ABAKA

Artificial Financial Intelligence™

Revolutionising how organisations financially plan for and engage with their customers.

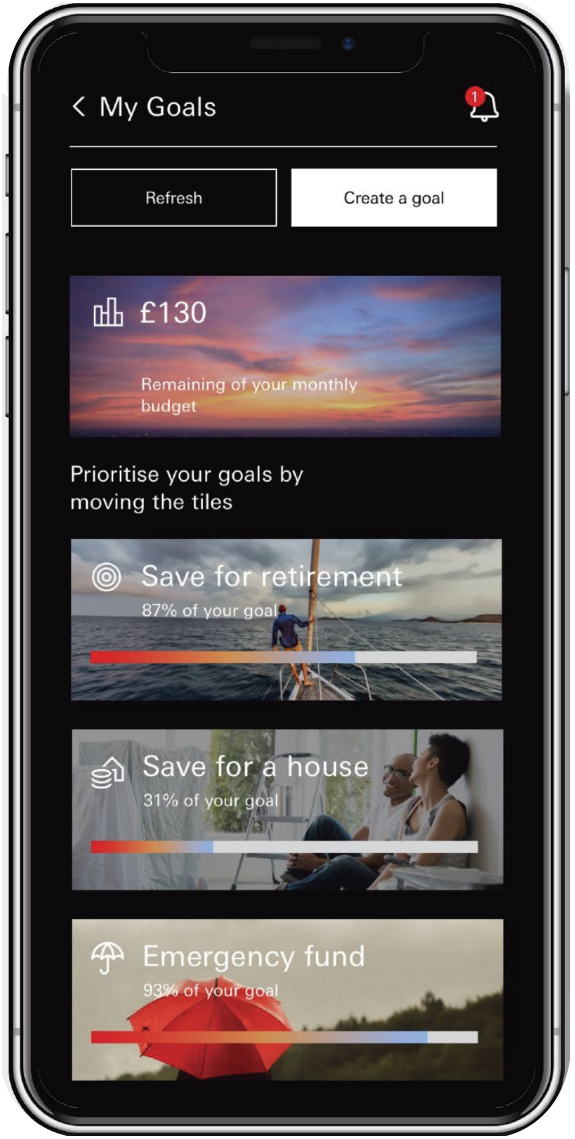
[redacted]

ABAKA's understanding of what HSBC are looking for

Realising your digital aspirations, world class saving & retirment offering

Key requirements:

- **Delivering Digital Retirement/Pensions for HSBC's corporate clients and their employees** is the main driver/commercial focus
- There is an appreciation that **this needs to be addressed in a wider context to drive buy in around meeting financial wellness goals**
- This **includes the addition of supporting products/ services**, but only to support the main driver
- HSBC were looking to develop a **highly engaging digital platform able to retain participants as retail customers**, once left employer, especially those nearing retirement
- **Flexible platform, able to integrate with best of breed solutions across the board** (admin, HR benefits, asset managment and insurance platforms)
- **Help customers build a secure financial future and improve their financial wellness** (360º view) with the HSBC platform



ABAKA's understanding of what HSBC are looking for

A personalised approach is rarely offered when it comes to retirement, as the market is still immature and developing. It is essential to success and sustainability in the retirement arena, with members seeking:

- Digital experience
- Timely, Targeted and Relevant personalised communications

Digital technology is the key to capturing engagement of individuals with their retirement savings

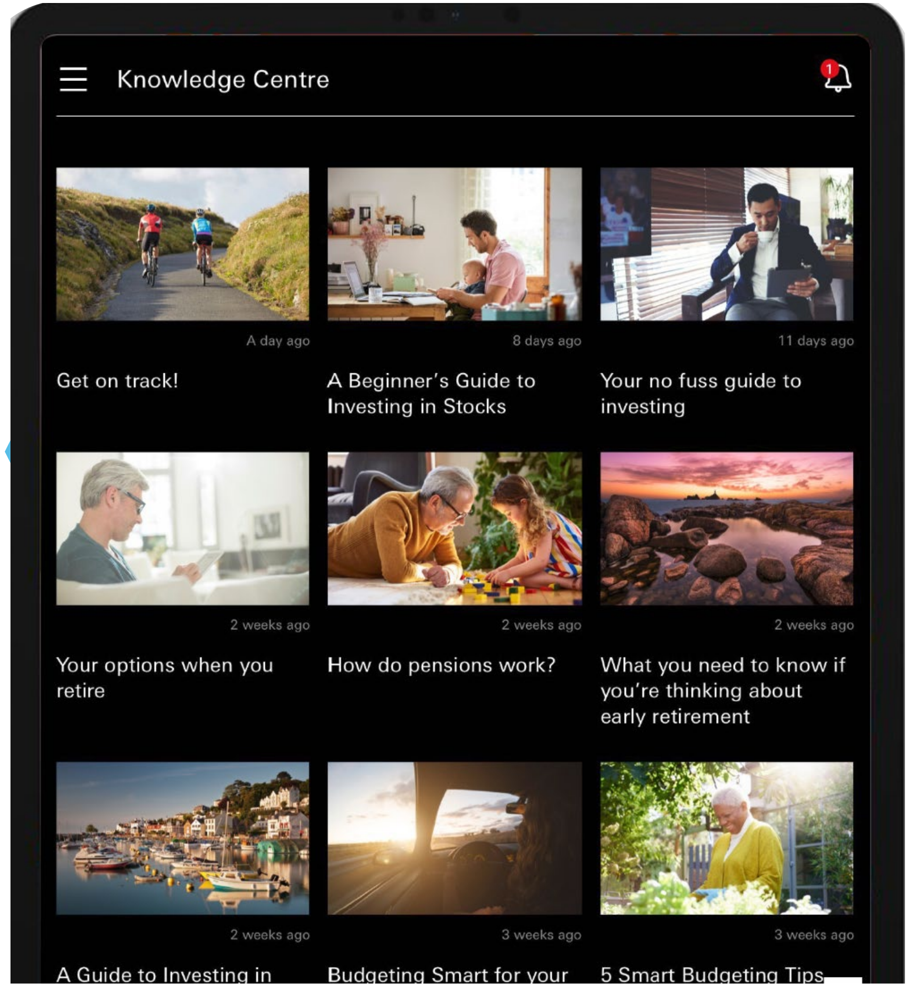
- We helped HSBC build a **clear vision to offer hyper-personalisation through segmentation** of communications, hyper-personalised nudges and conversational navigation

- Providing **a digital first and innovative offering** that creates a trusted and relevant experience, continually evolving and improving with the pace of digital innovation

- Powering a **digital omnichannel user interface to facilitate engagement** and communication with the members, providing guided journeys and digital transactional capabilities around this central process

- Individuals can engage with this interface on a regular basis to facilitate the services they require from transactions to guidance and education

- Digital platform available for both members and employees who have left (-> D2C)

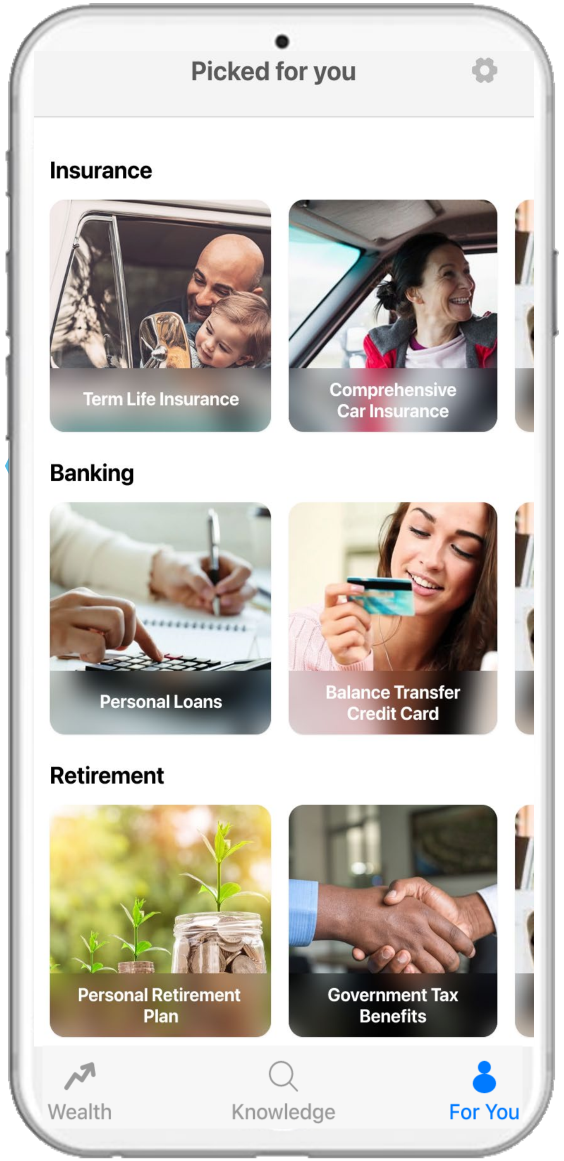


PROVEN SUCCESS STORIES

ABAKA has proven credentials in delivering Enterprise level SaaS solutions to some of the leading financial institutions in the world for saving, retirement, banking and insurance.

Through our range of award winning digital solutions and a highly consultative approach to solution development, we can support HSBC to develop a world class leading digital retirement platform.

- **Full member facing portal** delivering comprehensive accumulation and decumulation user journeys, engagement and nudge campaigns – leading to increased saving rates
- **Full employer and back office portals** for scheme monitoring, member analytics, bespoke communications
- **A series of fully configurable and branded modules** that can be quickly deployed with our Plug and Play white labelled solutions
- **AI powered chatbot** with deep retirement domain knowledge and Natural Language Processing
- **Transactional capability** that can be integrated into back office platforms and third party admin providers



شركة عمان للتأمين
Oman Insurance Company

GENERALI

HSBC

Legal & General

PRUDENTIAL

AEGON

PERSONALIZATION ACROSS ALL LIFE STAGES

1 Goal Aspirations
Where do you want to be, goal setting

- Savings and retirement goal based investing
- Set spending goals

2 Where are you now?
Dashboards and account consolidation

- Open banking integration
- Account consolidation
- Pension tracing and aggregation
- Pension and savings dashboards

3 Helping you get there
What needs to be done, shortfall analysis etc.

- Track progress against goals
- Shortfall analysis
- Goal actions based on ease of achievement
- Trace other pensions

4 Taking Action - products
Product fulfilment options, broad range 3rd party

- Pension contribution changes
- Select suitable funds
- 3rd party product integrations

5 Financial Wellbeing
Raising financial literacy through personalised content and nudges

- Hyper-personalised nudges
- Ability to employer to upload own content
- Employer branding

6 Tracking progress
Allow users to keep track of progress and make changes

- Integration with admin platform: facilitating plan changes, update accounts and fund projections

7 Preparing for Retirement
Explore options and model outcomes. Delivering Nudges

- Retirement income modelling
- Drawdown/ Annuity options covered
- Retirement countdown journey

8 Post retirement Support
Wider product sets, drawdown, guidance

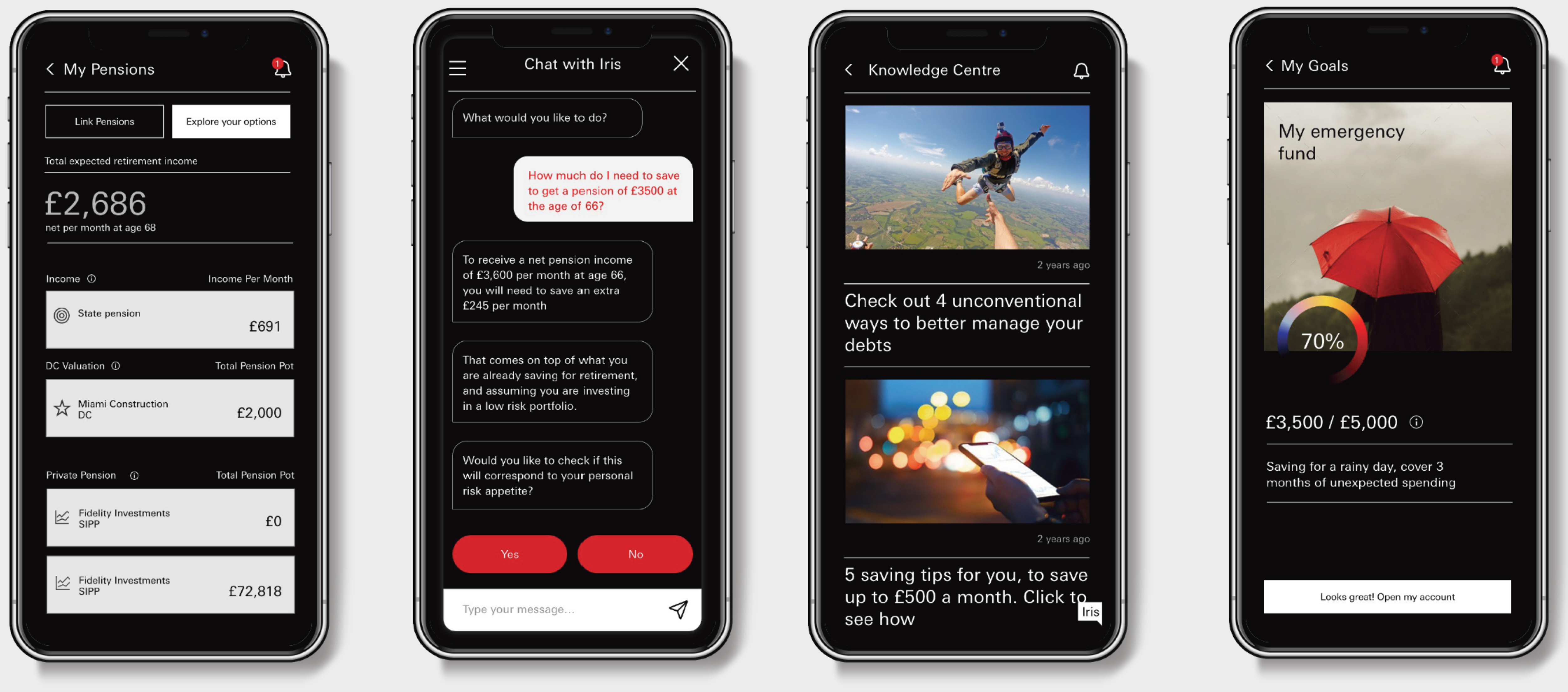
- 3rd party integration
- Drawdown modelling
- Post retirement content

Hyper personalised nudges and next best actions

Extensive content library - with CMS allowing HSBC and/or employer to add additional content

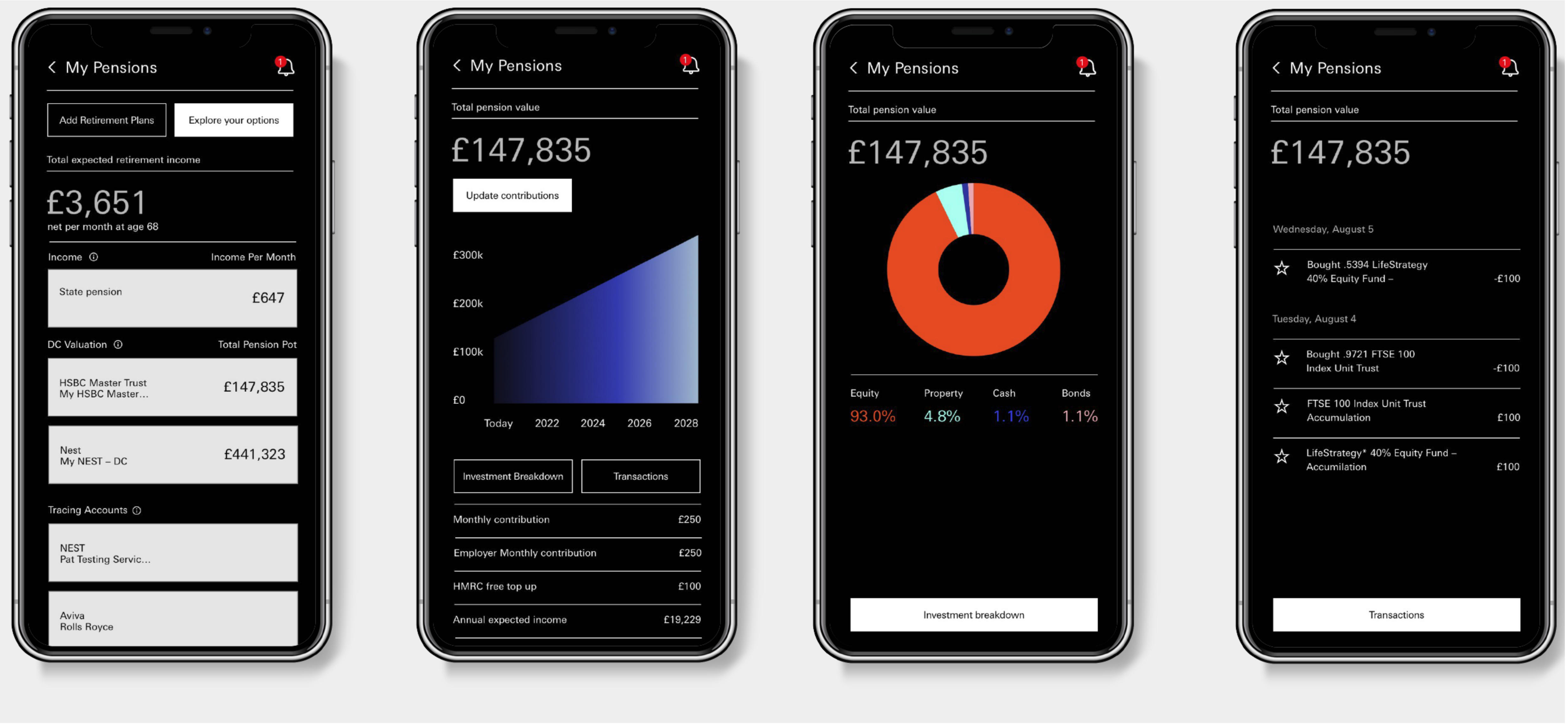
Conversational AI chatbot - AVA

PERSONALIZATION ACROSS ALL LIFE STAGES



Financial wellbeing | Approaching retirement | At Retirement

PERSONALIZATION ACROSS ALL LIFE STAGES



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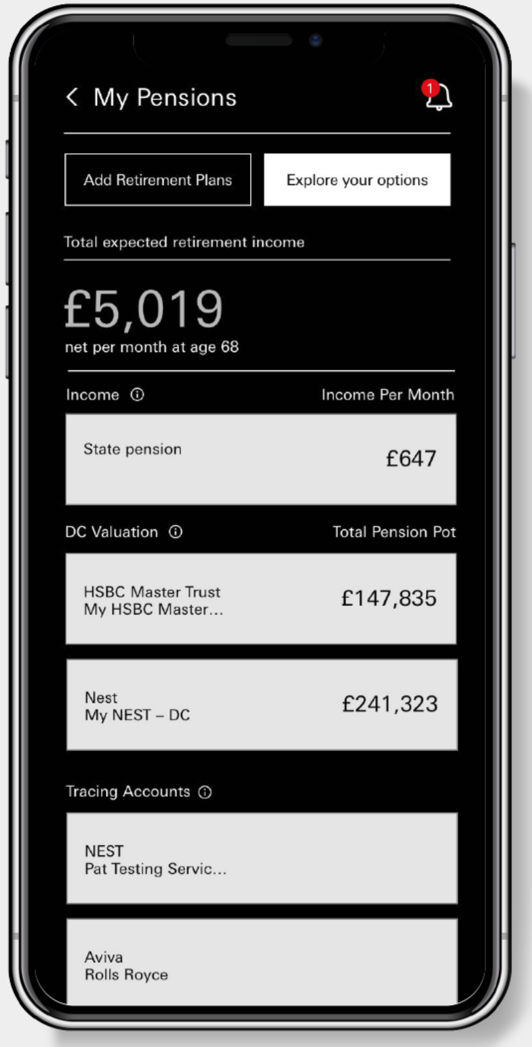
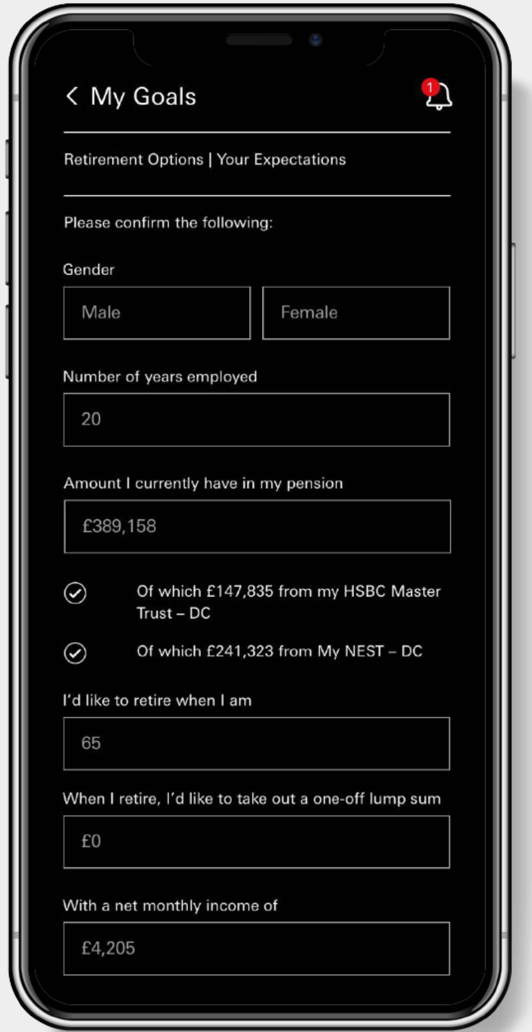
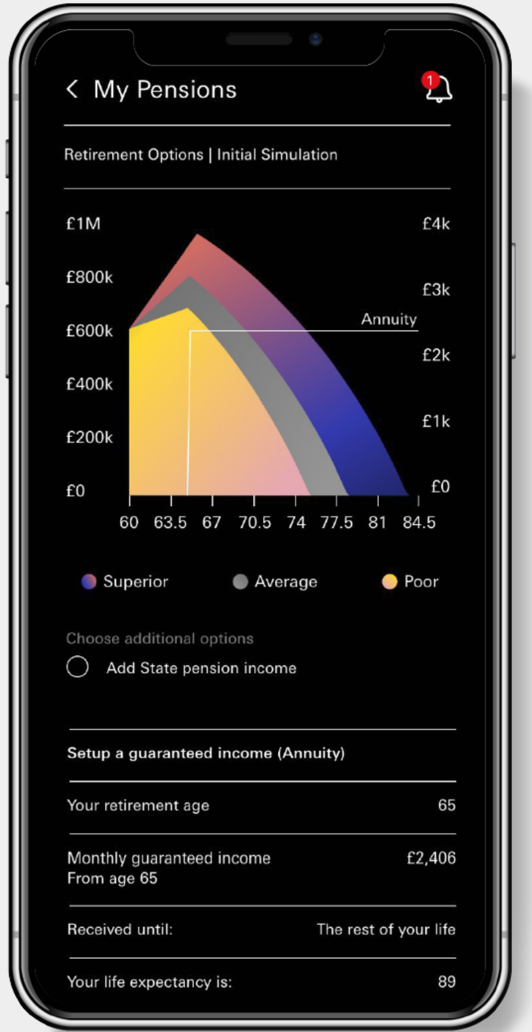
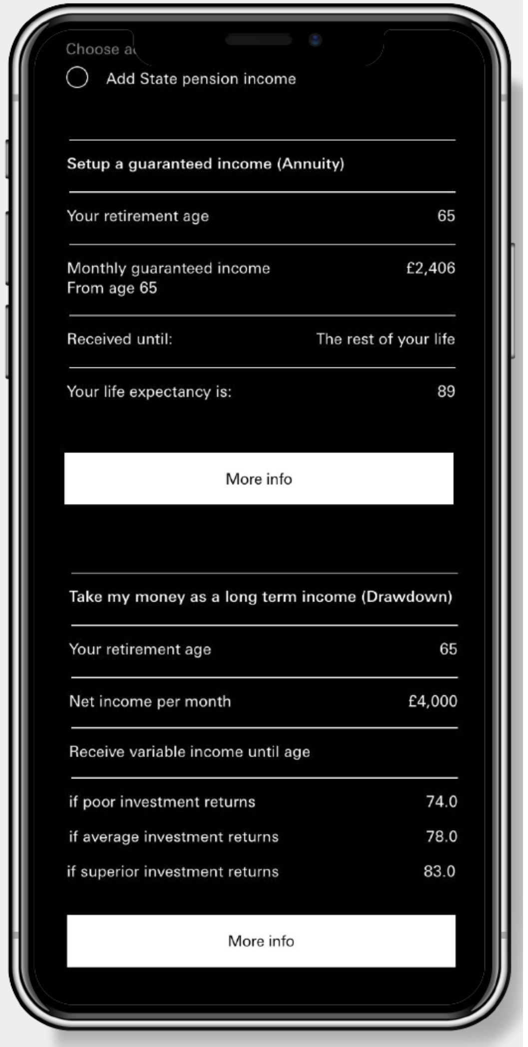
PERSONALIZATION ACROSS ALL LIFE STAGES









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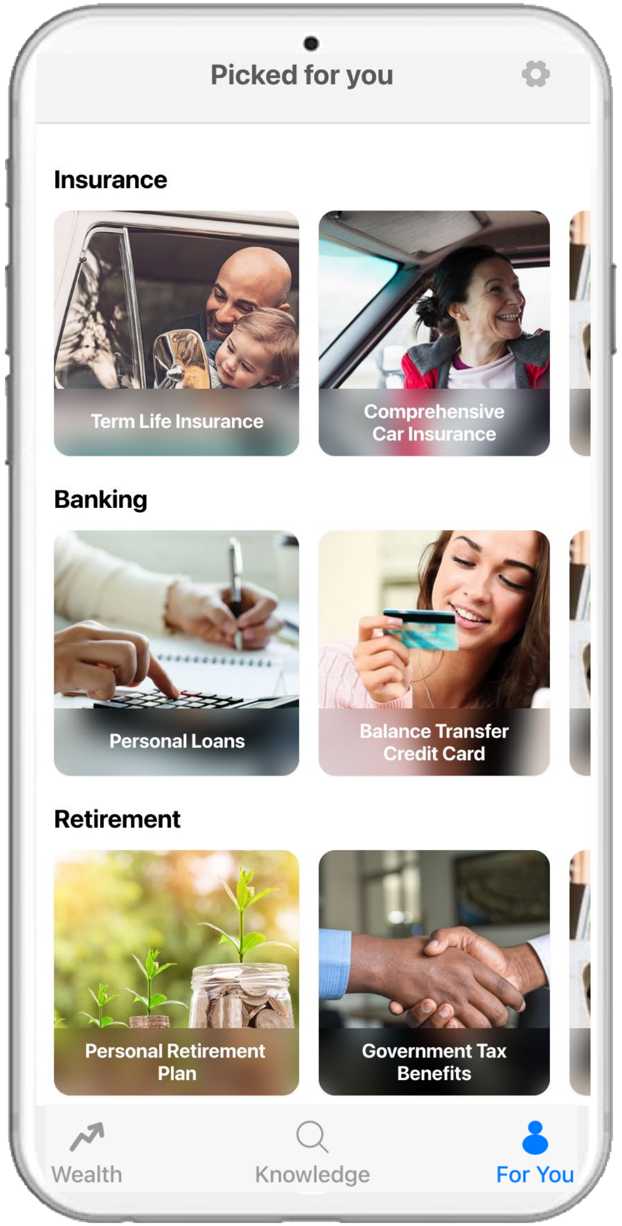
ABAKA's AI NEXT BEST ACTION

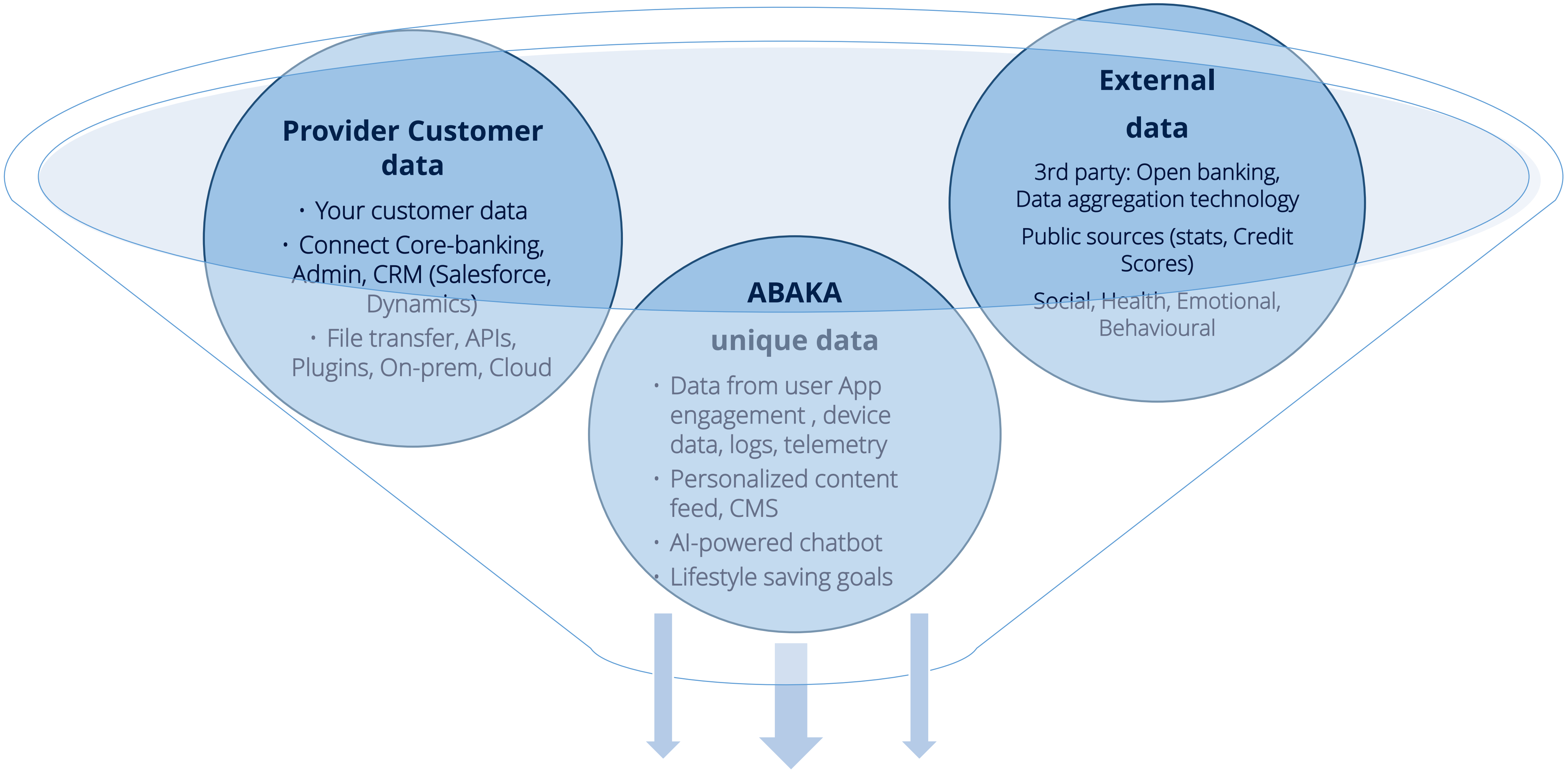
AI Next Best Action & Intelligent Nudges with personalized content feed & turnkey experiences

- Augment your customer data set with new sources of data
- Behavioural persona based segmentation
- AI-recommendation engine to predict what Next Best Action will resonate and activate a customer
- Incorporate your business rules and product catalogue
- Deliver it to the right people, at the right time, through the right channel
- With pre-built marketing templates and personalised content



Watch the video: ***https://www.youtube.com/watch?v=CadtqlHJxoo&t=7s***

AUGMENTED DATA ECOSYSTEM

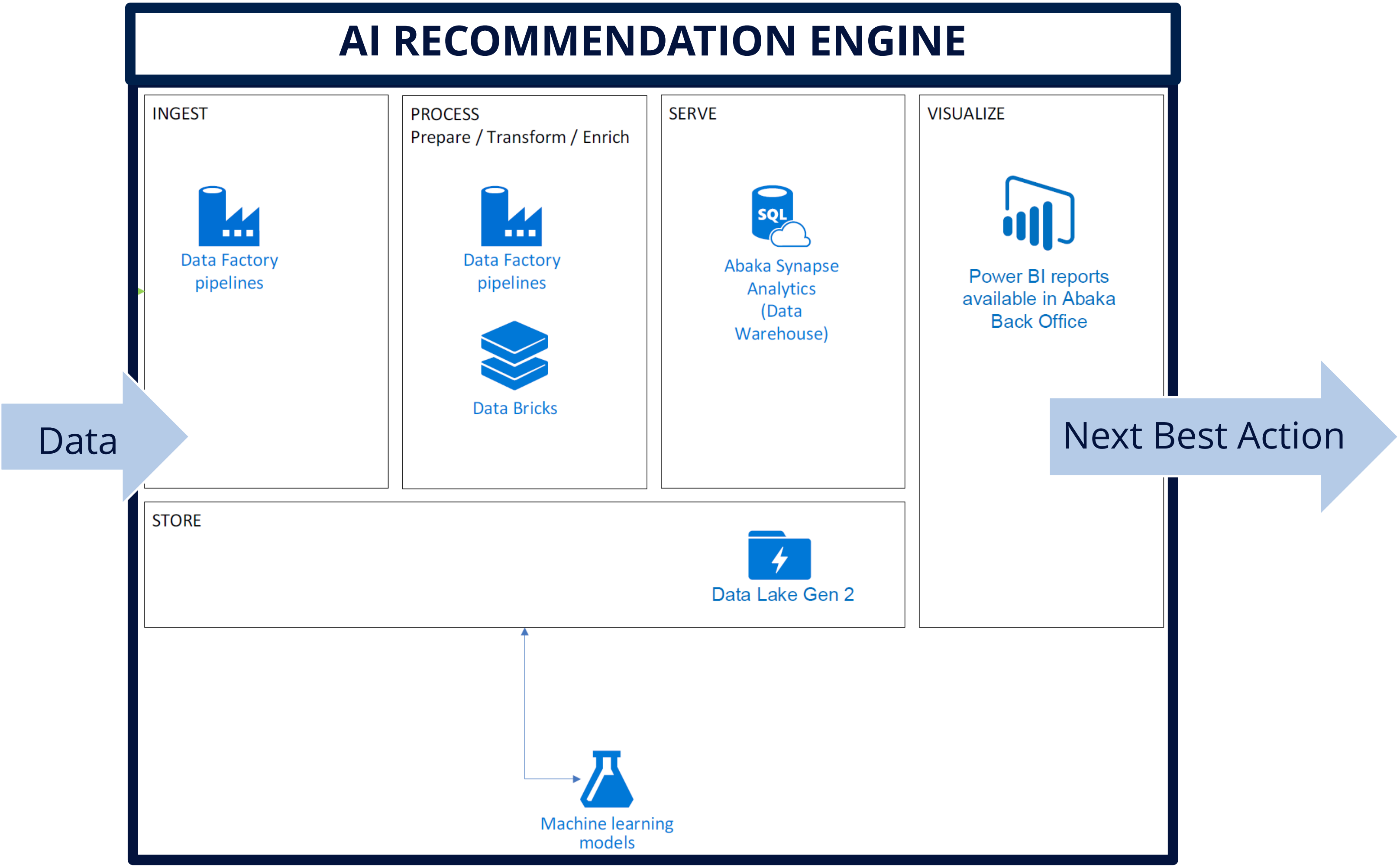


Unified Data ecosystem for enhanced customer intelligence

Adding new sets of data (from ABAKA and external data sources)

AI RECOMMENDATION ENGINE

Intelligence built across millions of customers, and broad range of products, on over 20 years of data



Banking: checking, deposits, credit cards, loans, overdraft, mortgages

Wealth: Saving, Investments, Goals

Retirement: accumulation, decumulation, planning

Life: income, illness, death, saving, investment-linked

Insurance: Property, Motor, Travel, Health, Family

PERSONALIZED RECOMMENDATION WITH DIGITAL EXPERIENCES

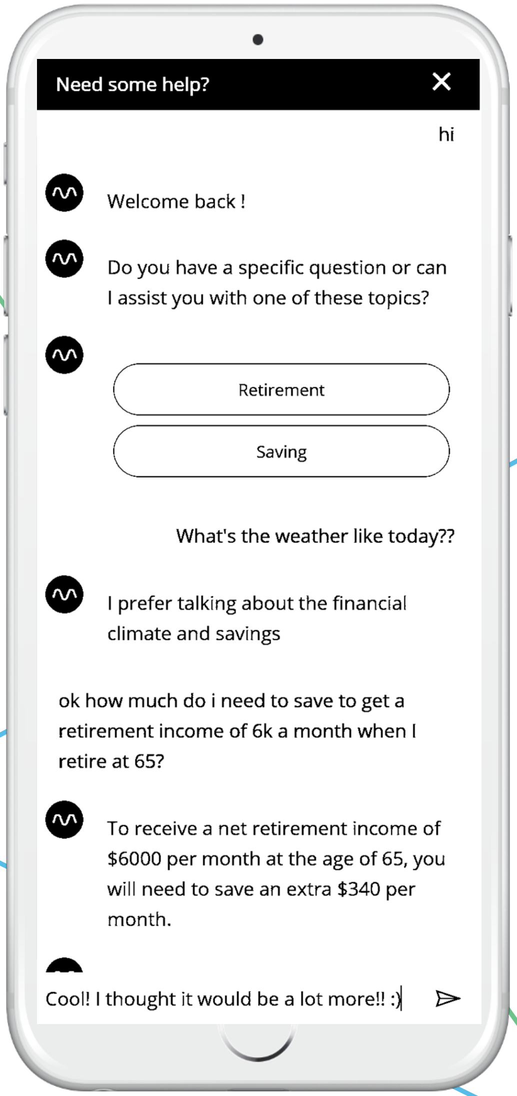
- Plug and Play, pre-packaged solutions, to get in production in a few weeks
- Feed of curated content: existing library of articles, videos, images, infographics
- Over 2500 pre-built template recommendations with turnkey end-to-end digital journeys
- Front end delivery: through webviews, APIs, white labelled App, intuitive UI
- Existing recommendations across products (banking, life, saving, insurance etc…)

CONVERSATIONAL A.I.

Increase engagement, scale your reach and advice capabilities through human-like and intelligent conversations

Conversational AI through ABAKA's chatbot solutions provides users with access to 24/7 on demand financial education, advice and engagement (domain specific expertise on retirement, savings and investments, life insurance)

1. **90% of users regularly use the Chabot**
2. **75% reduction in call times**
3. **26% of chatbot users receive the corresponding product recommendation**
4. **Increase traffic lead conversion from 2% to 10%**

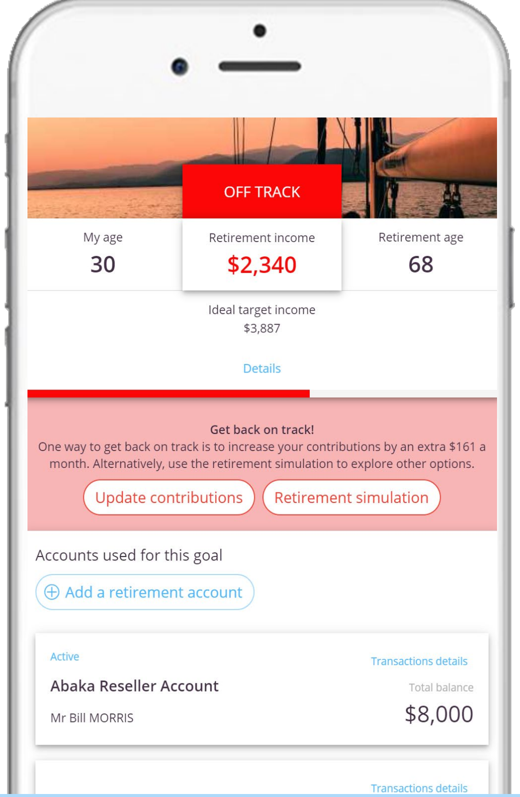


Key Features:

- Proprietary Natural Language Processing technology with > 30m intents
- Text, touch or voice-enabled interactions
- Mobile, Web, Messaging, Voice devices
- Extensive domain knowledge on retirement planning, savings, investments
- Canvas interface for custom built dialogue management
- Inbuilt transactional capabilities
- Hand-off to Human agent or advisor: scheduling, online fact find, lead generation, annual reviews, education, advice, advanced computations

Amazon Alexa · Cortana · Siri · Google Assistant · Messenger · Slack · Skype · WhatsApp

LIFESTYLE PLANNING & GOAL BASED INVESTING



Supporting members in anticipating their financial future and improving their retirement planning

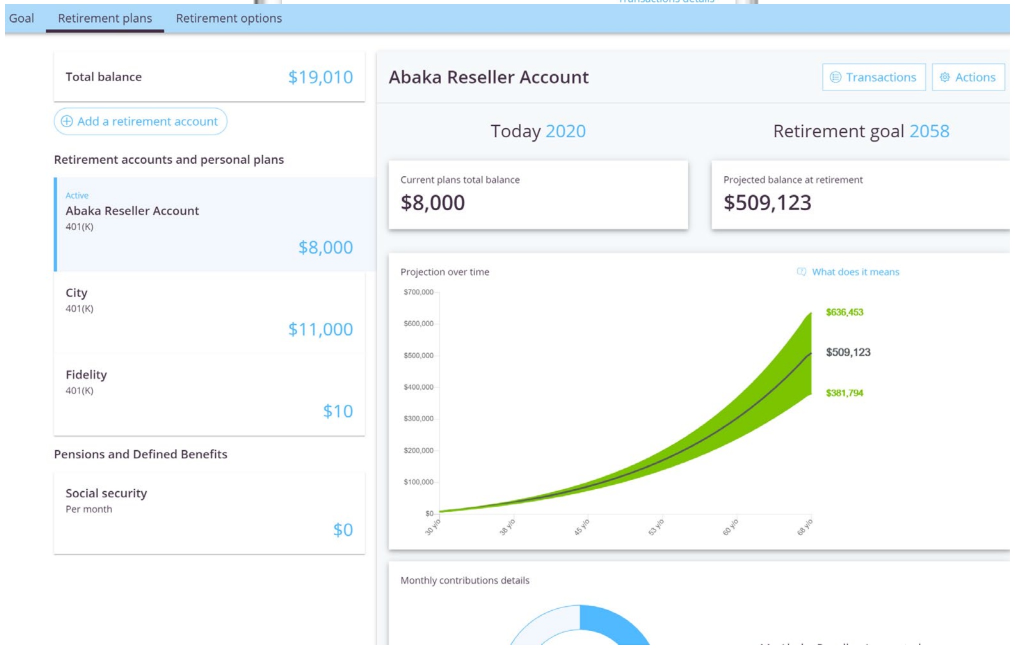
Modelling overall financial position and future provision based on lifestyle goals

Shortfall analysis: retirement age and additional contribution recommendation

Holistic planning: make it easy for your clients and customers to aggregate and consolidate accounts

Key Features:

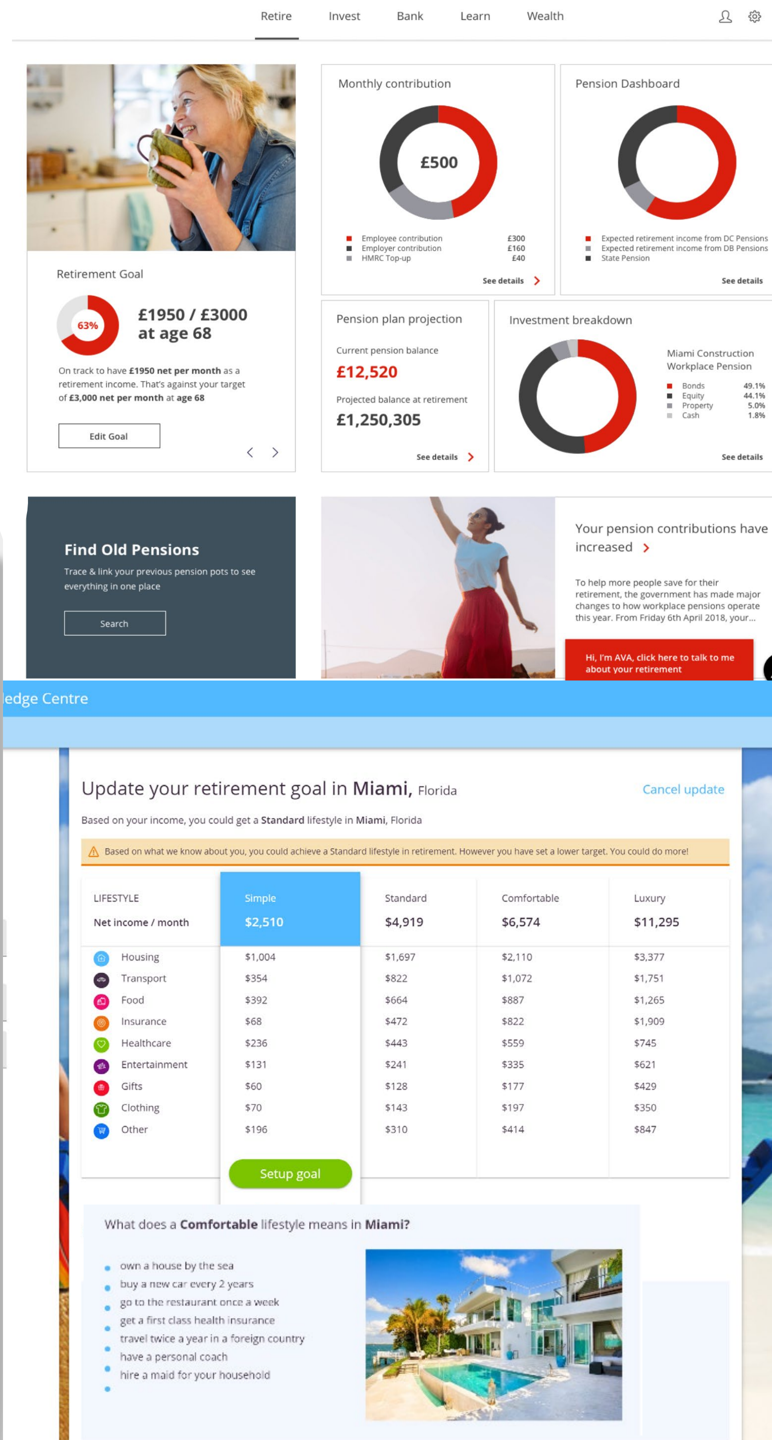
- Saving & retirement modelling, including ideal goal and retirement age target modelling, income shortfall
- Risk and suitability assessment
- Outcome based behavioural modeller (Goal based investment)
- Monte-Carlo simulations with custom input parameters for both accumulation and decumulation
- Proprietary account consolidation and aggregation technology
- Open Banking integration allowing categorisation of spending and ability to set saving and spending goals
- Facilitate account transfers, consolidation and transactional capability

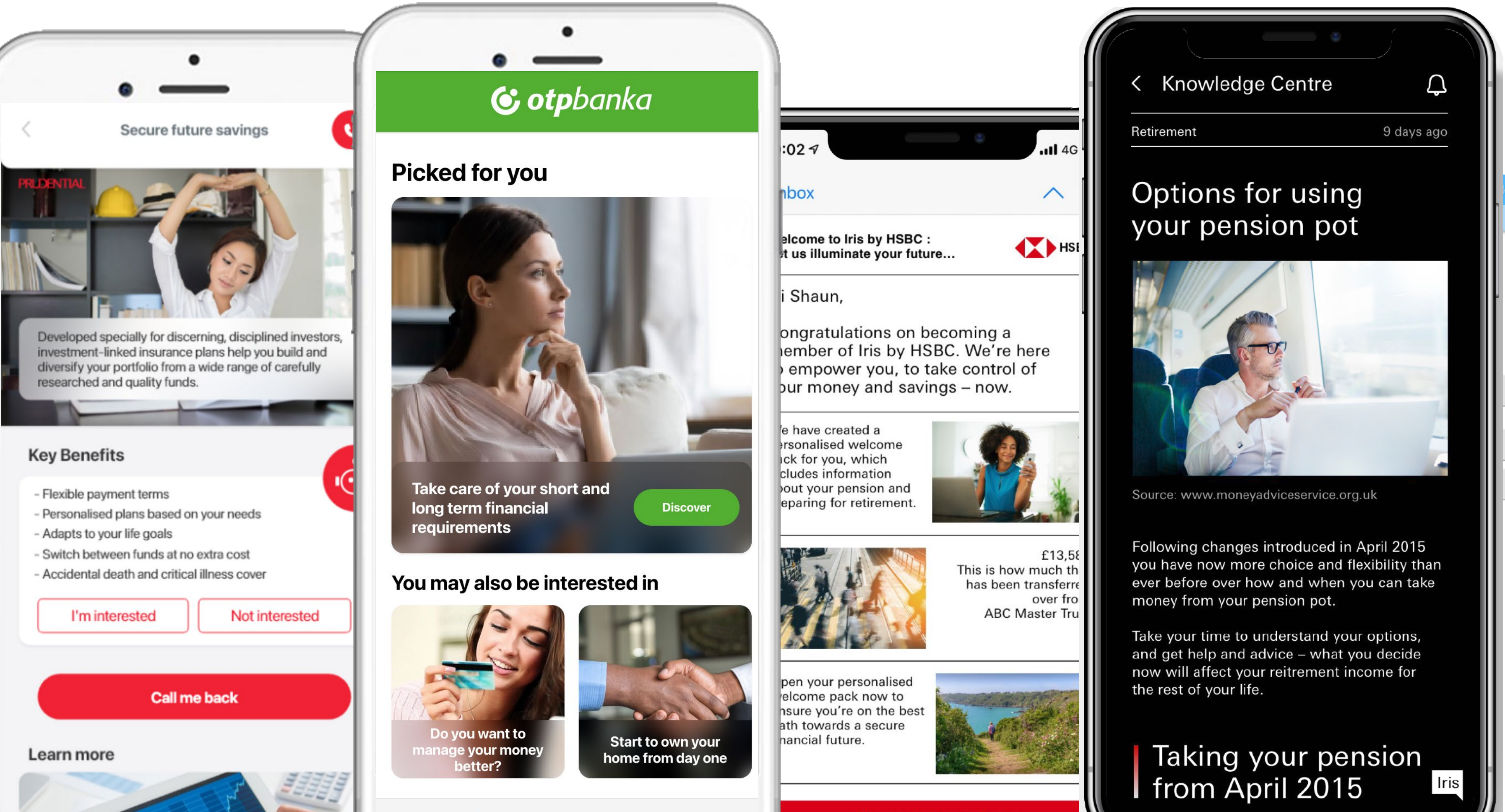


DELIVERING CUSTOM FRONT END UI/UX

State of the art expertise in designing and delivering custom applications (Native, Web, omnichannel)

Outstanding digital customer experiences and seamless integration with your back end technology.
True omnichannel UI and UX designs that deliver material customer engagement





BEST EUROPEAN PENSION TECHNOLOGY 2020

- Tried and tested solution, multiple productions: successful track record of implementation at scale with large institutions
- Speed to market: full solution deployable in weeks, edits and updates quickly deployable to iterate in days
- Flexible and fully customised: support both digital and hybrid model, both DC and DB member engagement

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