



MOMENTUM

ACCELERATING AUTOMATION WITH AI

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We provide products and services to prototype, build, deploy and scale enterprise Al.

OBJECTIVES



Explore how a 1000-branch bank utilizes computer vision to automate key banking processes.



How CV helps the bank meet regularity compliance requirements



How the bank saves more than 50% by deploying CV based process automation

CHALLENGES IN BANKING AUTOMATION



Enterprise process automation is time consuming and expensive.



Automation usually requires different tools from multiple vendors.



Interoperability challenges of tools presents yet another level of complexity.



End-to-end automation is difficult as it requires a wide variety of disciplines.

THE SOLUTION: DEMOCRATIZED AI DEVELOPMENT

We utilize Momentum Al Platform to enable end-to-end banking automation without any third-party dependency

- I. A single platform with no coding, and a UI driven approach, builds complex automation tasks rapidly.
- 2. No third-party dependencies saves on license costs and avoids integration complexity.
- 3. No specialized skills are needed to work with the platform.
- 4. An enterprise scale data science platform to train machine learning, computer vision, Al and NLP models that enables intelligent automation.

Al Software Platform

MOMENTUM

Momentum is a suite of software platforms that enables data engineers, scientists and analysts to efficiently solve machine learning problems and automate business processes.

Momentum Architecture External Systems **RDBMS** Flat File CSV/ TSV Ingest Excel **XML** Al Insight Connect Automate ISON Export PDF Binary/ Word Images/ Videos Audio Sensor Distributed File System: HDFS | S3 | Google Storage Satellite S3/ Azure/ Google docker Dropbox Linux: Ubuntu | CentOS Cloud Virtual Machines MongoDB MarkLogic aws **a** Others... Google Cloud Physical hardware Amazon Cloud Microsoft Azure Google Cloud

WHAT DOES MOMENTUM HELPYOU DO?



Ingest

From all RDBMS, NoSQL, delimited, text, pdf, image, video, audio, sensor, satellite, Restful, medical image, S3, Google Cloud, Dropbox, and more.



Transform

Highly scalable, simple, UI based engine to transform, merge, join, blend and filter all your data from multiple sources at scale and speed.



Data Pipeline

Automate data ingestion, transformation, processing and exchange by building customized pipeline to work with data in realtime, scheduled or batch mode.



ML & Al

With no-coding AI platform, perform automated feature engineering, train AI models and deploy them production.



Computer Vision

Train and deploy image and video-based classification, object detection, and facial recognition models. Use pretrained and customize OCR/ICR models.



NLP

Use or train models for language modeling, text summarization, POS, NER, sentiment analysis, document similarity and more.



Automation

Create digital workforce by automating repetitive tasks. Utilize Al models to build complex business process automation using UI driven approach.



Visualization

Visualize Al outcomes, monitor and track KPIs using intuitive web-based dashboard with graphs and charts. Perform validation and verification with customizable workflow.

COMPUTER VISION

Make computer recognize images and information contained in it



Human Vision



Computer Vision

Source: Shamshad Ansari, Building Computer Vision Applications Using Artificial Neural Networks, https://doi.org/10.1007/978-1-4842-5887-3

APPLICATIONS OF MACHINE LEARNING WITH CV IN BANKING

Image Classification

- Classify scanned documents, e.g.
 - Checks
 - Deposite slips
 - Withdrawal slips
 - Demand draft
 - Purchase orders

Object Detection

- Document segmentation
 - Sections of useful information
- Localization and extraction
 - Location of fields and associated values
 - Text extraction
 - Handwriting recognition
 - Signature matching

BANKING AUTOMATION WITH COMPUTER VISION

Processes

Concurrent Inward Outward KYC Ledger validation and reconciliation

Data Volume: 650,000 documents per day

Document Types: Checks, deposit slips, withdrawal slips, demand drafts, purchase orders, term deposit, and more



INTEGRATIONS

Scanned documents and Reserve Bank APIs



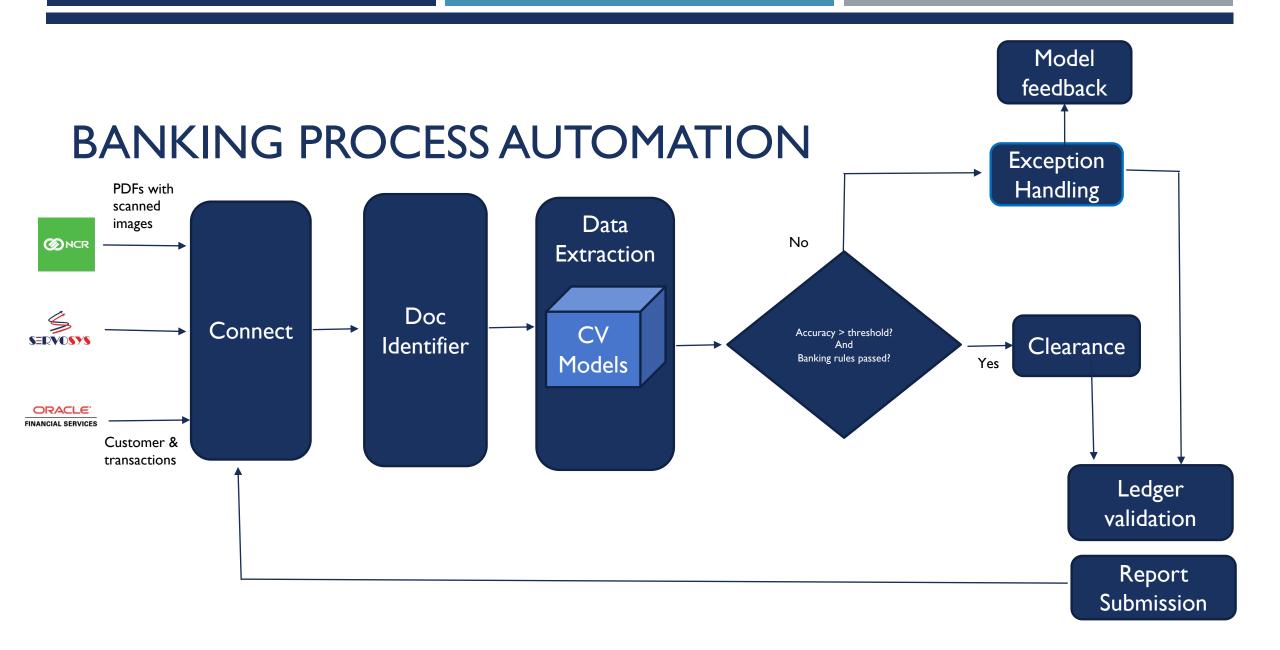


Core Banking System



Active Directory

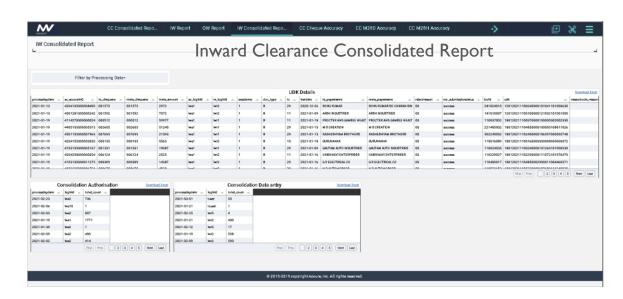


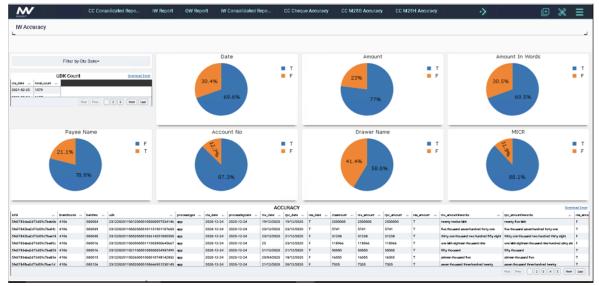


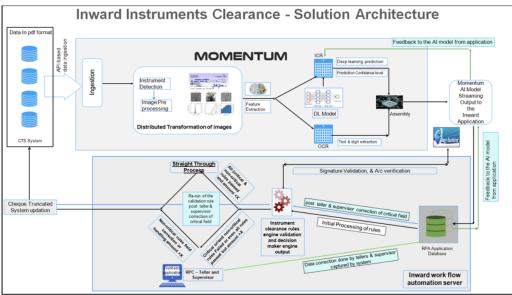
CONCURRENT PROCESS ARCHITECTURE Bank Branches API based data ingestion Data In pdf format Feedback to the Al model from application MOMENTUM ICR 1 Deep learning prediction Ingestion Prediction Confidence level Instrument Momentum Detection Al Model Streaming Image Pre Output to Feature the processing Extraction DL Model Assembly Concurrent Application **Distributed Transformation of images** Content Management server or Document Text & digit extraction Core Banking Feedback to the AI model from application management System Straight Through **Process** Signature Validation & A/c verification Re-run of the Upload validation post teller & supervisor correction of critical field validation rule Day book & conciliation post teller& report to Servosys conciliation supervisor correction of Initial Processing of rules critical field Instrument clearance rules engine validation and decision maker engine RPA Application Data correction done by tellers & supervisor output Database captured by system Concurrent work flow RPC - Teller and automation server Supervisor

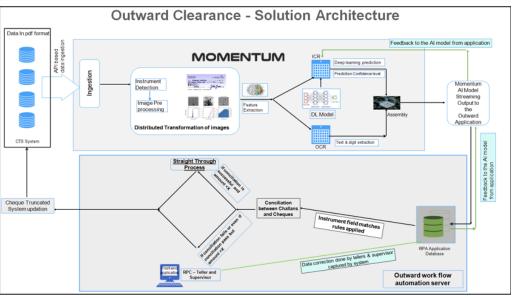
SAMPLE FIELD ACCURACY











LEDGER VALIDATION, KPIS, AND REPORTS

Momentum Insight

Inward

- UDK Inventory
- UDK Audit
- V&V Audit
- Extraction Accuracy

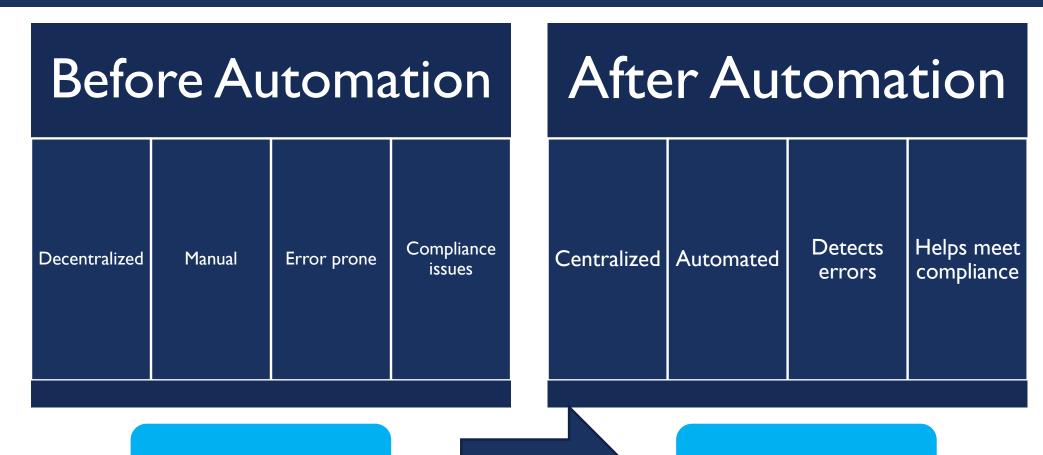
Outward

- UDK Inventory
- UDK Audit
- V&V Audit
- Extraction Accuracy

Concurrent

- Doc Inventory
- Transaction
 Reconciliation
- Extraction Accuracy

BENEFITS TO BANK



1600 people

Momentum

600 people



