

# XEPHOR FINANCE



**XephorSolutions** 





# FINANCE AND AI

## Data:

AI helps financial institutions to manage their increasing volume of data while exploiting it for greater insights.

*» We are leveraging the wealth of data completely new!*

## Performance:

Financial organizations often have to supervise costs and increase returns and profits.

*» Xephor Finance helps financial institutions to extract patterns from every source of data about markets, customers, partners and employees and puts them together to improve the performances and reduce the risk. Through thinking it is providing complete new ideas!*

## Complex regulations:

Financial institutions must navigate a complex regulatory environment with high compliance costs.

*» Xephor Finance understands complex regulations and simplifies them!*

## Fraud:

All kinds of financial frauds are rising. AI can uncover and analyse insights, patterns and relations between complex, disparate data and vast sources of information very quickly.

*» Xephor Finance can predict and detect frauds and is able to react in real-time.*

## Predicting:

Our AI allows more precise market calculations through special predictive capabilities powered by machine thinking.

*» Through precise predicting Xephor Finance increases profitability by 1 – 3 % of your equity!*

## Security threats:

Cyber threats become more and more sophisticated and varied. Financial organizations need new innovative and intelligent solutions to manage and avoid risks.

*» **Some steps ahead:** 365/24 virtual firewall administration and AI powered by Xephor Security.*

## Customers:

AI can provide a huge amount of historical data and data from all other sources, mix them and detect customer preferences and behaviours.

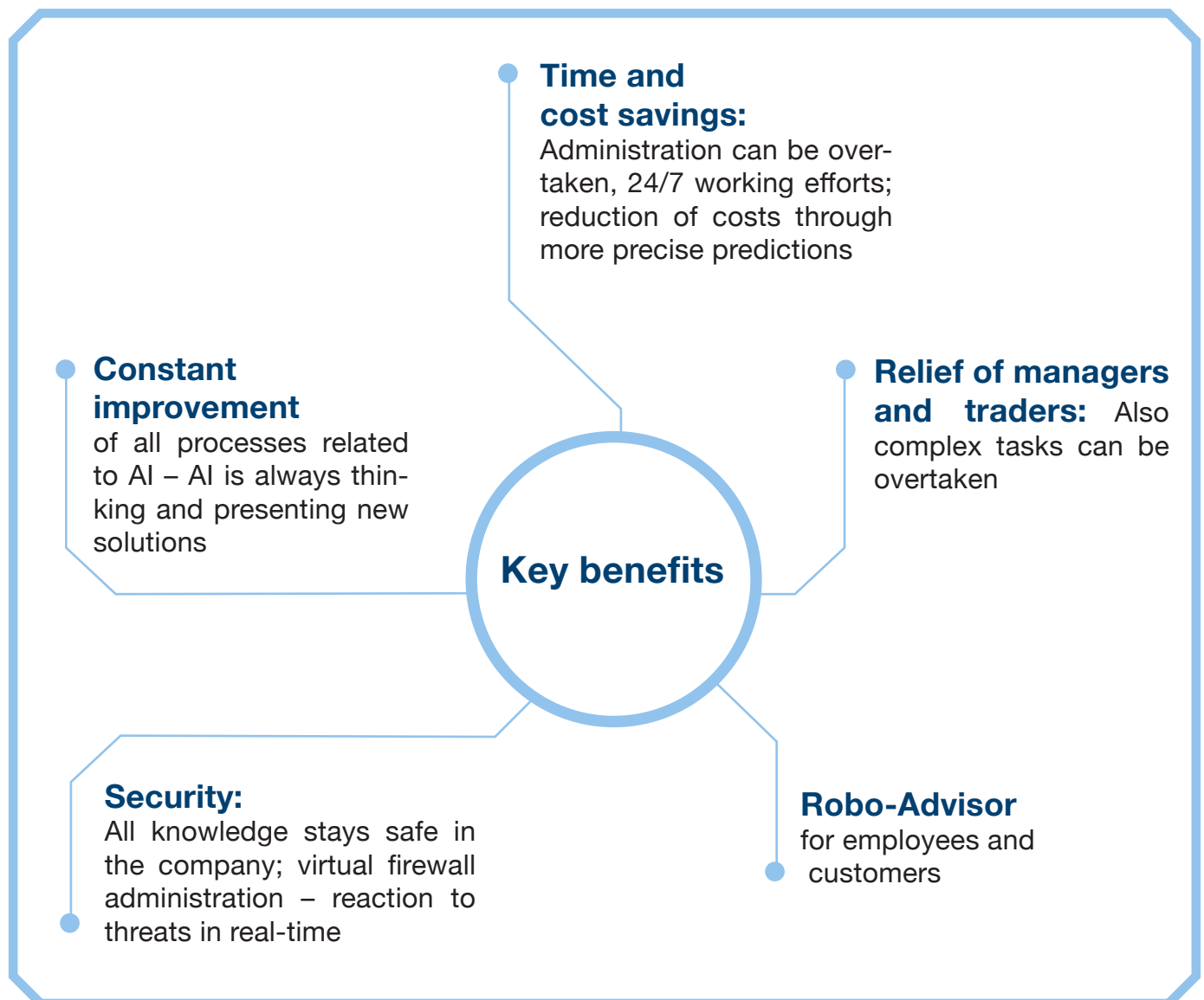
» *Virtual Marketing Manager and AI powered by Xephor Marketing provide new insights!*

running 24/7 in a permanent process of self-learning and self-improvement. Natural language processing and easy to use chat-boxes are helping to communicate and interact in the simplest way between Xephor Finance and the user. The system is providing advice, developing new ideas in a creative way and bringing this information to all users in a timely, natural and usable way.

» *All collected knowledge remains safely in your company – solely in your system!*

## Human - machine relationship:

Human and machine are assistant, teacher and student for each other. The system is



# FUNCTIONS AND USE

## Natural language processing:

Natural language for the complete system interaction. The system is delivered with basic language skills in English. Via trainer every other language can be learnt.

*Use: Communication and training with the system through chatbox. No programming skills are required for system operation or system training.*

## Predicting:

Prediction of numerical data.

*Use: All types of forecasts such as interest rates, inflation, all kinds of rates (e.g. stock prices, loan prices, volatilities, etc.) but also own data like balance sheet totals, balance sheet results and risk ratio can be predicted.*

## Pattern recognition:

Image-, voice-, video recognition; recognition of binary documents (PDF, .doc, .xls, etc.).

*Use: Recognition of financial documents, risk patterns and chart analysis.*

## Pattern association:

Allocation of information like in a “ontological” database; connects different sources of information from specific events (cause and effect principle).

*Use: Trading per technical signals, rating rankings.*

## Filtering:

Removal of noises: Video-, audio- and image signals as well as technical signals.

*Use: Chart analysis, risk curve and surface analysis.*

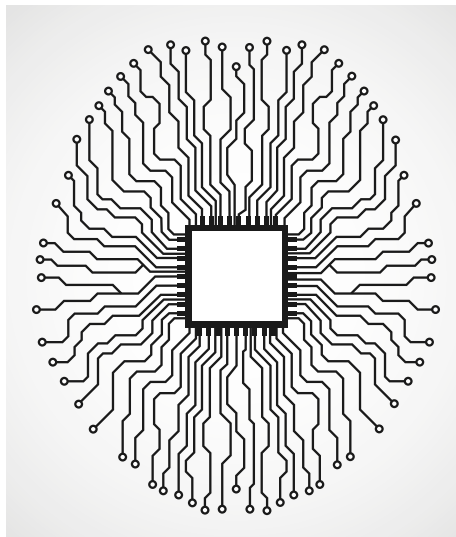
## Control:

Reinforced learning; simple decisions in closed manageable systems; Machine thinking “light”.

*Use: Trading per technical signals, rating rankings, simple management decision making.*

## Approximation:

Completion of missing data in incomplete documents; Interpolation, extrapolation.



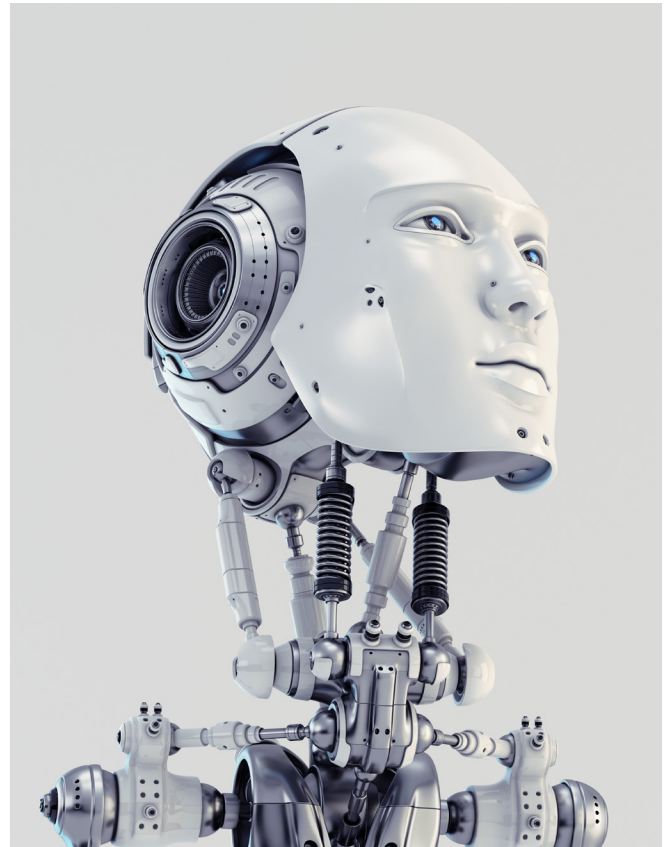


*Use: Rating despite lack of information (missing data). Money laundering analysis and other compliance applications. Bank controlling, accounting (fast close) and risk management. Internal revision to detect misbehaviour of customers and employees.*

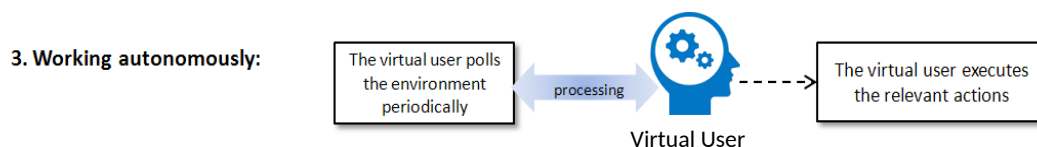
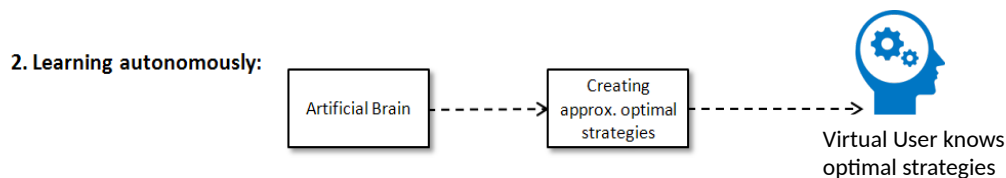
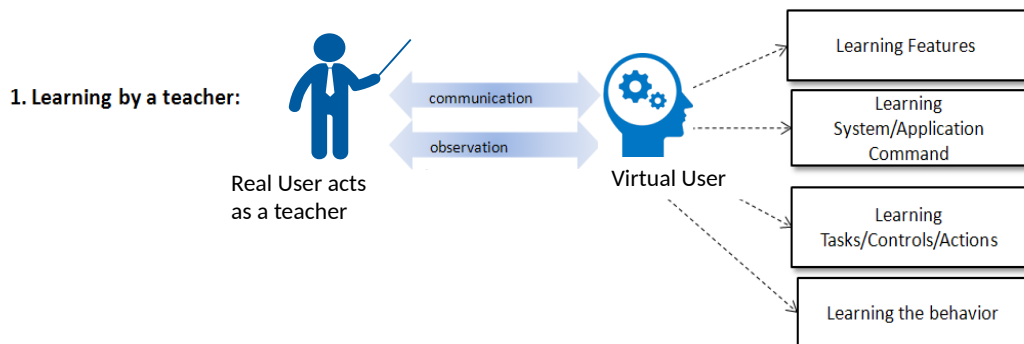
## Machine thinking:

Creating of new ideas, reacting to unforeseen events, autonomously working (unsupervised learning), making of very complex decisions by thinking. The artificial intelligence controls itself and its given environment and is learning new things permanently and autonomously.

*Use: Identifying of potential new customers. Finding of new potentials for existing customers. Automatisations of complex tasks of risk managers, traders etc. Creation of new ideas about market and customer behaviour.*



## How the training works:





## Xephor Solutions stands for:

- **Machine thinking:** Overtaking of complex tasks, creation of new ideas and reaction to unforeseen situations in real-time
- **Universal usability:** Communication and training through chatbox – no technical know-how needed! No coding necessary!
- **24/7 readiness:** Continuous work effort of virtual user, constant improvement of all processes



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