AI in Banking

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Chief Innovation, Digital and Data Officer
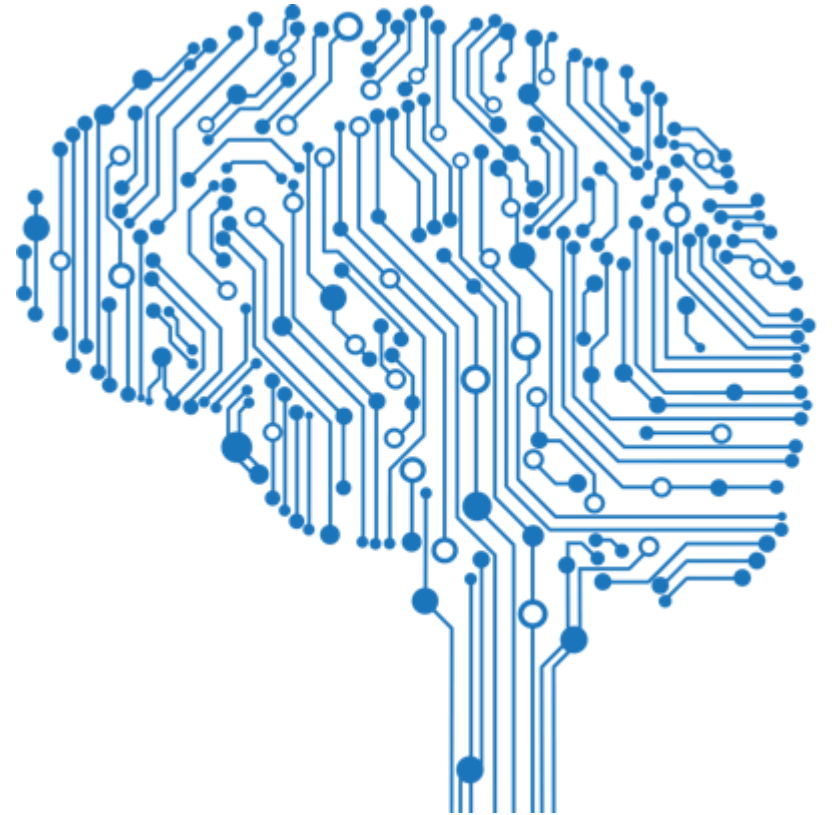Československá Obchodní Banka

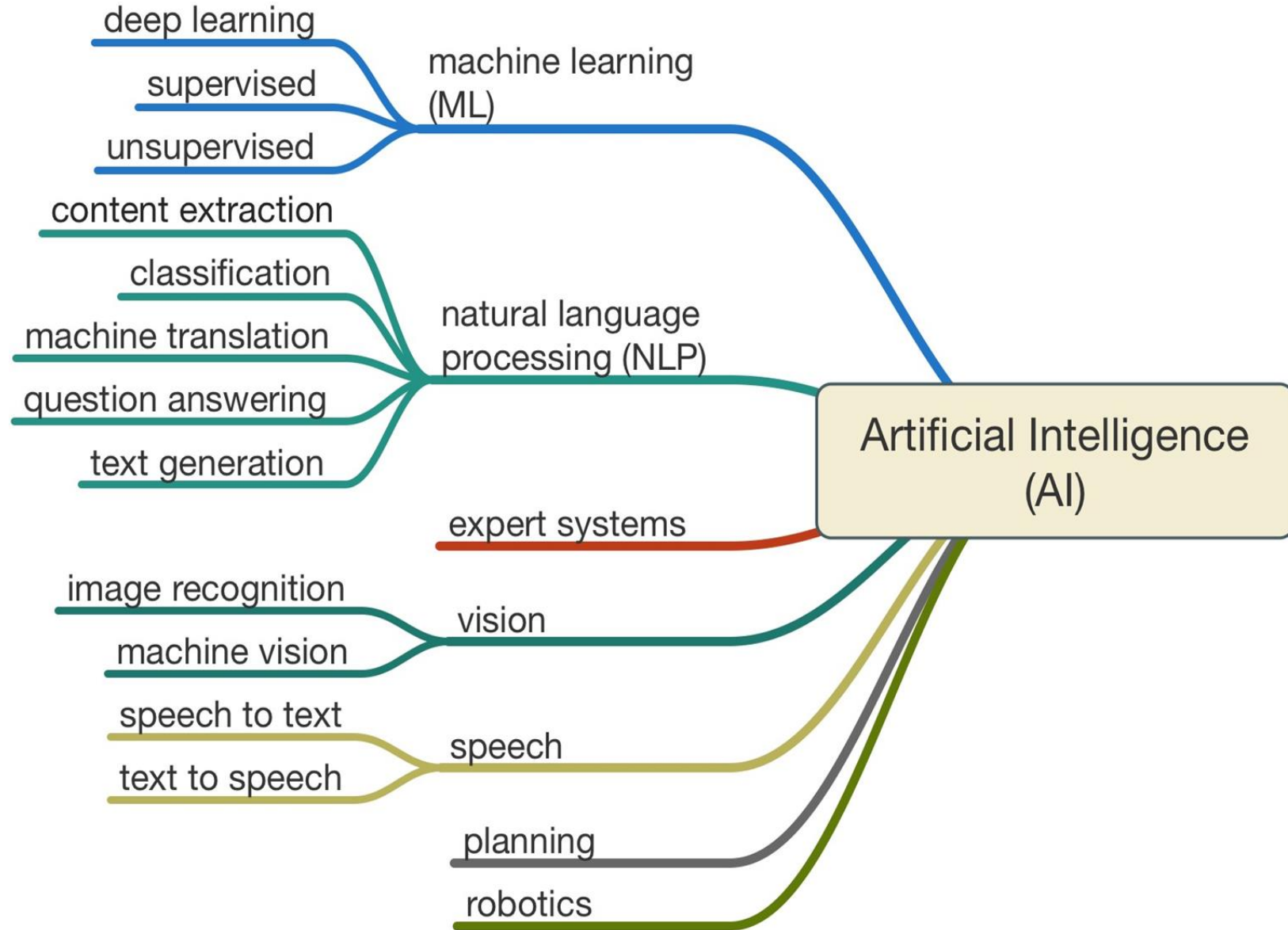# What is Artificial Intelligence

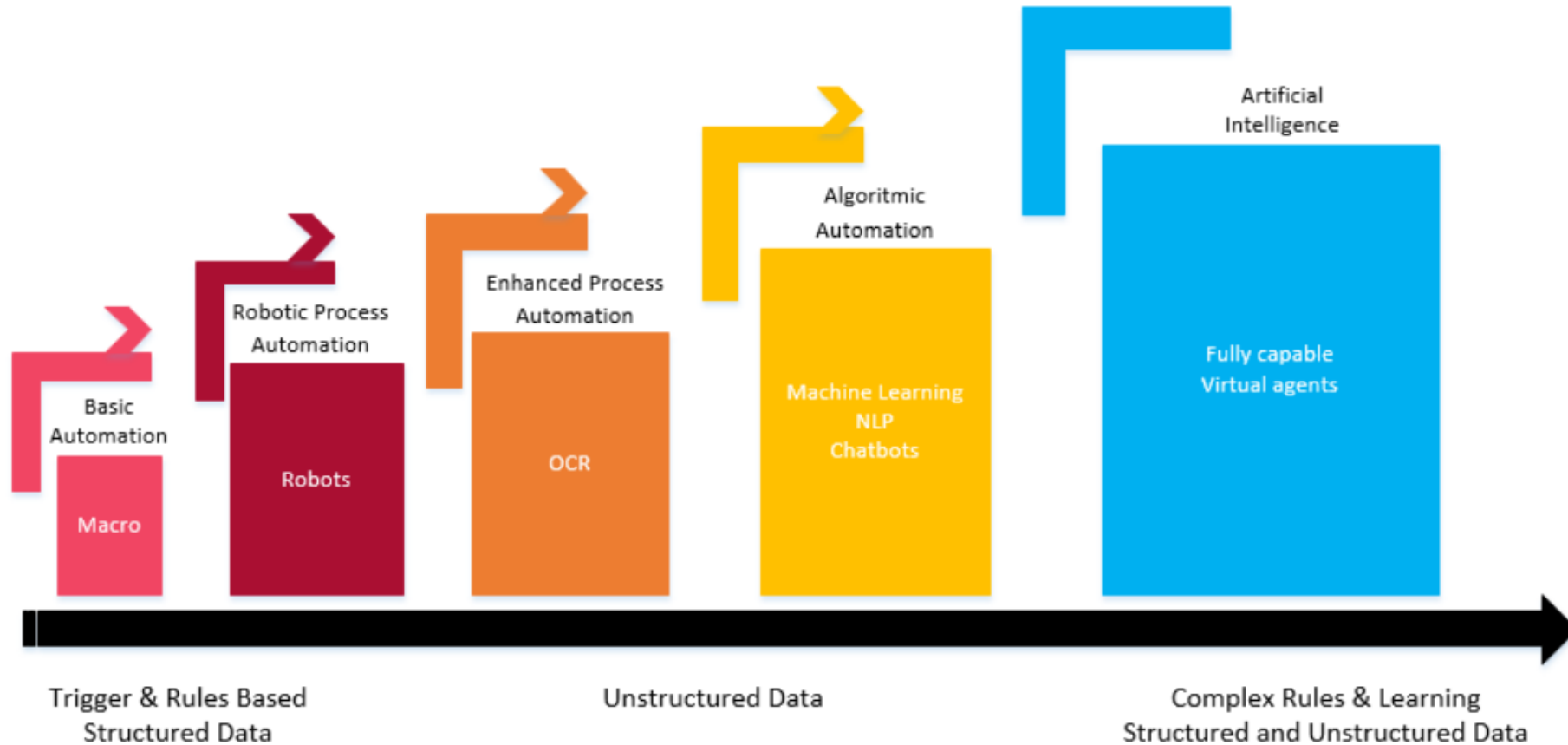Study of „intelligent agent"

Set of tools and algorithms

„As soon as it works, no one calls it AI"

Technology used in banking – tools view

Technology used in banking – data view

Example: Text Semantics – Processing of Notary Applications

Unstructured text processing

Information retrieval

Preparing inputs for humans
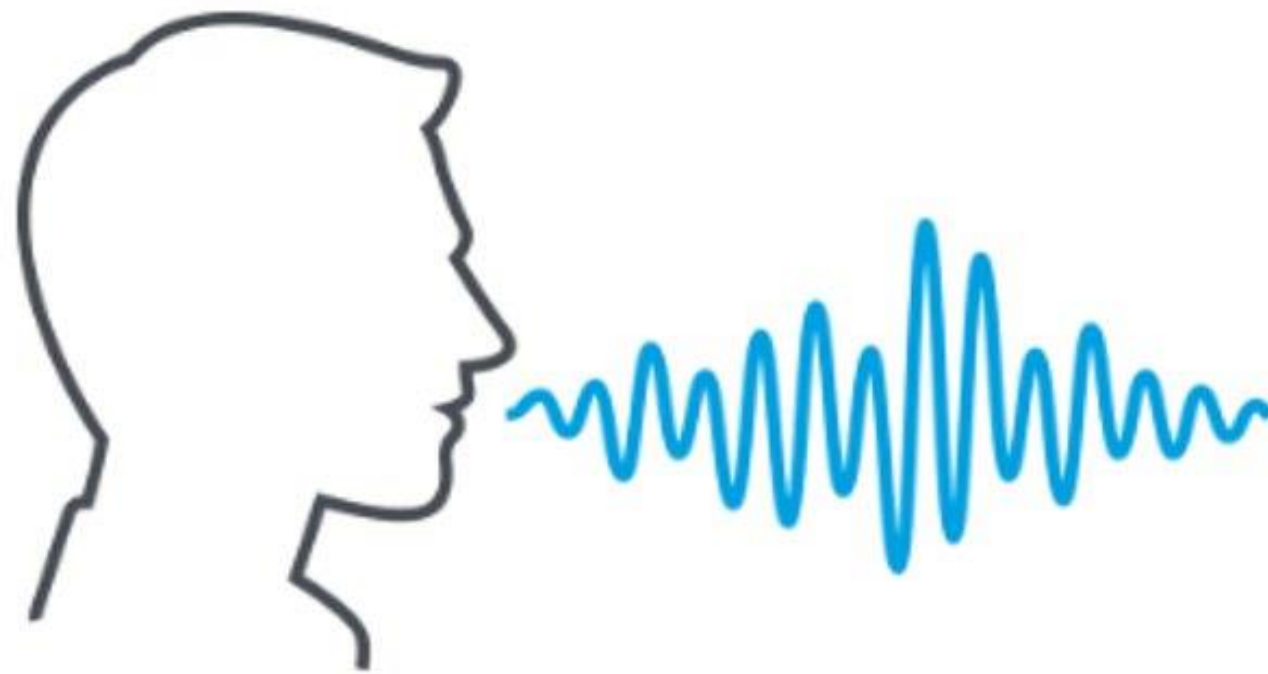
Example: Voice Semantics – Call Control MiFID2

Speech to text system

Call classification
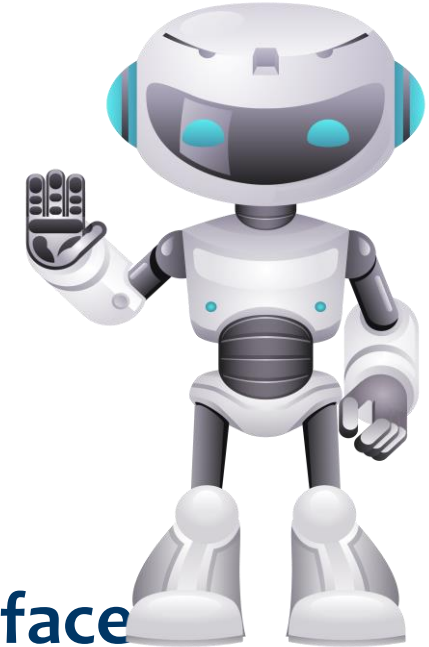
Helping expert humans

Example: Chatbots and Voicebots

Using AI in client communication

Speech to text, information retrieval,
intent classification

Covering usual and simple needs – **direct client interface**

Example: Digital assistant KATE

Learns from previous conversation

Multi-modal

Dynamic conversation design

Personalised communication

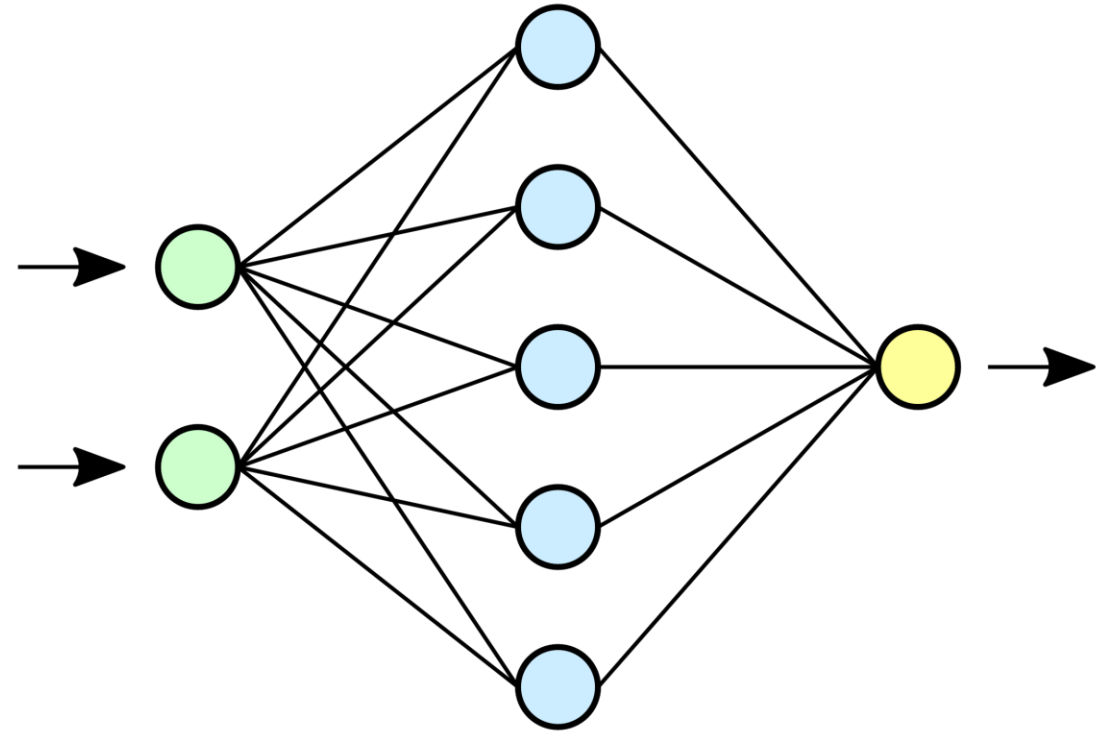Knowing the needs of client/prediction

Kate: Need detection modeling

Searching for needs of clients

Recommending **best offer/product**

Communicating in **best time**

Example: AML and Fraud detection

Searching for anomalies

„Without supervision" techniques