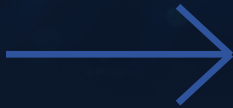


Innovative AI solutions for Financial Services

Transforming complexity into strategic **advantage**



Fraud Detection



Real-time account monitoring identifies fraudulent activity, immediately **flags suspicious behaviour and prompts intervention.**

Complaint Resolution



Analyzes customer complaints, identifies key drivers and pinpoints root causes **for fast resolution.**

Corporate Default



Predicts risk of corporate credit default with **nearly 90% accuracy**, with even greater accuracy possible as the model continuously learns.

Spend and Offer



Modelling customer behaviour and aligning relevant, timely offers and incentives **increases engagement.**

Time Deposit Offer



Aligning real-time market information, rates and demand to **set optimal pricing** for personalized customer offers.

Process Optimization



Harmonizes multi-modal historical data with near real-time data, maps back-end processes, **identifies chokepoints** and **recommends solutions** and automation.

AML Augmentation



Monitors indicators of account takeover and identifies unusual transaction patterns to **enhance AML procedures and reduce exposure.**

Cross-Sell Model



Enhances cross-sell product propensity solutions and leverages customer profitability data to **optimize** selections and timing.

35+

Projects delivered for multinational companies

25+

Years of AI expertise



Corporate Default

Senira's Corporate Default solution is a revolutionary AI model used to predict the risk of corporate credit default. This solution bridges a significant data gap banks face in assessing corporate account risk based on limited and often dated information.

How it works

Senira creates the model by ingesting and analyzing complex sets of historical and current transaction-level data. We then add near real-time contextual data from external sources, such as macroeconomic, sectoral, geopolitical, and meteorological data. Finally, we add a cognitive AI capability that enables the model to accurately predict future outcomes.

Continuous, near real-time data inputs from internal and external sources allow the model to train itself, improving its performance over time.



What it Delivers

01/ Performance

Approaching 90% accuracy in predicting corporate credit default.

02/ Customer Service

Enables banks to proactively engage at-risk customers, helping find solutions during periods of uncertainty.

03/ Risk Management

Allows banks to reduce at-risk customer credit lines to more manageable levels and mitigate overall exposure well prior to default.

04/ Strategic Insights

Into the business landscape, value and supply chain issues, and sectoral challenges.

05/ Wider Applicability

Collaboration with other banks can enhance industry-wide risk management, fostering stronger relationships and financial sector stability.

06/ Input Data

Transaction logs, financials, bankruptcy info from public registry. 2+ years historical data needed.

Capabilities Applied



Predictive analytics



Machine Learning



Data Analytics



Data Management