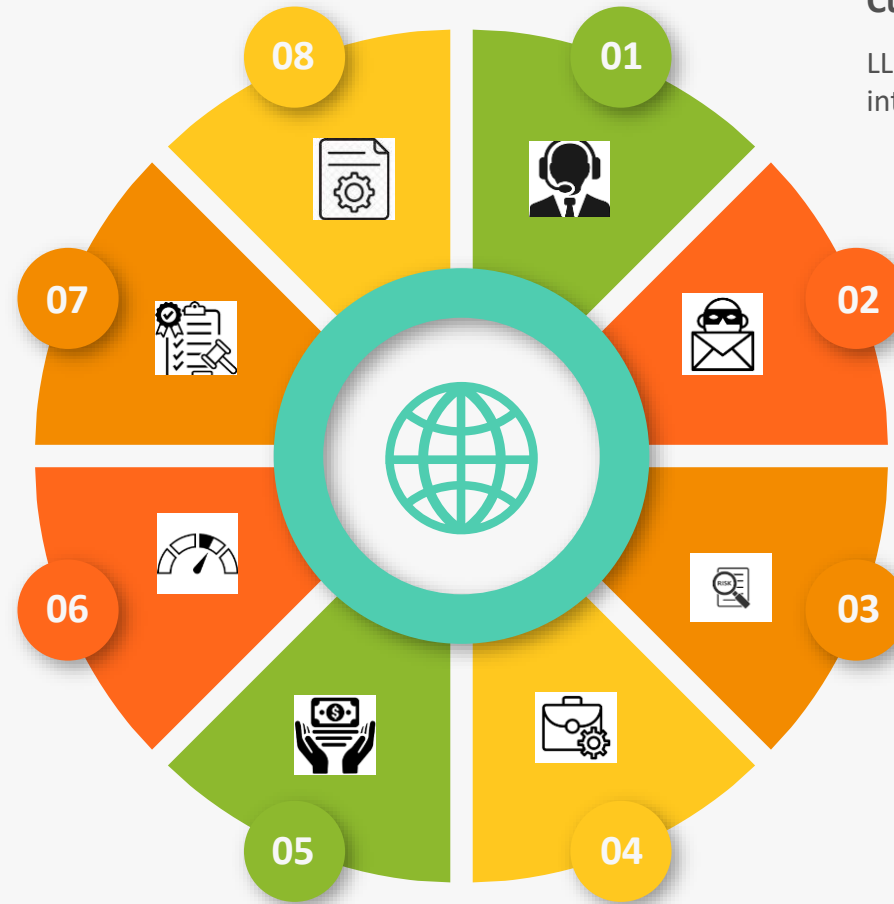
# Application of AI in Fintech



## Customer Service and Support

LLMs are used to automate customer interactions via chatbots and VAs

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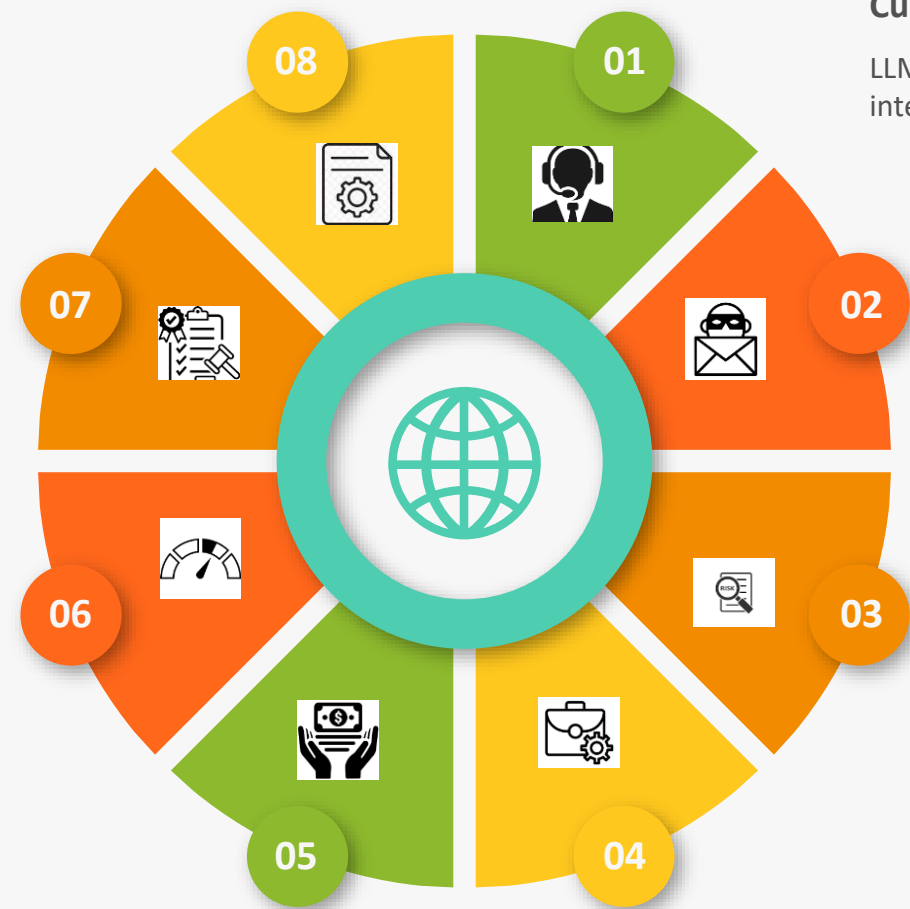
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## Risk Management

Generative AI can simulate various financial scenarios and market conditions to help companies and individuals assess risk and make more informed decisions



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# Securing the Future of Finance: AI Risks and Mitigations

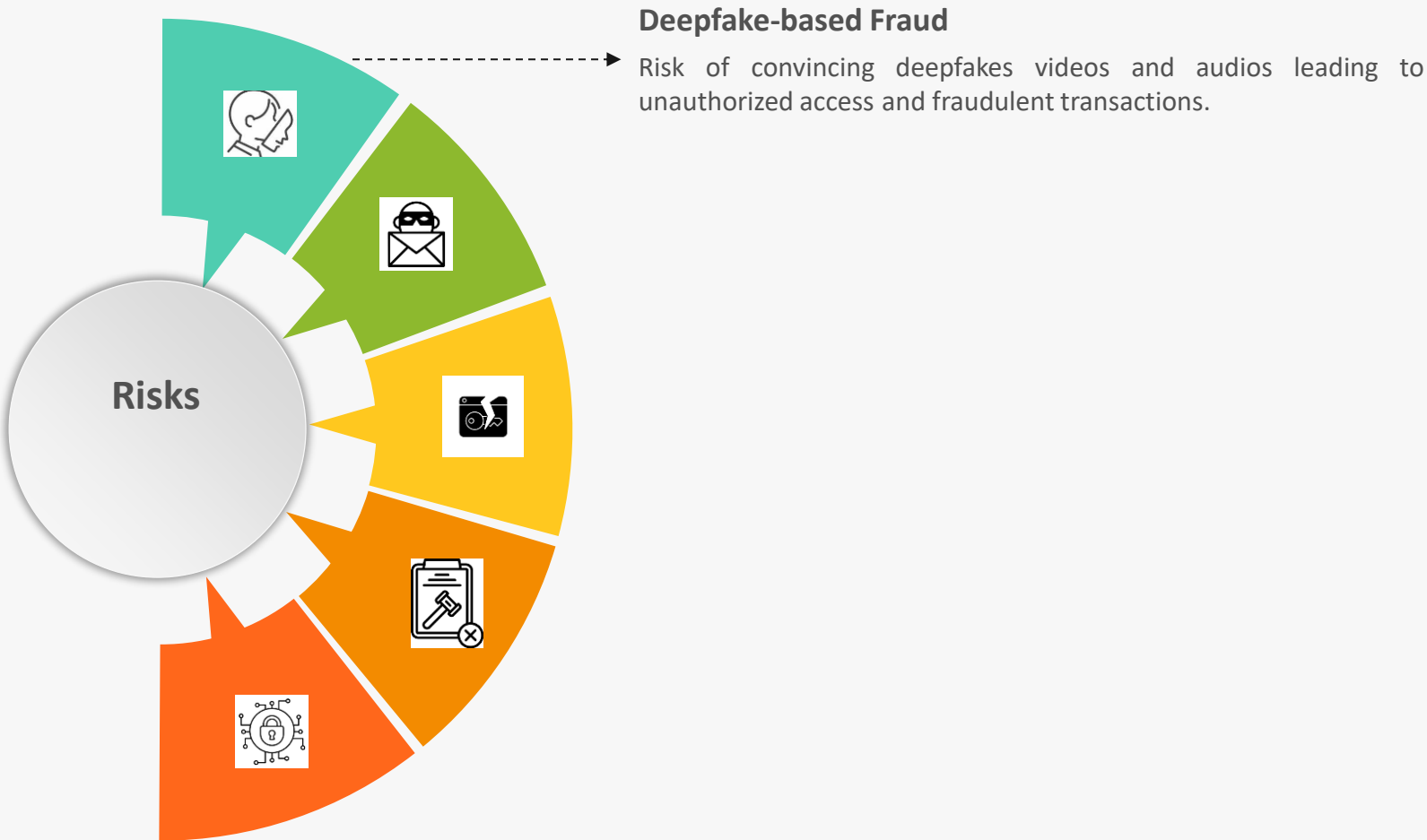
Risks



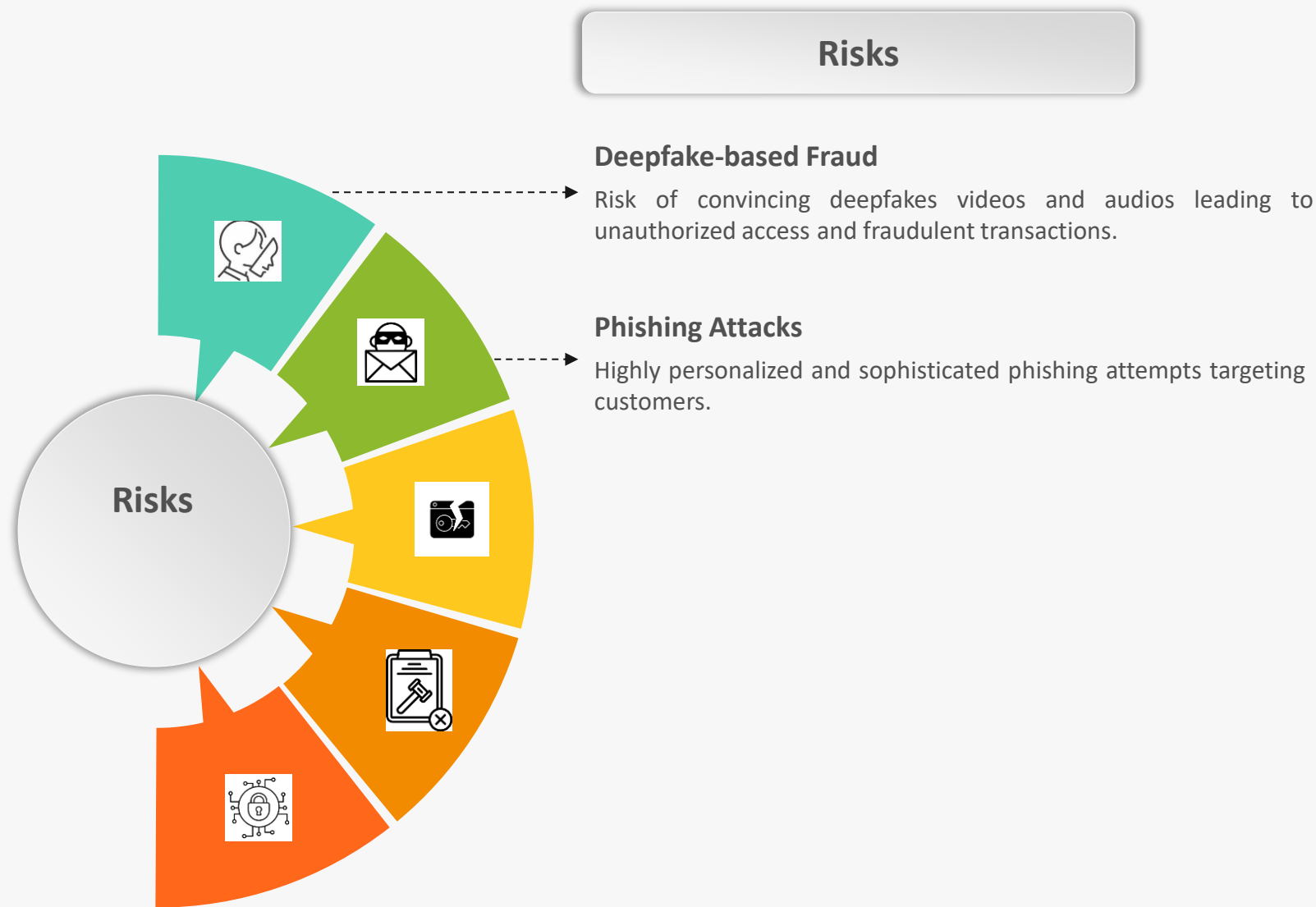


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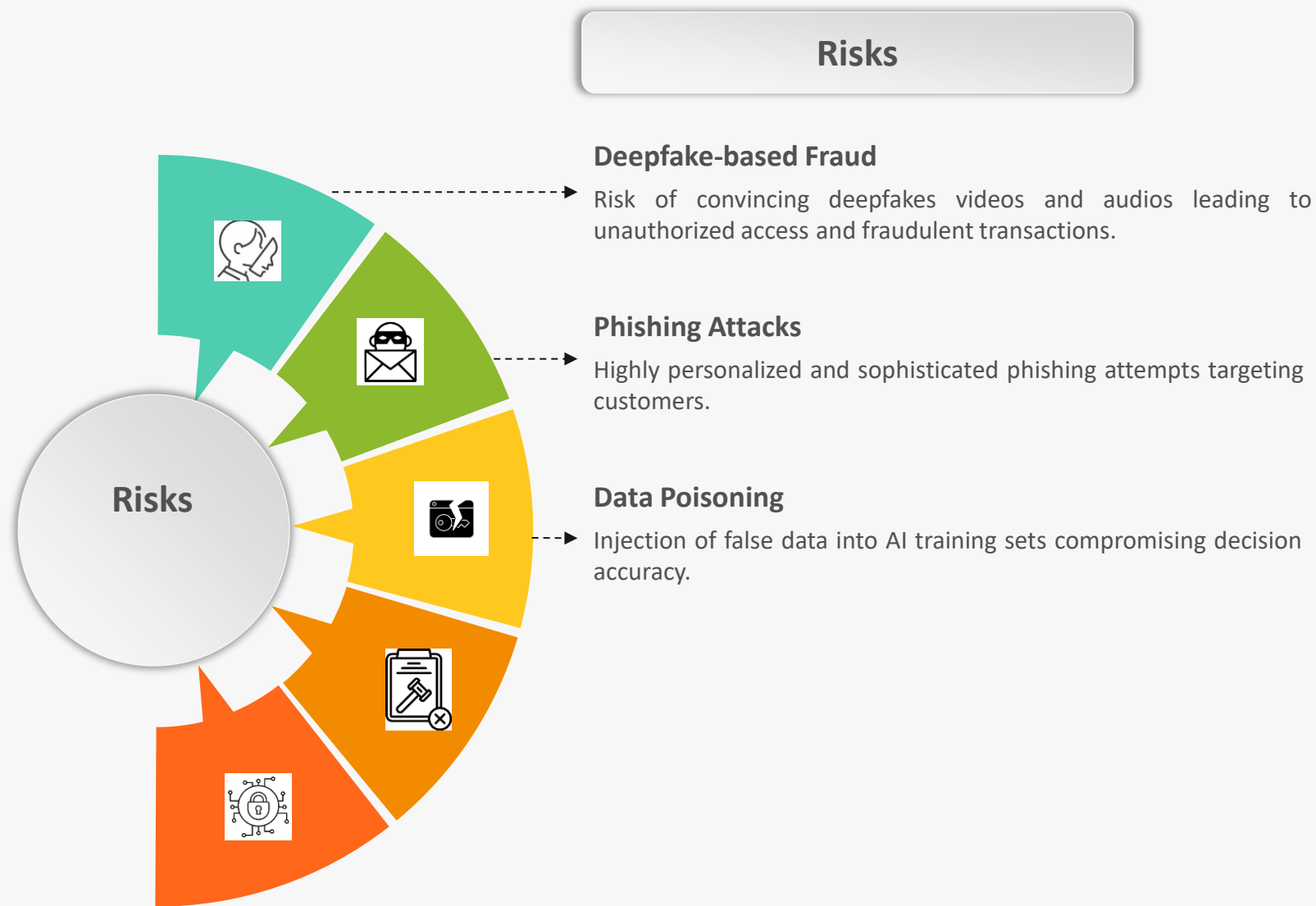
## Risks



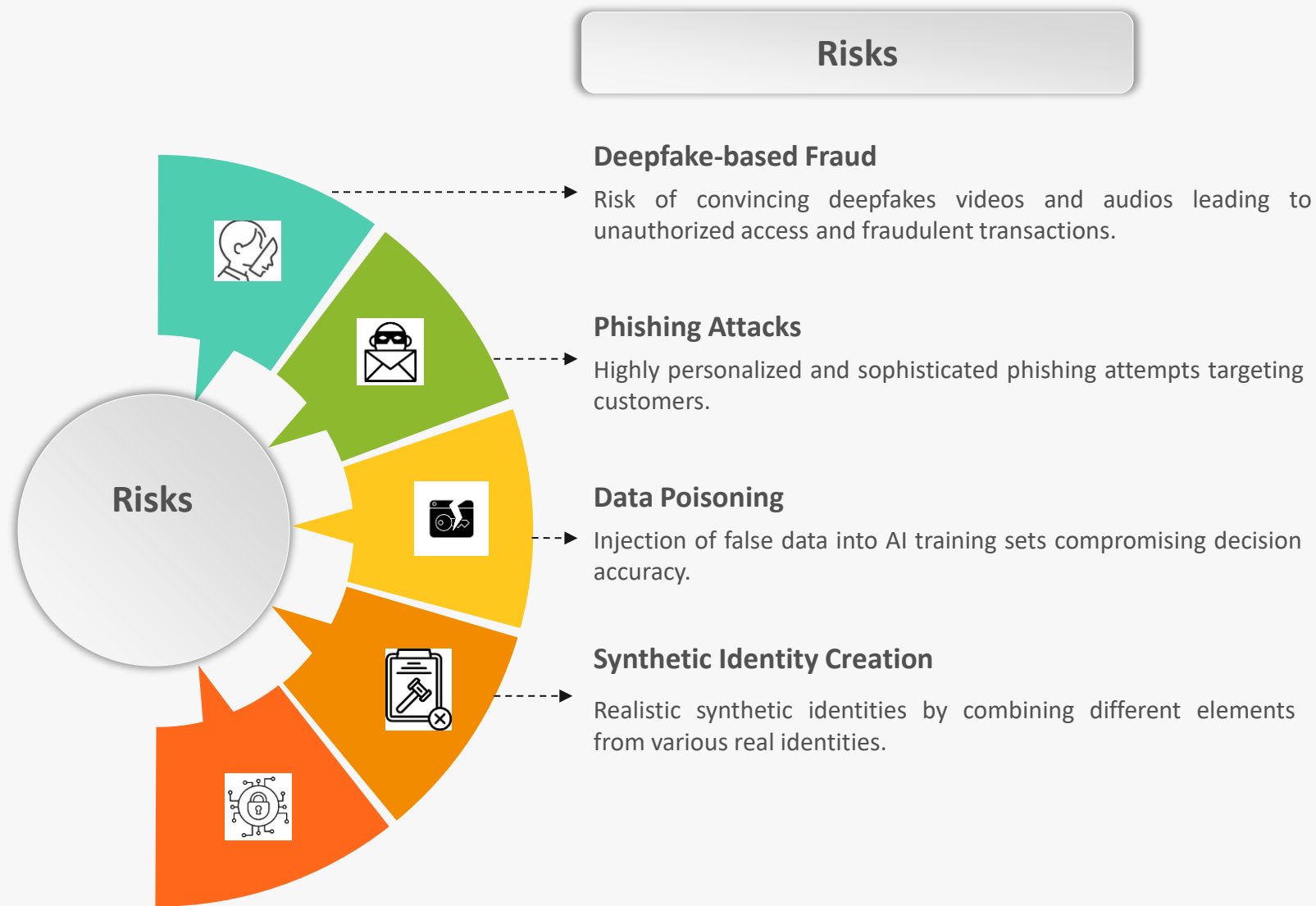
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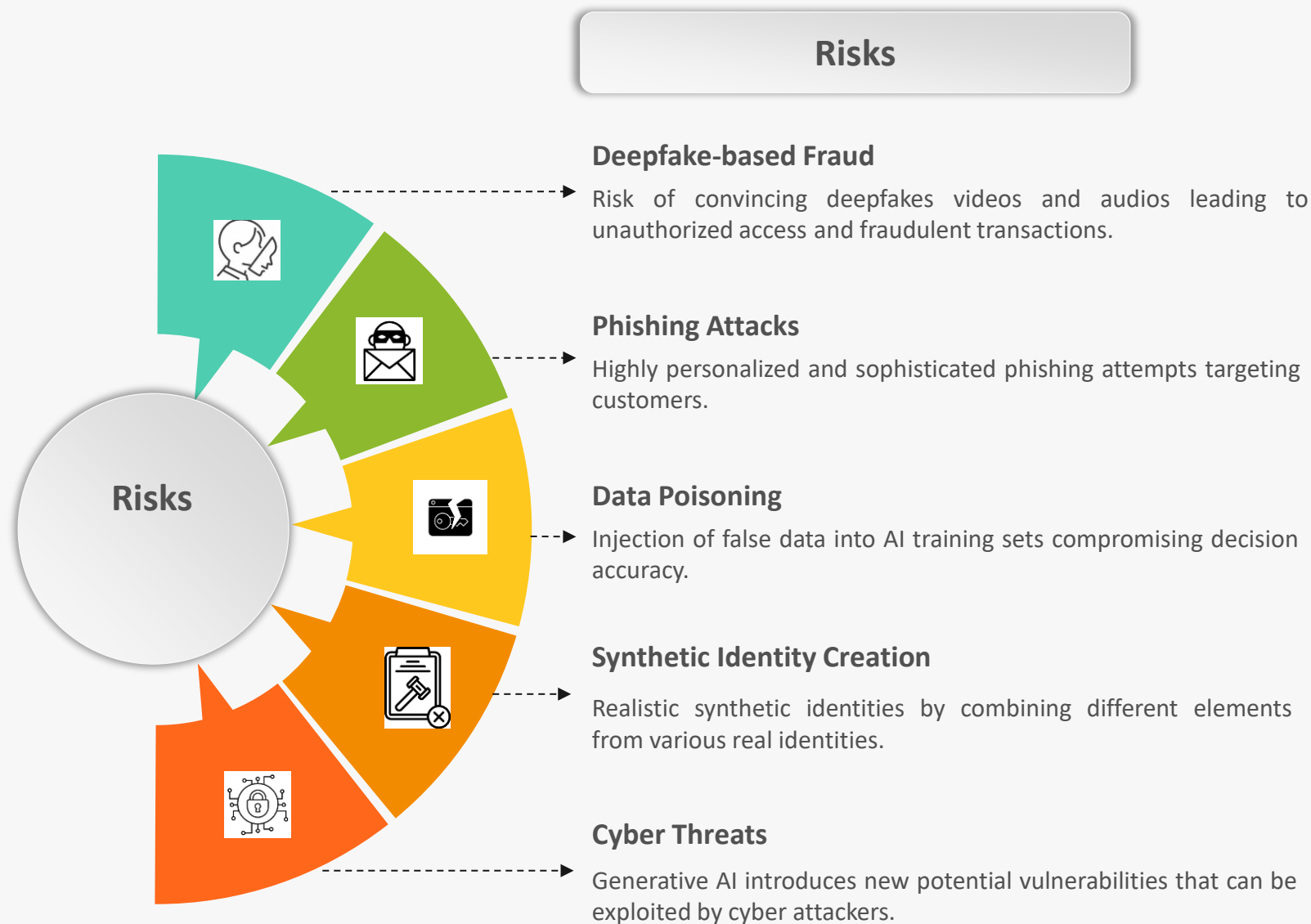
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# Thank You

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