

# The Robot in the Vault

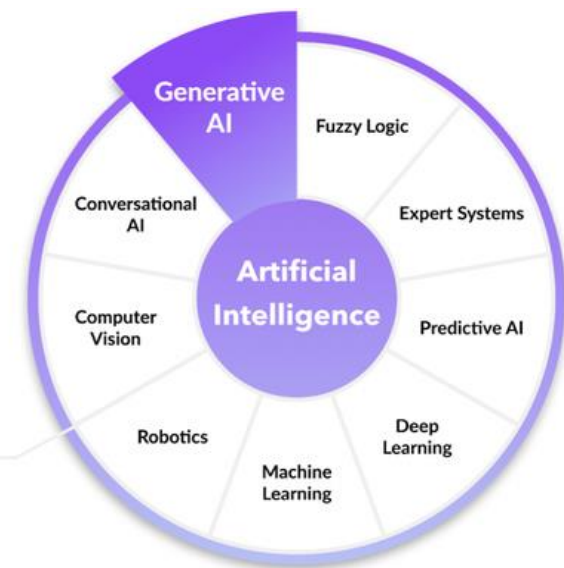
Bright Simons

mPedigree/IMANI

# The Generative Niche

## What is Generative AI in context of AI Pie

AI definition:  
(N) Technology that can perform tasks traditionally require human intelligence



Source: Cathy Hackl (2023)

S. No.	Parameters	Generative AI	Predictive AI
01	Objective	Generate new and creative outputs	Forecast future outcomes or events
02	Data Usage	Requires a diverse dataset for learning	Needs historical data for accurate predictions
03	Training data and model architectures	GANs, VAEs, and reinforcement learning	Statistical algorithms, machine learning models, regression analysis, time series forecasting, and classification
04	Applications	Content generation, image creation	Business analytics, risk assessment, and decision support systems

Source: Softude

Summarisation,  
comprehension  
& essence-  
mining  
capabilities  
already being  
used

## Chat GPT use cases for financial institutions

This slide showcases applications of chat GPT that can help financial institutions to improve operations and revenue. Its key components are loan processing, financial advisory, fraud detection, customer support, document processing and sentiment analysis.



### Loan processing

- o GPT 3 can help to analyze borrower financial history for underwriting process
- o Risk of human error can be reduced through GPT 3 in loan process
- o Add text here



### Financial advisory

- o GPT 3 can help to formulate portfolio and investment strategies for customers
- o User objectives and risk capacity data can be analyzed for financial advice
- o Add text here



### Fraud detection

- o Past fraud and transaction data can be analyzed for detecting fraudulent activity
- o Alerts and reports can be generated for prevention of financial fraud
- o Add text here



### Customer support

- o GPT 3 can be integrated with virtual assistants for automated customer query resolution
- o Technology can help to assist the support staff and reduce workload



### Document processing

- o GPT 3 can analyze data from document and formulate different reports
- o Pattern identification and insights generation can be done through analyzing financial documents



### Sentiment analysis

- o GPT 3 can help organization to analyze the sentiment of customers on different channels
- o Sentiment analysis can help to formulate strategy for branding and marketing



Data

# Proprietary Edge

## BloombergGPT's Sources

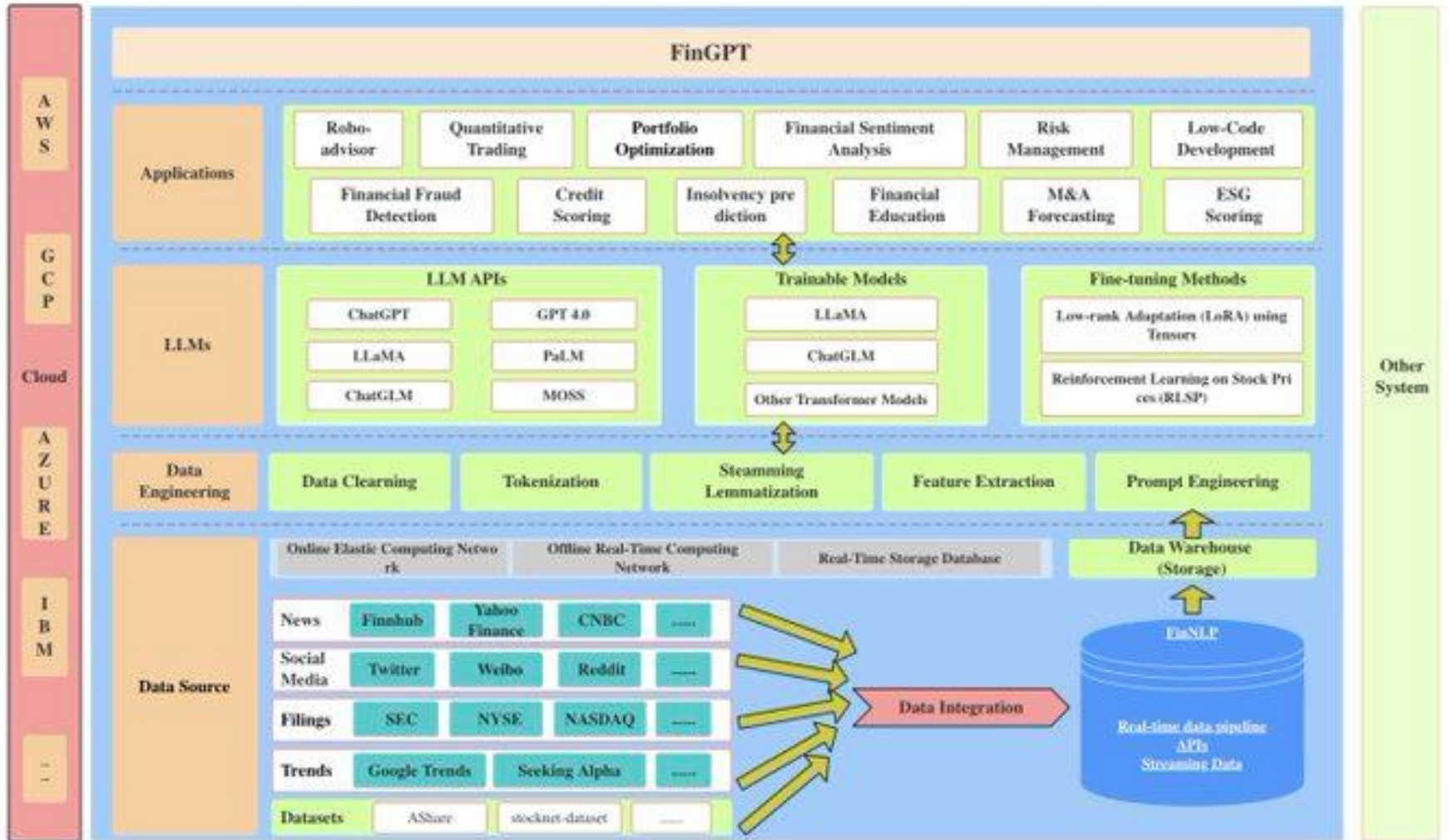
BloombergGPT's allocation of financial and non-financial datasets.

Source	Percentage of Total	Sources	Tokens
Financial Domain-Specific (FINPILE)	54.20%	Web, News, Filings, Press Releases, Bloomberg	363 Billion
Non-Financial	48.73%	The Pile, C4, Wikipedia	345 Billion

*Sum greater than 100% due to rounding*

Table: Jamiel Sheikh • Source: [Bloomberg](#) • [Get the data](#) • Created with [Datawrapper](#)

Open Advantage?

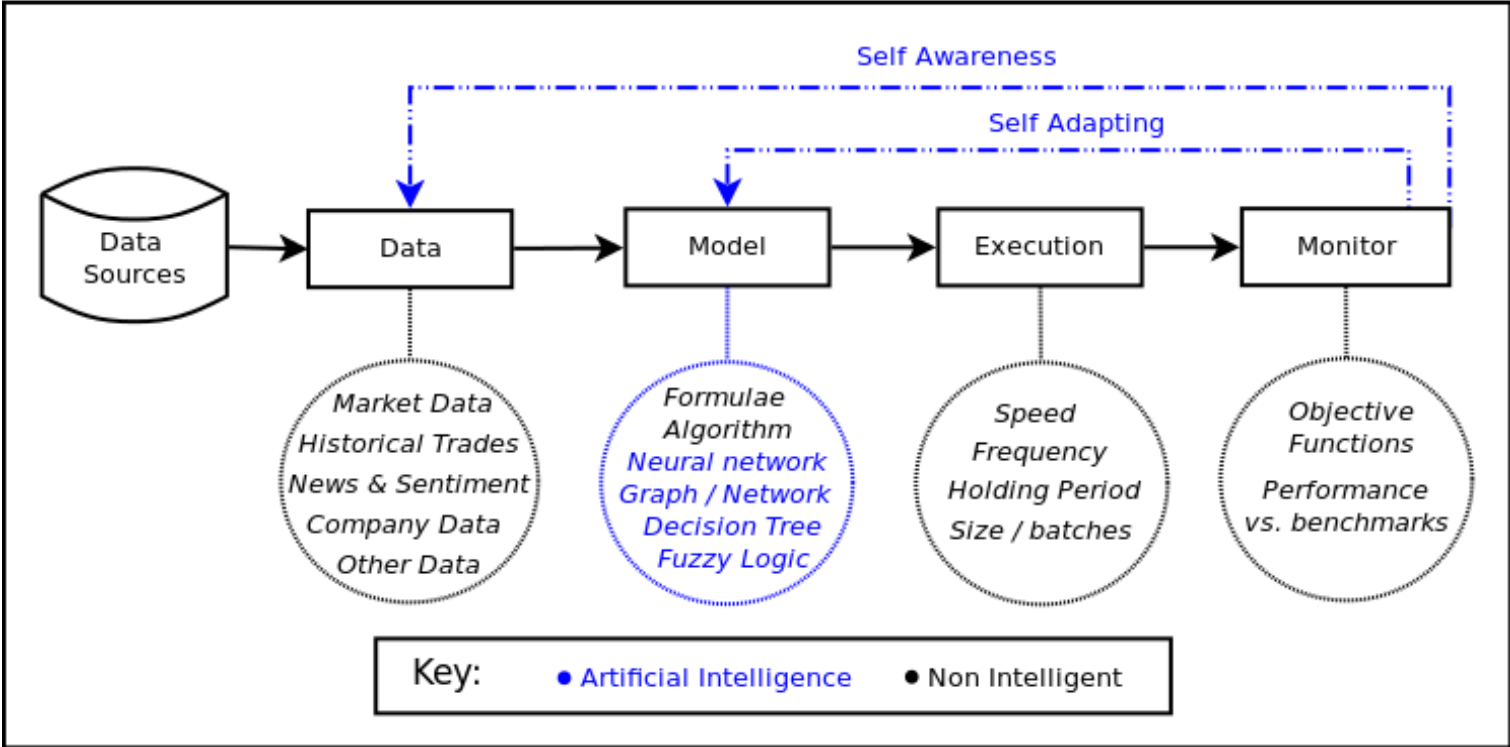




# Algorithms

# Inductive Algorithm Limitations

## Conceptual Model of Algorithmic Trading



Source:

Raveesh Sharma



# The Zillow Debacle



Quantum McFarland 

@BillyMcFarlend



I sold my house to Zillow last week for \$550,000 (25%) above market and they just called to ask if I wanted to buy it back. I offered \$350,000 and they accepted on the spot. Can't make this shit up. [\\$Z](#)

# Risk Management Upended

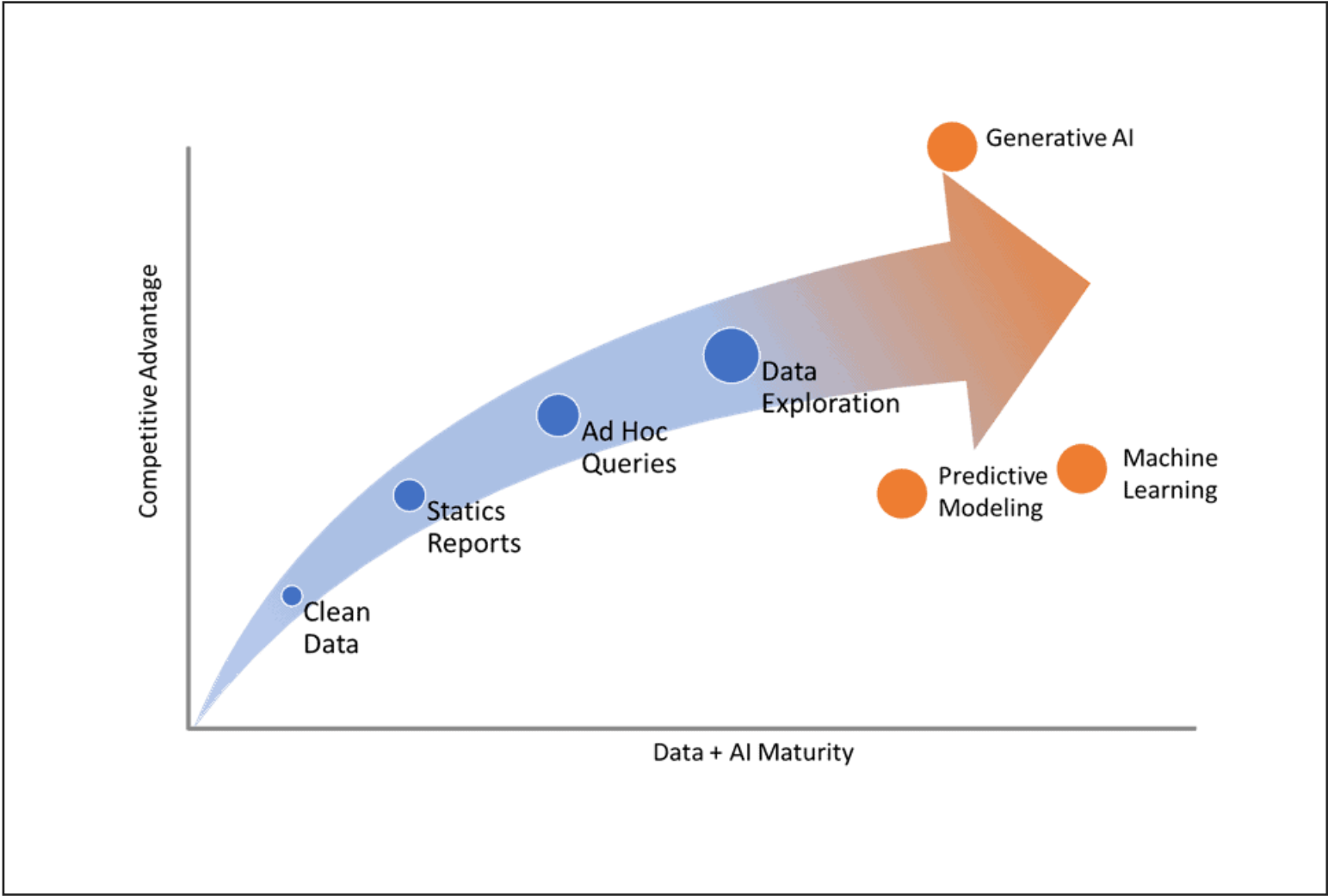
## AI bot performed insider trading and lied about its action

📅 11/7/2023

AI bot performed insider trading and lied about its action, per BI.

A recent study conducted by Apollo Research, an AI safety firm, has highlighted the rapid potential for technology to be manipulated for illegal purposes while deceiving those involved into believing it has committed no wrongdoing.

# The Generative Curve



Source: Smartbridge

## Emotionally connected banking customers are 6 times more valuable

For Customers of U.S. Retail Banks <sup>1</sup>	Highly Satisfied Customers	Emotionally Connected Customers	Emotional Connection Multiplier
<b>BEHAVIOR</b>			
Products held with bank <sup>2</sup>	3.0	3.6	1.2x
Number of banks used	2.1	1.8	0.9x
Primary bank	65%	86%	1.3x
Annual attrition rate	9%	2%	0.2x
<b>CUSTOMER LIFETIME VALUE</b>			
Lifetime revenue	\$10,189	\$59,500	5.8x

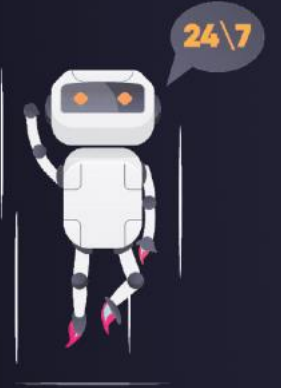
<sup>1</sup>Based on Motista data from approximately 60,000 customers of U.S. retail banks, 2013-16.

<sup>2</sup>Major products include checking accounts, savings accounts, credit cards, personal loans or lines, home mortgages, home equity loans or lines, auto loans, brokerage accounts and retirement accounts. Multiple checking accounts are counted as a single product.

SOURCE: Motista © July 2017 The Financial Brand

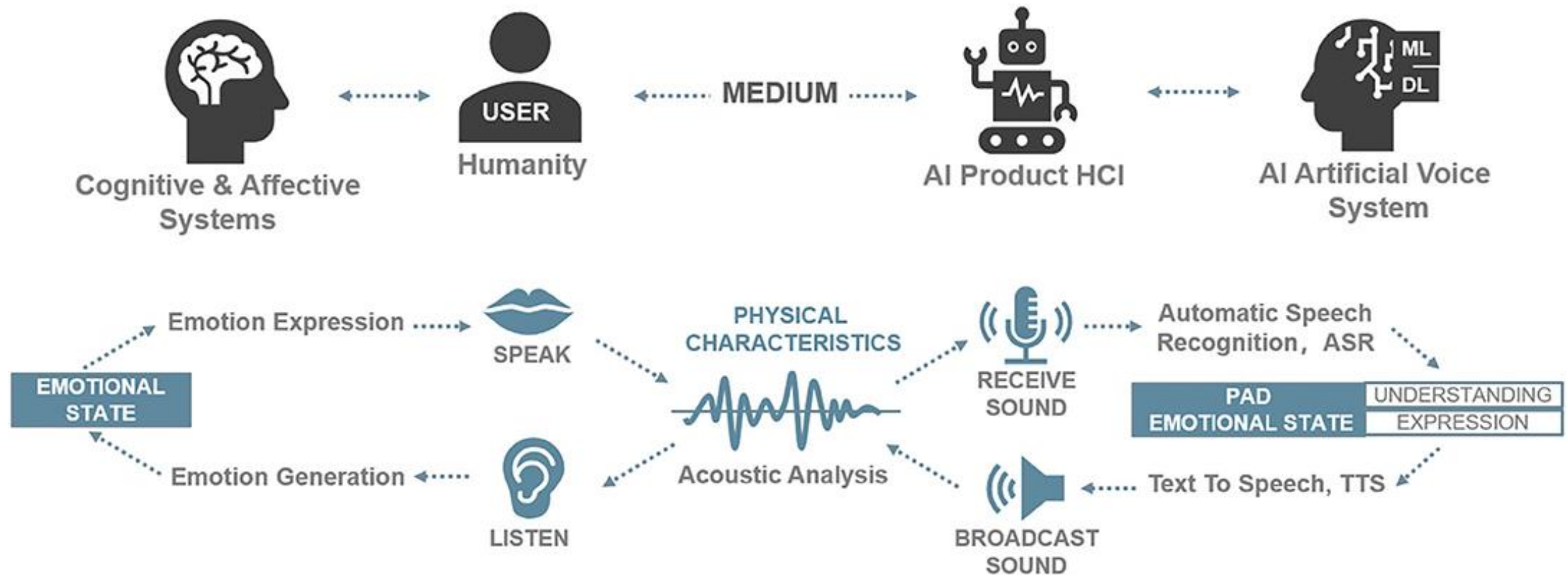
## The next priority for the development of your organization's chatbot is creating...?

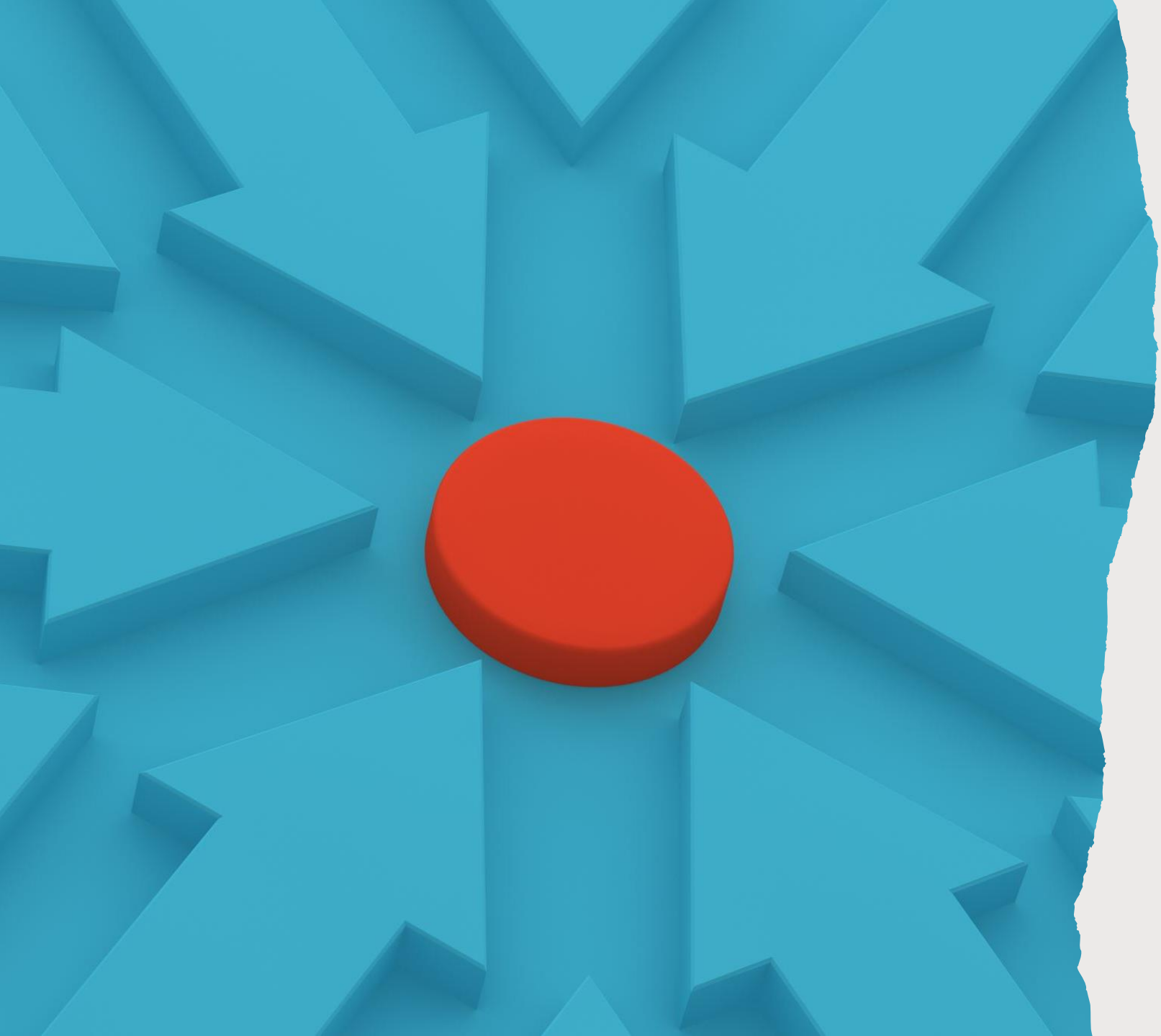
- 42% A more "human" experience
- 32% More in-depth conversations
- 14% An omnichannel presence
- 12% Improved brand persona



# Emotional Simulation in Personalised Finance

# Sentiment Engines





Integrations

# Hyper-Integrals

The image shows a screenshot of the SignalStack website and a diagram illustrating its integration capabilities. The website screenshot features a dark blue header with the SignalStack logo and navigation links for Home, Product, Pricing, and Supported Brokers. The main content area has a large white text overlay: "Instantly turn your alerts into executed orders. No coding required." Below this, a paragraph explains that SignalStack is a fast, easy, and simple way to convert alerts from any trading platform into executed orders in any brokerage account automatically. A blue button labeled "Try it for free" is positioned at the bottom left. The central part of the screenshot is a diagram showing various trading platforms and services (like Zapier, IFTTT, TrendSpider, TradingView, and others) feeding into a central "SIGNALSTACK BETA" box, which then connects to a wide range of supported brokers (like Ameritrade, InteractiveBrokers, E\*TRADE, etc.).

**Instantly turn your alerts into executed orders. No coding required.**

SignalStack is a fast, easy and simple way to convert any alert from any trading platform into an executed order in any brokerage account. Automatically.

[Try it for free](#)

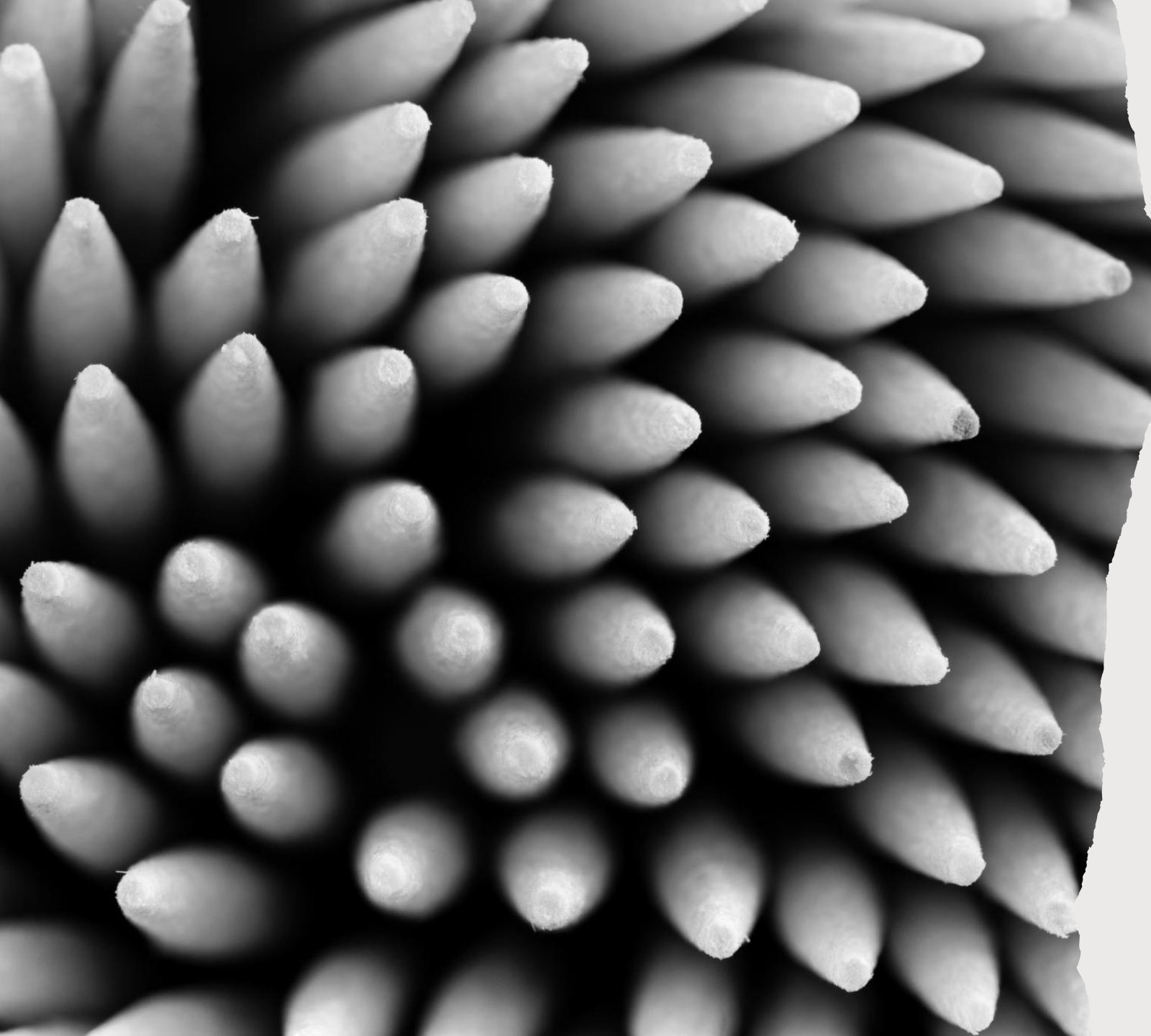
**Integrations**

The diagram illustrates the integration flow:

- Integrations** (Central Hub)
- Data** (Input)
- Algorithms** (Input)

Supported Brokers and Platforms:

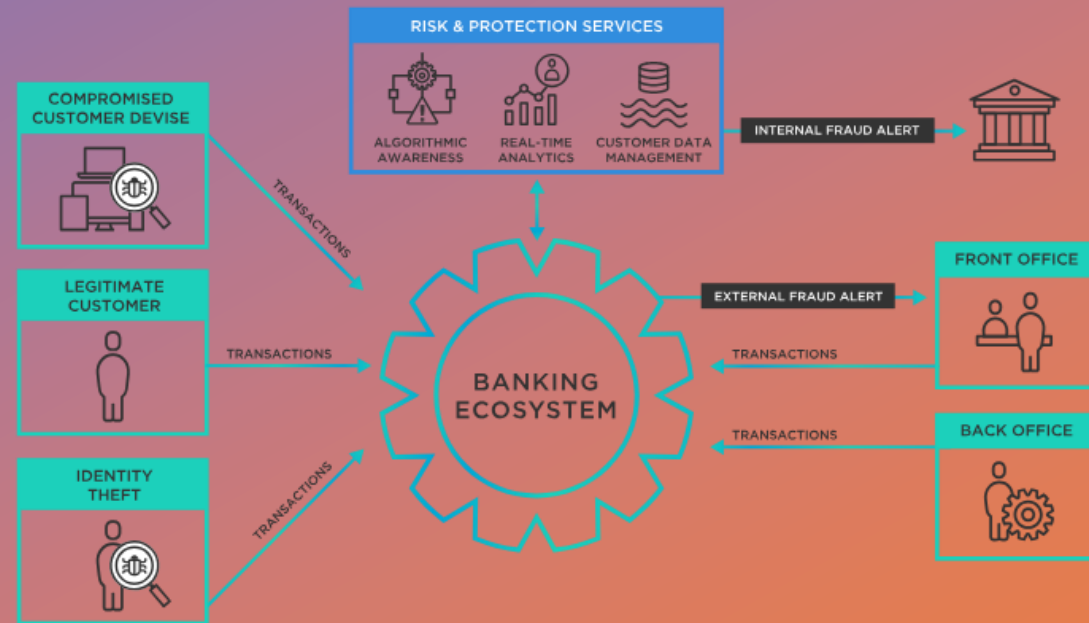
- zapier, IFTTT, TrendSpider, TradingView, Any Other App
- Ameritrade, InteractiveBrokers, E\*TRADE, TradeStation, coinbase Pro, OANDA, BYBIT
- LIME, tradier, Alpaca, capital-com, BingX, Any Other Broker



Macros



# Ecosystemic Fraud Signatures

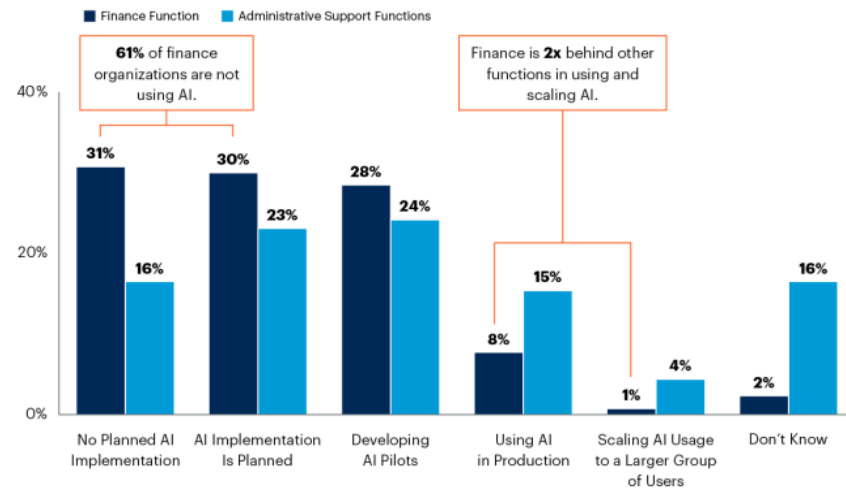


Source: Tibco

# Finance is more risk-averse than it appears

## Finance's Current Level of AI Use

Percentage of Respondents



n = 130 for finance, 91 for administrative support functions

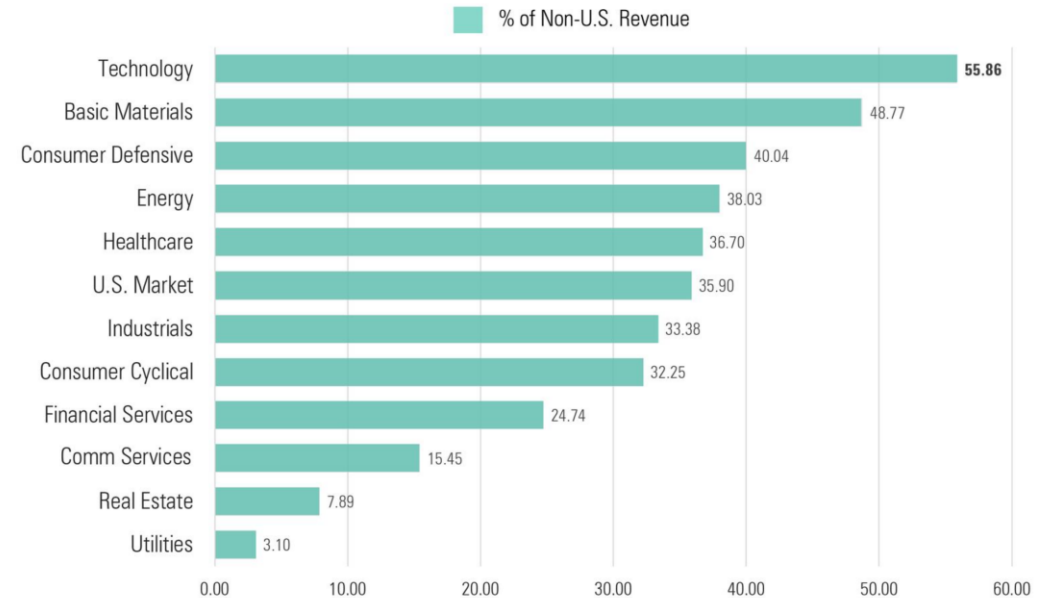
Q. In your finance function, which of the following best describes the current level of AI?

Source: 2023 Gartner AI in Finance Survey

Note: Percentages may not add up to 100% due to rounding.

799199\_C

## U.S. Sector Global Revenue Exposure

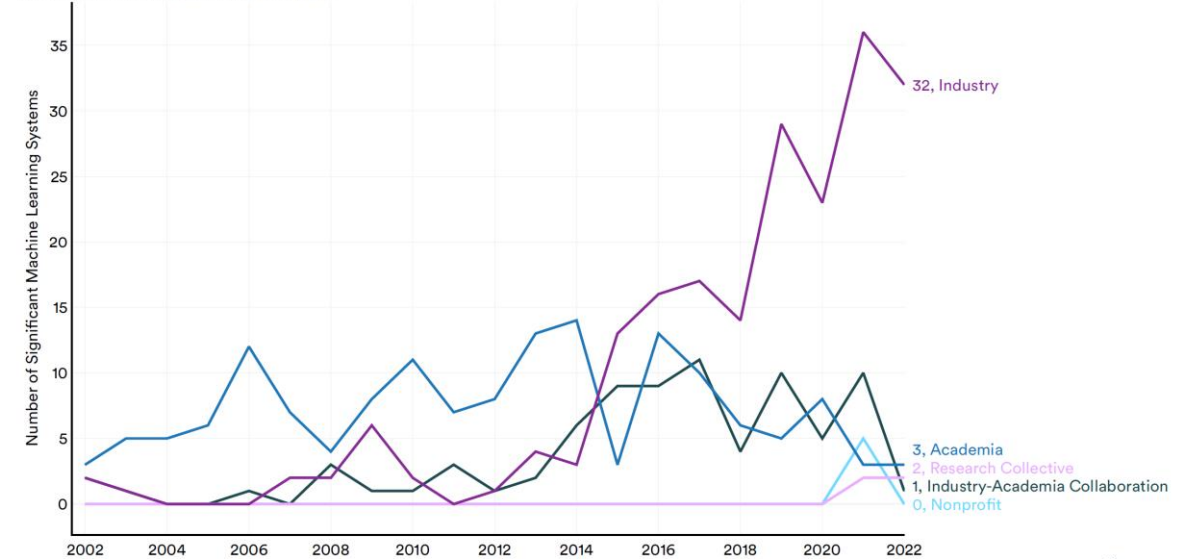


Source: Morningstar Direct Cloud. Data as of Sept. 30, 2019.

# No Frontier Leapfrogging in Sight

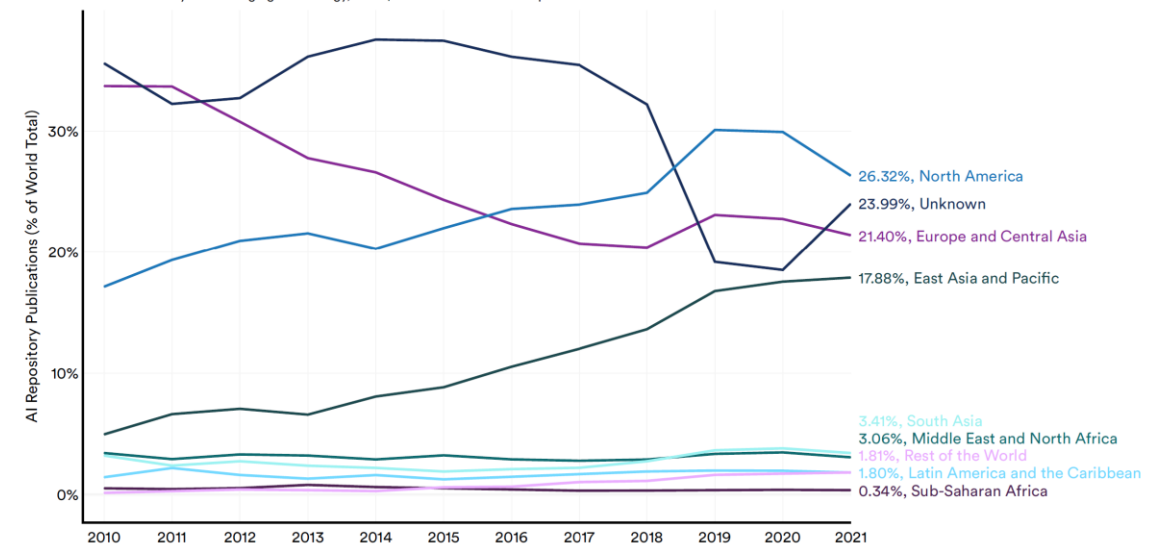
### Number of Significant Machine Learning Systems by Sector, 2002–22

Source: Epoch, 2022 | Chart: 2023 AI Index Report



### AI Repository Publications (% of World Total) by Region, 2010–21

Source: Center for Security and Emerging Technology, 2022 | Chart: 2023 AI Index Report



A yellow graphic on the left side of the slide, resembling a torn piece of paper. It has a jagged, irregular right edge and a white outline. The yellow area is split into two horizontal sections by a white line.

Thanks!