



**AIWAVE** /+

Finance  
& Banking

A new horizon for **financial institutions**

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 **ALMAWAVE**  
GROUP



We drive change in the finance sector by providing cutting-edge technology solutions. To satisfy an increasingly demanding customer base, we optimize processes and data analysis with AI.

## The Benefits of AIWave 4 Finance & Banking



IDENTIFICATION AND  
MONITORING OF RISKS AND  
TRENDING TOPICS



CREATION OF  
WELL-DEFINED USER  
PROFILES



ANALYSIS OF CUSTOMERS'  
AND OPERATORS' NEEDS  
THROUGH THE "VOICE"



STREAMLINING  
INTERACTIONS

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**The result?**

**Many solutions to make your organization smarter**

## OUR SUITES FOR YOUR ORGANIZATION

Optimize your success with customized solutions for your professional role



### GOVERNANCE & KNOWLEDGE

Products and solutions to simplify access to knowledge and to “hidden” information in order to support organizations by leveraging NLP technologies.



### CUSTOMER EXPERIENCE

Products and solutions that help companies build an experience which is more and more customer centric and tailored to his or her needs, simplifying interaction and the range of services offered through omnichannel engagement.



## PEOPLE & OPERATIONS

Products and solutions to support companies in the digital transformation of their operations and activities, helping them to become more agile and connected from a data-driven perspective.



## SUSTAINABILITY & INCLUSION

Products and solutions that support companies in assessing sustainability-related phenomena with a focus on responsible and steady growth.



## MARKETING & COMMUNICATION

Products and solutions that provide simplified, extended and inclusive access to information, enabling the implementation of marketing and communications strategies that are increasingly effective since they are data-driven.



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## PRODUCTS AND SOLUTIONS

For an increasingly  
data-driven model  
of financial institution

## CORPORATE KNOWLEDGE BASE

A management model for financial institutions' informational assets through access to document content via a single indexing platform. In this way, it is able to provide the most useful, timely and relevant documentation, for smooth contract management or to offer strategic support to contact center operators (information access for agents). Furthermore, the function of integrating with external portals facilitates market trend analysis of the BFSI sector for effective decision support.

## CREDIT RISK MANAGEMENT

A set of indicators based on alternative data for performing two strategically important functions:

- **Credit Decisioning**, for a more comprehensive assessment of the performance and potential of target clients, to be used as a basis for deciding whether to grant financing and for determining the terms and conditions of a loan.
- **Credit Monitoring**, for monitoring the performance of financed enterprises over time, detecting early signs of crisis and reducing cases of insolvency.

## REAL ESTATE EVALUATION

Geographical indicators for analyzing potential and critical issues related to real estate operations. Data regarding popularity, reputation, safety and sustainability of urban areas to enrich technical profiles and/or guide investment decisions.

## ANTI-MONEY LAUNDERING

A data classification model based on KRI libraries, aimed at detecting trends and phenomena in the BFSI sector and quickly identifying predictive information to strengthen risk management measures.

## NON PERFORMING LOANS

An automation system that combines AI and machine learning techniques to enhance and expedite the analysis and interpretation of data in order to support decision-making processes and the evaluation of non-performing loan portfolios and their underlying real estate assets.

## REGULATORY COMPLIANCE

set di algoritmi per ricerca, classificazione e accorpamento delle informazioni che supportano gli istituti finanziari nella produzione di documenti di compliance alle normative europee.

## KNOWLEDGE GRAPH

Visualization and search technology within data structures organized into graphs, for providing overviews of corporate composition and/or corporate data.





### **VIRTUAL ASSISTANT**

Text and/or voice-based virtual assistant to support operators in handling customers and their inquiries. Interactions become faster and more effective thanks to natural language and the use of ontologies specific to the BFSI sector.

### **CHANNEL HUB MANAGEMENT**

A platform available to bank operators for managing cross-channel interaction with clients and acquiring valuable information from heterogeneous sources.

### **IDENTITY VERIFICATION E KYC**

Voice biometrics technology that verifies identity based on vocal characteristics, offering a less invasive authentication method compared to others, while also reducing the chances of fraud or manipulation.



## **CUSTOMER RELATIONSHIP MANAGEMENT**

Lists profiled according to product sector for identifying new clients to target with tailor-made financial products based on sentiment analysis.

## **CUSTOMER PROFILING FOR BUSINESS DEVELOPMENT**

A system for indexing and browsing the client database for the purpose of selling new financial products.

## **SPEECH ANALYTICS**

A solution that analyzes voice conversations in order to improve interactions between clients and your organization's contact center, extracting value from the unstructured data collected from individual phone calls.

## **VOICE RECOGNITION**

Conversational IVR / AI with natural language understanding (NLU) technology for reception, cardholder identification and card blocking.

## **CUSTOMER PROFILING & SEGMENTATION**

Expansion of databases' informational assets to facilitate customer profiling through the use of profiling algorithms.

## **CHANNEL MANAGEMENT**

A single front-end offering integrated multichannel customer care within organizations operating in the BFSI industry. It Includes a telephone toolbar and a single view of the client for full control of the call, a semantic classification of the contact with integrated Knowledge Base search capabilities and a custom shortcut for information with dedicated icons and personalized responses.

## VERBALIZATION AND SUBTITLING OF BOARD AND BUSINESS MEETINGS

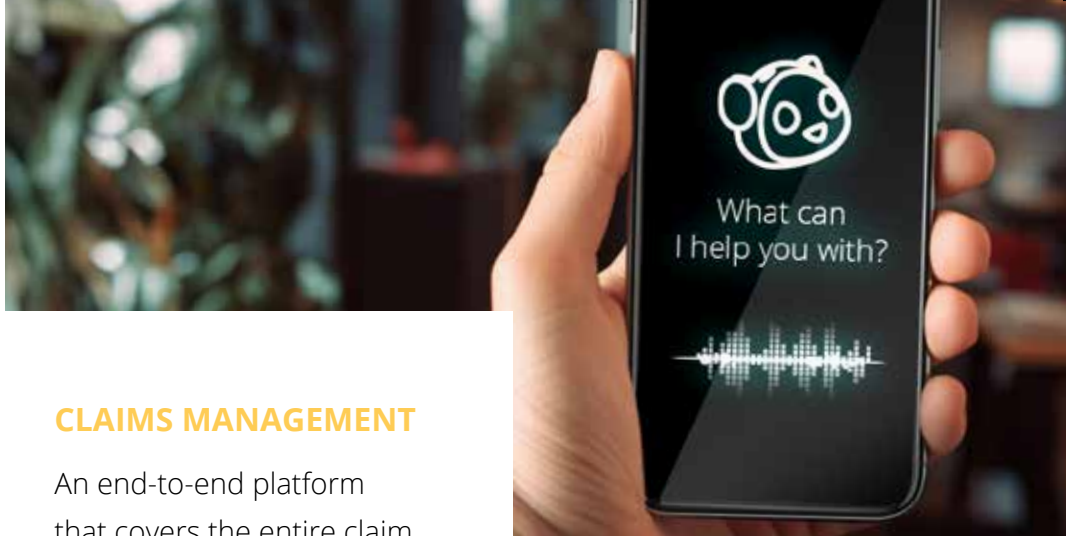
A solution that automatically transcribes, subtitles, translates and indexes audio-video content from board meetings in real time, with the utmost accuracy and simplicity and in multiple languages (40+ languages, 55+ specialized language models).

## CLAIMS MANAGEMENT

An end-to-end platform that covers the entire claim handling process, from opening to settlement. AI technologies and machine learning algorithms that are capable of classifying claims according to their level of complexity, quantifying damage, calculating fraud or eligibility scores and anticipating the type of resolution.

## E-MAIL CLASSIFIER

It's an AI-based e-mail management system that automatically analyzes texts written in natural language, in order to identify service issues reported through e-mails and online forms and intervene with significant enabling cost savings.





## **LOCATION INTELLIGENCE**

A unique combination of geo-localized data, online content and real-time market trends for a comprehensive picture of an area's risks and potential in order to support regional business development and marketing initiatives.

## **ESG SUSTAINABILITY INSIGHT**

Indicators to assess the commitment and communication of a brand in terms of sustainability. Indicators for assessing the level of sustainability and inclusiveness of destinations and regions.

## **DIGITAL MONITORING**

A platform that collects and analyzes, in real time, a vast amount of content and data related to your brand and topics of interest in the BFSI market in order to identify the sentiment around your initiatives and provide you with a consistently clear understanding of your reputation.

## **ESG ASSESSMENT**

Indicators to identify and assess short-term, medium-term and long-term risks, in order to establish action plans that improve the company's resilience and meet stakeholders' needs, with the goal of achieving sustainability objectives.





The natural interaction  
with technology

#AI4you

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