

# Money-in-Motion: Amplify the power of data to generate incremental revenue

A data monetization solution for Banking

Banking industry is undergoing profound changes due to rapidly evolving business, technology, and geo-political dynamics. Data and the insights it yields - can be a bank's core asset in a digital economy. However, many banks struggle to generate value from their exploding data volumes. However, many banks are struggling to generate business value out of their exploding data volumes.

Some of the most pressing challenges in the dynamic and complex banking environment include.

## Business Challenges

- Meeting evolving customer expectations
- Managing the massive influx of data generated from digital transactions
- Increasing cost of funds due to the fund leakage outside the bank's network
- Losing revenue to FinTech innovators
- Deteriorating asset quality and rising cost pressures
- Inefficient and redundant processes hampering operational efficiency

To navigate these challenges and find new sources of revenue, banks must unlock the untapped potential within data and turn it into a strategic asset.



## Our Solution

LTIMindtree Money-in-Motion is a next-generation cloud-agnostic business solution powered by cutting-edge AI/ML technologies, augmented analytics, generative AI, & conversational AI. The solution allows banks of all sizes to tap into the immense value inherent in payment transactions data and unlock new data monetization opportunities.

## Key Differentiators of Money in Motion

- **Low-cost and sustainable funds accessibility:** Banks can maximize movement of funds through AI/ML-driven intelligent leads for targeted conversion coupled with forecasting of next big vendor pay-outs. By preserving the funds within the bank's network, the bank reduces its dependency on external sources to raise funds, leading to reduced costs.

- **A ROBUST DATA PLATFORM DELIVERING DATA-DRIVEN INSIGHTS & HYPER-PERSONALIZED RECOMMENDATIONS:** Leveraging vast amounts of internal and marketplace data, banks can deliver hyper-personalized customer experiences. Analysing customer behaviour, preferences, historical patterns, and industry trends, banks can tailor offerings and interactions, fostering deeper engagement and customer satisfaction. Some examples of this include lines of credit, working capital and project finance, cross-border payments, customized financial instruments, short-term/long-term funding, cash management, corporate credit cards, employee benefits and payroll services. Also through retail products such as mortgages and auto/personal loans, retirement accounts, credit cards, investment advisory, insurance and more.
- **ACCESSIBILITY TO LOW COST & SUSTAINABLE FUNDS:** Banks can maximize movement of funds through AI/ML-driven intelligent leads for targeted conversion coupled with forecasting of next big vendor pay-outs, thereby reducing dependency on external sources to raise funds leading to reduced costs.
- **AI-POWERED INTELLIGENT AUTOMATION TO REVOLUTIONIZE THE BUSINESS OPERATIONS:** Gain swift access to valuable information nuggets such as personalized product recommendations and potential leads, and seamlessly integrate with business applications such as CRM, campaign management, and others. Intelligent automation allows for real-time performance tracking and assignment of leads to dedicated relationship managers. With this, banks can gain a competitive edge through accelerated time to market, streamlined processes, and enhanced efficiency.
- **A DECISION INTELLIGENCE PLATFORM TO HARNESS INDUSTRY TRENDS/MACRO-ECONOMIC PARAMETERS FOR BETTER DECISION:** Advanced analytics and natural language processing capabilities empower banks to gain deeper insights into economic trends, understand market dynamics and industry forecasts to better manage risks and portfolios, and make more accurate and smarter business decisions. This integrated approach allows banks to navigate with greater precision, enabling them to cultivate more informed strategies and decisions.

## Business Benefits



**Revenue Uplift** by an increased asset book size, expanding customer base, and deeper product penetration.



**Reduced Risk** by harnessing the macroeconomic indicators banks can proactively manage their portfolios and make informed lending decisions.



**Maximize Profitability** by lower cost of funds and improved asset quality. Improved Customer Experience through hyper personalization, and tailored product offerings

## The LTIMindtree Advantage

- LTIMindtree's extensive banking domain knowledge and experience enables us to understand its unique challenges. We design new user experiences, innovative solutions, frictionless integration with business applications, and best-in-class operating model capabilities that are essential for banks.
- We encourage innovation and continuous improvement. Our dedicated Centre of Excellence is empowered to explore new ideas, cutting-edge technologies, and approaches to drive meaningful and transformative solutions for our clients.
- We co-innovate with our strategic partners to accelerate our clients' path to business value. Request a demo of our cutting-edge solution to see first-hand how it helps banks find data monetization opportunities.

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