



ADA STRA

Branch Of The Future

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Adastra Overview



Adastra delivers industry leading **Solutions and Services** across the **Data & Digital** spectrum

DATA

Cloud
Data Engineering
CRM & ERP
Architecture
Managed Services

GOVERNANCE

Data Governance
Data Quality
Master Data Mgmt
Reference Data Mgmt
Meta Data Mgmt
Data Lineage

ANALYTICS & AI

Machine Learning
Statistical Analysis
Text Mining
Visual Analytics
RPA & IPA

DIGITAL & DESIGN

Mobile Apps & Web
Development
UX/UI
Personalized Videos
Emerging
Technologies



Adastra Global Footprint

2000+

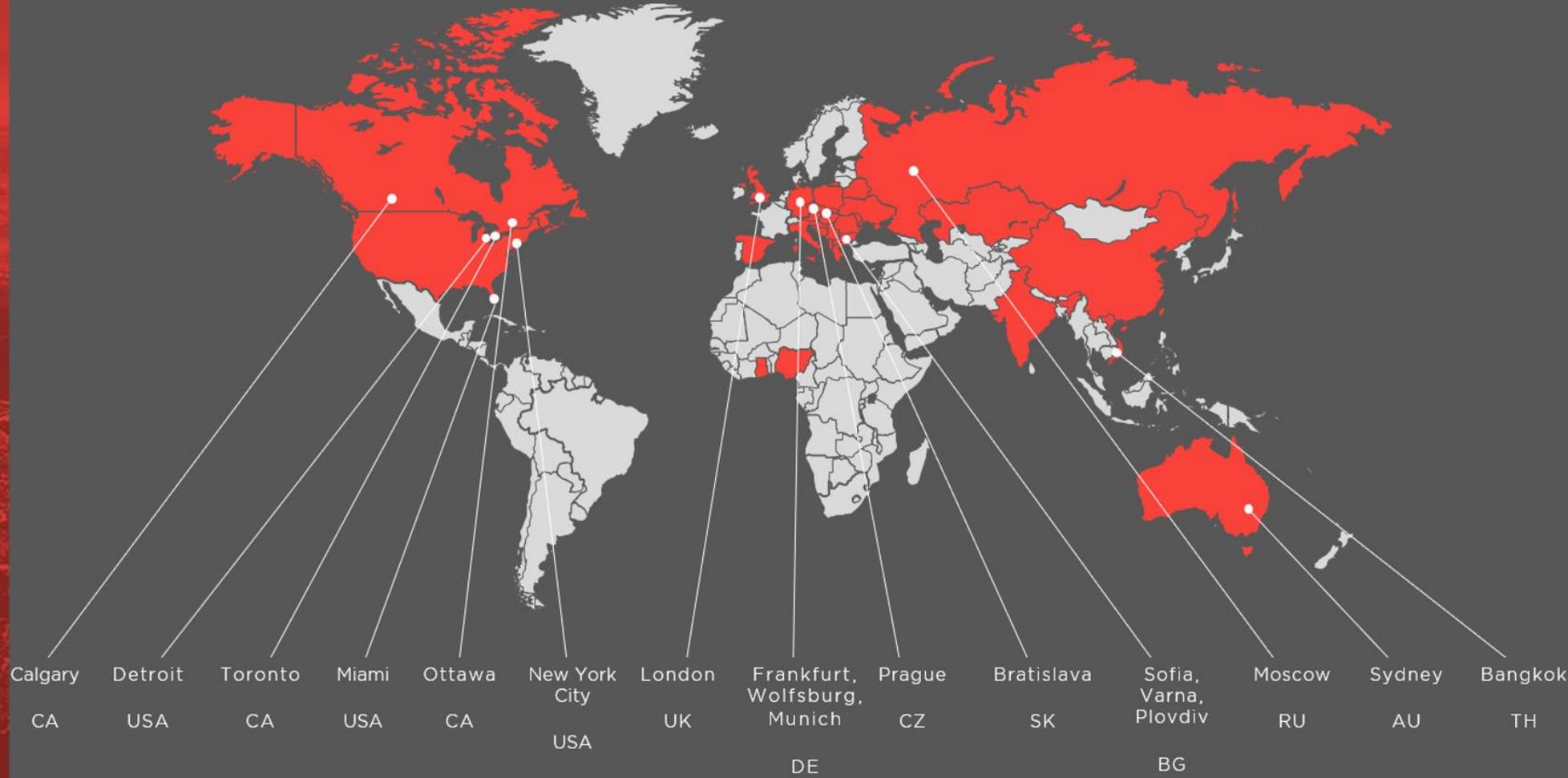
2000+ professionals

1000+

Projects in 46 countries

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Focus





Adastra Microsoft Partnership

Microsoft
Partner



Gold Data Analytics
Gold Data Platform
Gold Cloud Platform
Gold Datacenter
Gold Application Integration

Adastra: Go-To Partner for Data & AI

Microsoft IMPACT Award Recipient:

- 2021 Analytics Impact Award
- 2021 AI Impact Award
- 2021 Data Platform Modernization Award
- 2020 / 2019 Commercial Partner of the Year
- 2019 Manufacturing Innovation Impact Award

Azure Migration Partner

Advanced Specialization for Analytics

Advanced Specialization for Windows / SQL
Server Migration to Azure

Lead Canadian Partner for Synapse Migration
/ Implementation

Product Team Collaboration for Azure
Synapse / Azure Purview / Azure Databricks



Adastra Azure Specializations

AZURE FOUNDATION

cloud adoption framework, well architected framework, tenant design, resource naming, service tag approach, network architecture, governance design, tco analysis, hybrid network implementation, devops integration, azure foundation implementation, iac automation, ...

AZURE APP / MIGRATION

app / data assessment, app / data decisioning (lift / shift vs modernize), app / data architecture, api architecture, microservices architecture, app/ data security design, migration roadmap, migration execution, iac pipelines, devops integration, ...

AZURE SECURITY

security assessment, identity strategy, role based access, secrets management, encryption, data loss protection, api management, private zone configuration, siem / soar integration, policy enforcement, security implementation ...

AZURE ANALYTICS

analytics assessment, analytics architecture, analytics roadmap, data zoning, enterprise model design (kimball, inmon, data vault), ETL data pipelines, persona enablement, citizen report development, trusted data as a service, ...

AZURE BIG DATA

big data assessment, data lake design, Hadoop integration, PySpark data engineering, ELT pipelines, spark delta lake, spark streaming, serverless compute, devops integration, ...

AZURE AI / ML

advanced analytics assessment, cognitive service integration, r&d model training / testing, mlops implementation, ai / ml pipelines, data science workbench automation, devops integration, ...

POWER PLATFORM

citizen development assessment, power platform governance, roles / responsibilities, environment strategy, CoE kit, canvas / model apps, power automate flows, power automate rpa, power platform dataverse, power bi datasets / reports, ...

AZURE DATA GOVERNANCE

data governance assessment, data catalog, data classification, data sensitivity, data use governance, data privacy, data lineage, master data management, data quality management, reference data management, ...

AZURE INTEGRATION PAAS

integration paas assessment, api management, logic workflows, service bus management, event grid distribution, peer to peer patterns, pubsub patterns, managed file transfers, iot telemetry streaming, iot edge device management, ...



Financial Services Practice

Increase revenue and profitability by anticipating and responding to customer needs, optimizing your organization and managing risk

Methodologies & solution development

Toronto-Based Competency Centre

40+ business process consultants

300+ implementation consultants

Credit Risk

- / Scoring Strategy
- / Scorecard development
- / Collection Strategy & Scorecard
- / Validation, profiling & reporting
- / POD Optimization

Payments and Cards

- / Issue business case
- / Post M&A integration
- / Analytics and reporting
- / PSD2
- / PCI DSS

Treasury and Liquidity

- / Mark-to-market earnings reporting and forecast
- / Funds Transfer Pricing framework
- / Financial Position
- / H4 Reporting
- / Stress testing

Customer Insight Tools

- / Customer Lifetime Value
- / Pricing and Profitability Optimization
- / Life stages
- / Branch of the Future

Regulatory Compliance

- / Basel IV Compliance
- / Analytics and Reporting
- / FATCA & CRS Compliance
- / GDPR
- / Fraud Management
- / PCMLTFA Compliance

Business Process Management

- / Standardization of metrics and KPIs
- / Establishing KPI frameworks
- / Business Process Mapping
- / Information Flow Modelling

Strategic Consulting

- / Organizational change management
- / Operational Excellence
- / Governance
- / Establishing COE
- / ITSDM



Key Finance Clients





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Branch of the Future

///A Today's branch is still a branch of the 20th century



- / **69%** of customers who plan to leave their bank say it was due to poor service rather than poor products
- / **>50%** consumers are interested in an omni-channel banking experience.
- / Holistic, data-driven marketing can increase ROI by **15-25%**
- / Poor CX potentially causing up to **7%** churn, as per industry research.
- / AI will offer **\$1 trillion** worth of economic value by 2030



Take branch experience into the 21st century

Digital Branch and Virtual Branch offer an ecosystem of intelligent, digital technologies, that transform the online and in person customer experience, offering customers the best value for their time and business.

Make customer service more personal and interactive

Ensure appropriate brand representation

Reduce churn

Reduce branch space and branch staffing levels

Reduce need to open more branches

Holistic sales focus vs transactional focus

Improve turn-around on customer service (time to decision and time to fulfillment)

Entice customers to move to more profitable service channel



Industry Alignment



Big Banks

VP/SVP/EVP
Branch Banking/
Channel/Network
Strategy/Delivery/
Ecosystem/
Experience/
Transformation



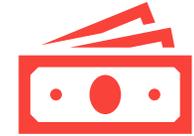
SMSBs / CUs

VP/SVP/EVP/COO
Branch/Channel/Cu
stomer Channel
Strategy/Innovation
/Transformation



Insurance

VP/SVP/EVP/COO
Agent/Broker/Cust
omer Channel
Strategy/Delivery/I
nnovation/Transfor
mation



Wealth Management

VP/SVP/EVP/COO
Advisor Network
Strategy/ Delivery/
Innovation/
Transformation



Branch of the Future Roadmap



Branch Of The
20th Century



Digital Branch



Virtual Branch

* All solutions can be hosted within the customer tenant or with Adastra managed services



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Digital Branch



Addressing Immediate Gap

Brand Representation Quality Assurance	<ul style="list-style-type: none">/ Detecting and analyzing Customer and Employee interactions/ Detecting anomalies in branch traffic patterns (lost customers)
Operational Efficiency	<ul style="list-style-type: none">/ Digital Onboarding/ Document Processing and Mining
Sales Optimization	<ul style="list-style-type: none">/ Customer Segmentation/ AI-powered Product Sales



Brand Representation Quality Assurance

Ensure Customer Satisfaction

Make customer service
more personal and
interactive

Ensure appropriate
brand representation

Reduce churn

Reduce branch space
and branch staffing
levels

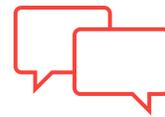
Reduce need to open
more branches

Holistic sales focus vs
transactional focus

Improve turn-around
on customer service
(time to decision and
time to fulfillment)

Entice customers to
move to more
profitable service
channel

Leveraging a combination of audio and video recognition, AI and analytics, Branch Representation Quality Assurance delivers intelligent insights to improve customer service and delivery at brick-and-mortar locations



Premises and Interactions Analysis

Ensure brand representation and quality of customer service meets company standards for customer satisfaction



Lost Customer Detection

Provide real-time insights into branch traffic and identify customers in need of immediate personal follow-up



Operational Efficiency

Front Line Effectiveness & Operational Excellence

Make customer service more personal and interactive

Ensure appropriate brand representation

Reduce churn

Reduce branch space and branch staffing levels

Reduce need to open more branches

Holistic sales focus vs transactional focus

Improve turn-around on customer service (time to decision and time to fulfillment)

Entice customers to move to more profitable service channel

Augmenting back-office and customer-facing fulfillment processes with AI & Automation to increase efficiency, reduce costs, and improve customer satisfaction



Digital Onboarding

Create seamless interactive onboarding experience with real time approvals.



Document Processing & Mining

Transform hard-copy documents into actionable information in near-real time



Sales Optimization

Tailored Customer Experiences

Make customer service more personal and interactive

Ensure appropriate brand representation

Reduce churn

Reduce branch space and branch staffing levels

Reduce need to open more branches

Holistic sales focus vs transactional focus

Improve turn-around on customer service (time to decision and time to fulfillment)

Entice customers to move to more profitable service channel

Drive sales growth through personalized customer offers and experiences with intelligent profiling and solutions.



Customer Segmentation

Provide more relevant product offerings, improving satisfaction and conversion rate.



AI-Powered Sales

Enhance selling, cross-selling, and customer service



Virtual Branch



Branch of the Future

Digital Branch +

- / Customer and Employee interactions analysis
 - / Digital Onboarding
 - / Document Processing and Mining
 - / Customer Segmentation
 - / AI-powered Product Sales
-
- / Virtual Branch environment
 - / Customer Journey Analytics
 - / CRM / O365 Integration
-



What is Adastra's Virtual Branch

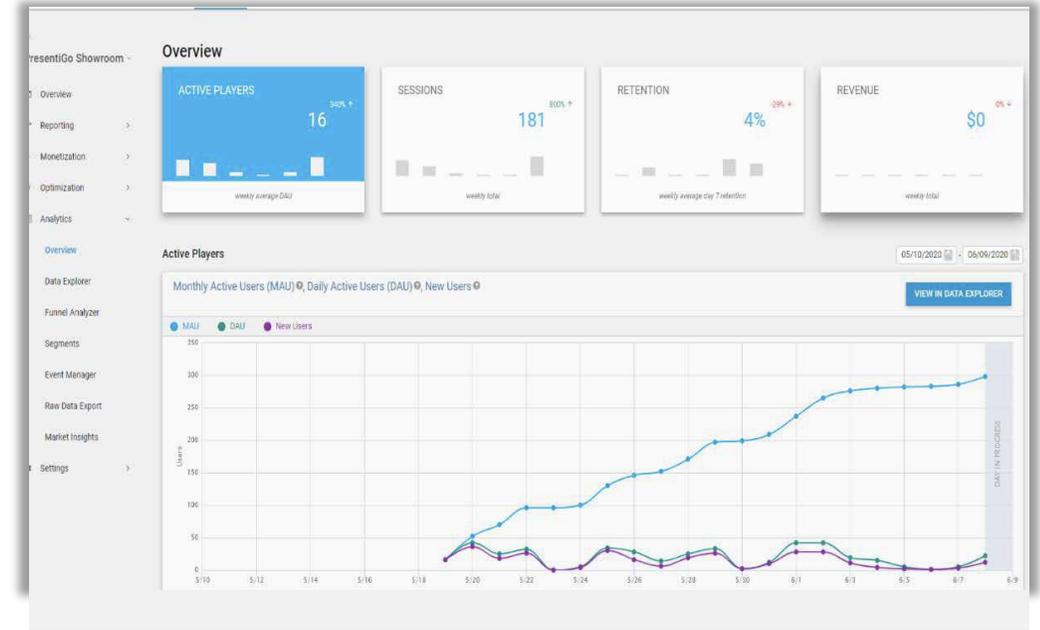
- / Comprehensive B2B/B2C platform enabling the creation of an attractive presentation and communication with customers
- / One single platform available 24/7
- / We fill the gap between a physical branch and online sales
- / Connect and be closer to your customers wherever your sales / account team is
- / No need for VR hardware or special software, platform works online in most browsers
- / Personalised content for specific customer
- / Realtime videocalls in the Virtual Branch Environment





Virtual Branch Analytics

- / We provide comprehensive analytics. You can easily measure the customer journey and iterate on the customer journey experience.
- / Surveys can be presented to visitors to review sentiment.
- / The platform allows you to define, set up and continuously optimize customer journey.
- / All data can be integrated with CRM client database.
- / All collaboration events can be integrated with O365 platforms (Outlook, Teams).



Funnel Analyzer helps you identify player drop-off

Create a **custom funnel** or select from one of these templates:

- Onboarding:** This will track first time user events.
- Level Progression:** Track user progress through levels.
- Hard Purchase:** Tracks user monetization for actual cash spent.
- Soft Purchase:** Tracks user monetization for in-game currency.
- Ad Conversion:** Tracks users who watch then download.

[Learn more about Standard Events](#)



Virtual Branch of the Future



<https://vimeo.com/445532845/43cd13571b>



At its core, Adastra's Virtual Branch is about getting your business online.

The world is becoming increasingly dependent on interactions over the internet and a virtual space where you can connect your business to people helps achieve that.

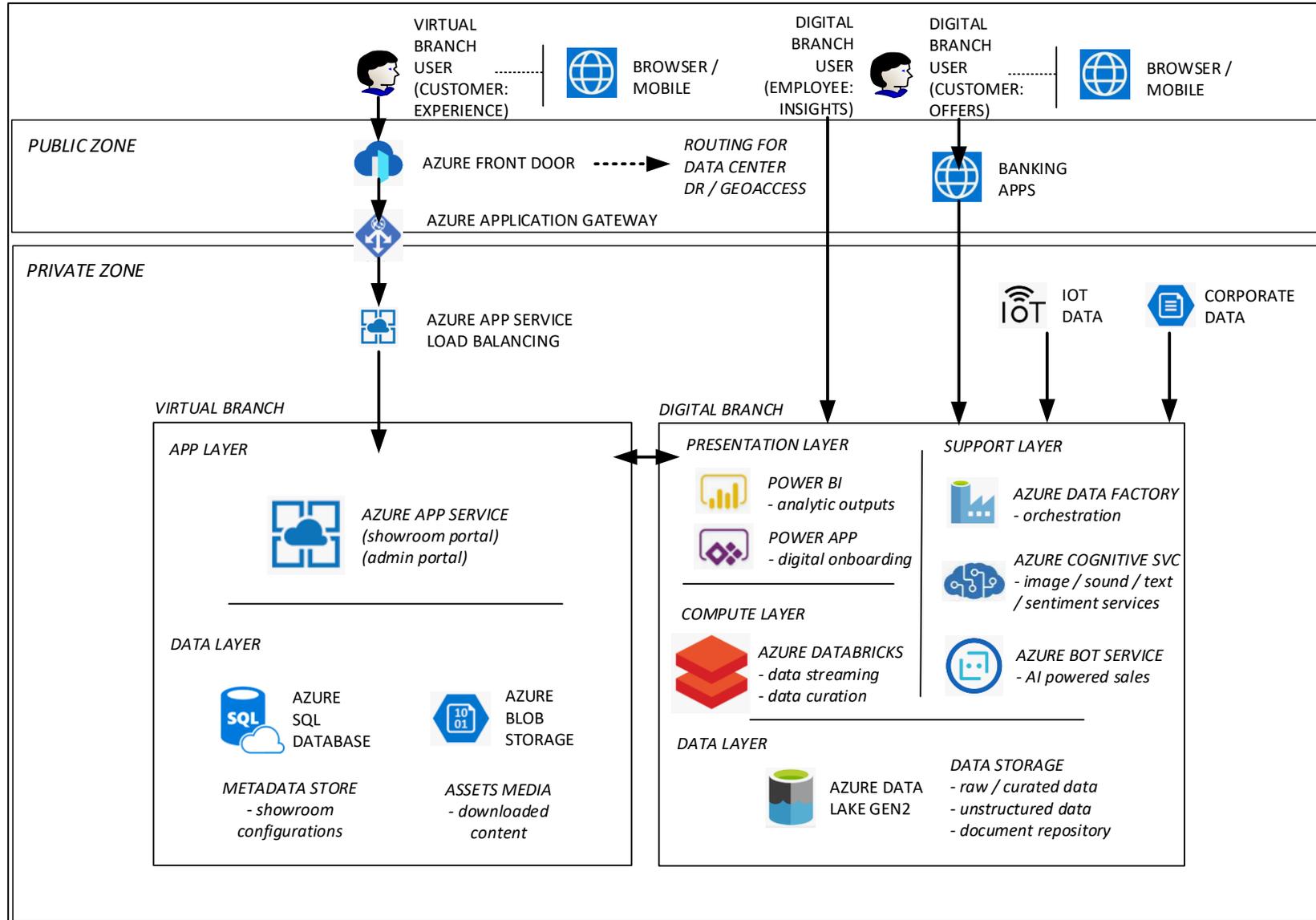
- / Reduction of travel costs to clients by 70%**
- / 50% improvement in customer satisfaction**
- / 1.5x increase in the number of business meetings thanks to saved travel time**
- / 3D objects and environments are 38% more attractive to customers**
- / 44% of customers prefer interacting with 3D objects before video chatting**



Azure Architecture



Azure Architecture





Success Stories



Testimonials / Yamaha

Solution

Virtual Branch provided a multiple solution platform which offers product presentation including high quality 3D models. Pop-up screens with product presentations and a fully self-manageable showroom tour with point of interests give a quick introduction to Yamaha's latest line-up of automated products. It's a dynamic virtual product presentation platform accessible from all around the world.

Benefits

Interactive product presentation placed in virtual space which replaced a brick-and-mortar venue in terms of customer satisfaction and whole design features. Enormous focus was placed on the highly detailed and interactive 3D product models, which gave results comparable to viewing the machines in person.





Testimonials / Erste Bank

Solution

Due to Corona virus banking client Erste wanted to engage with their customers in a different and more connected way. All though the branches were closed due to restrictions, the account managers were note able to get in personal contact with their customers. The Virtual branch offered a solution tailor made for the client. Personalised communication, financial guidance and potential upsell new products & services.

Benefits

More personal contact with current and new potential customers. Financial guidance, digital signage, Speeding up the sales process, and efficiently use of "free" time of the account / financial managers.





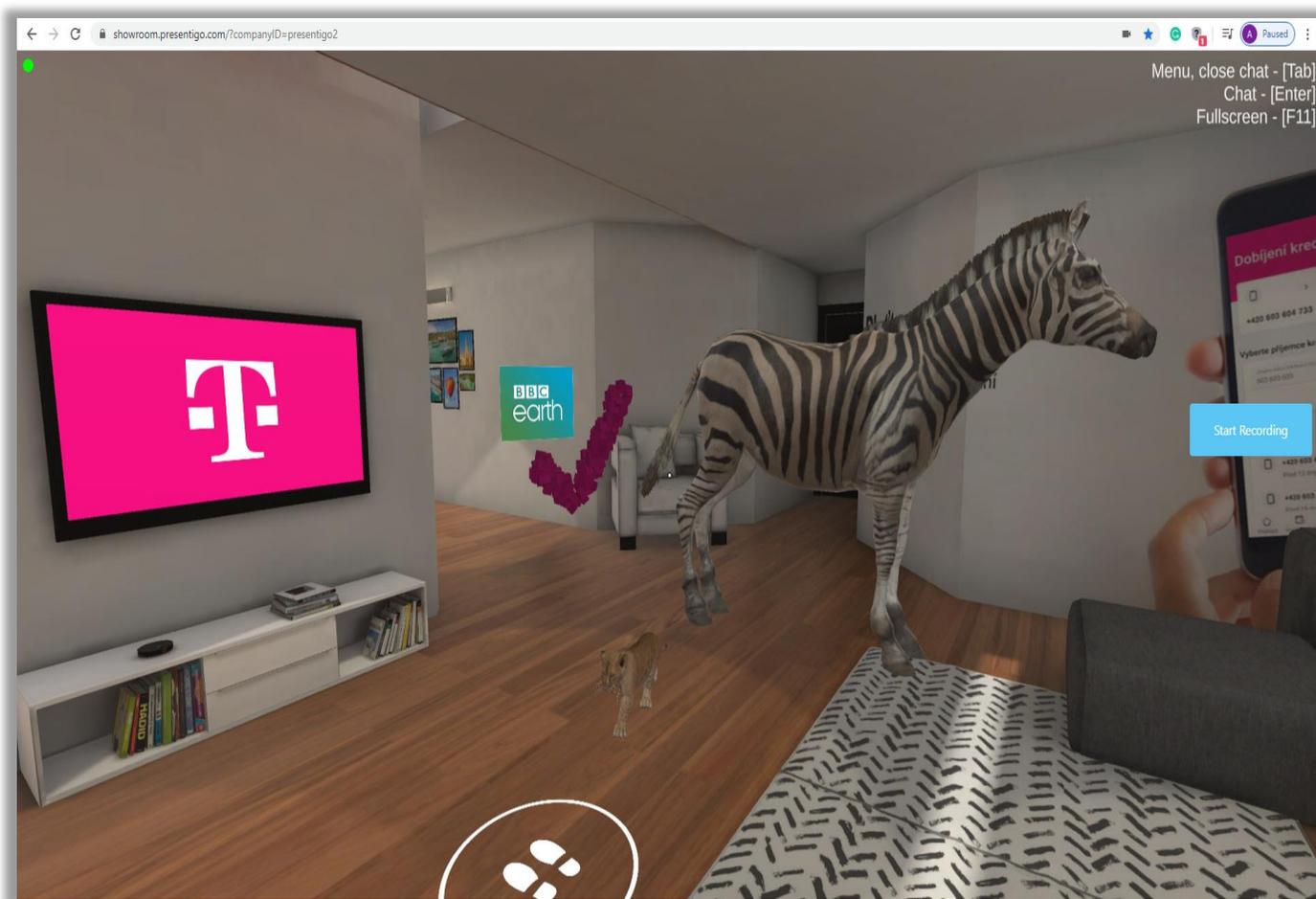
Testimonials / T-Mobile

Solution

Magenta 1 is a unique offering with all data services, including calls, data, smart home and consumer IoT. Presenting all the services in a perfect household. Sales specialists are able to show TV on demand (T-Mobile TV), high speed internet, apps protecting children, smart car IoT devices and many more.

Benefits

Sales representatives have downtimes in the branches waiting for customers, with that they are able to connect to virtual showroom and engage with online customers and sell services online. Their sales efficiency is higher and personalised for every online branch visitor.





Testimonials / Hexagon

Solution

The project serves as a platform for communication and visualization of the company's solution offer and at the same time can replace trade fairs and events. The solution is designed for the company as a communication and presentation platform that helps traders and the company to communicate their products to customers quickly and efficiently.

Benefits

Speeds up the business process, reduces travel costs and at the same time helps to handle more clients at once, thanks to a remote business process solution. Possibility of integration with external webinars / conference platforms for organizing live conference events.



A person in a red jacket and black pants stands on a rocky cliff edge, looking out at the ocean under a sunset sky. The scene is partially obscured by a large red diagonal overlay on the left side of the slide.

Thank you

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A person wearing a red jacket and dark pants stands on a rocky cliff overlooking the ocean at sunset. The sky is filled with orange and yellow clouds, and the water is dark. The person is looking out over the sea. The image is partially obscured by a large red diagonal shape on the left side of the page.

Appendix: Digital Branch Solutions



Analyze Customer / Employee Interactions

Why do it?

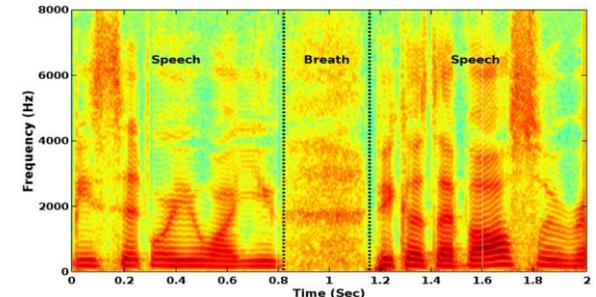
Poor brand representation in branches is a significant cause of customer churn. Prevention of this issue includes:

- / Ensuring branch premises represent brand appropriately
- / Ensuring branch employees represent the brand appropriately, with:
 - / Neatness
 - / Politeness
 - / Efficiency
 - / Timeliness of service
 - / Suitability of product offering
- / Early detection and prevention of occurrences of aggressive behavior

How we do it?

Combination of input from Branch Video Monitoring, Emotional Facial Recognition, Audio Analysis of conversations, and Motion Tracking with Transactional and Behavioral Analysis in advanced ML models in real time allows for:

- / Tracking movements and appearance of individuals
- / Identifying employee or customer sentiment
- / Identifying adherence to brand's practices in sales and service
- / Detecting and forecasting violent behavior





Detecting Lost Customers

Why do it?

- / Currently statistics to measure traffic in branches come from measuring the number of transactions
- / This approach misses individuals who come in and leave without making a transaction
- / We use object detection and tracking models to track people coming in and out of branch, to deliver real-time statistics on in-branch traffic, as well as flag any anomalies
- / Ability to identify and flag “lost” customers for immediate follow up
- / In combination with app detection or Facial Recognition it allows to identify customers for later follow up

How we do it?



Rapidly processing multiple frames of images and detecting the object/person of interest within each frame



Implementing custom mathematical filtering in order to determine the trajectories and approximate locations in next frames



Leveraging Adastra's advanced solution for object detection, tracking, and time-series analysis to improve overall process accuracy



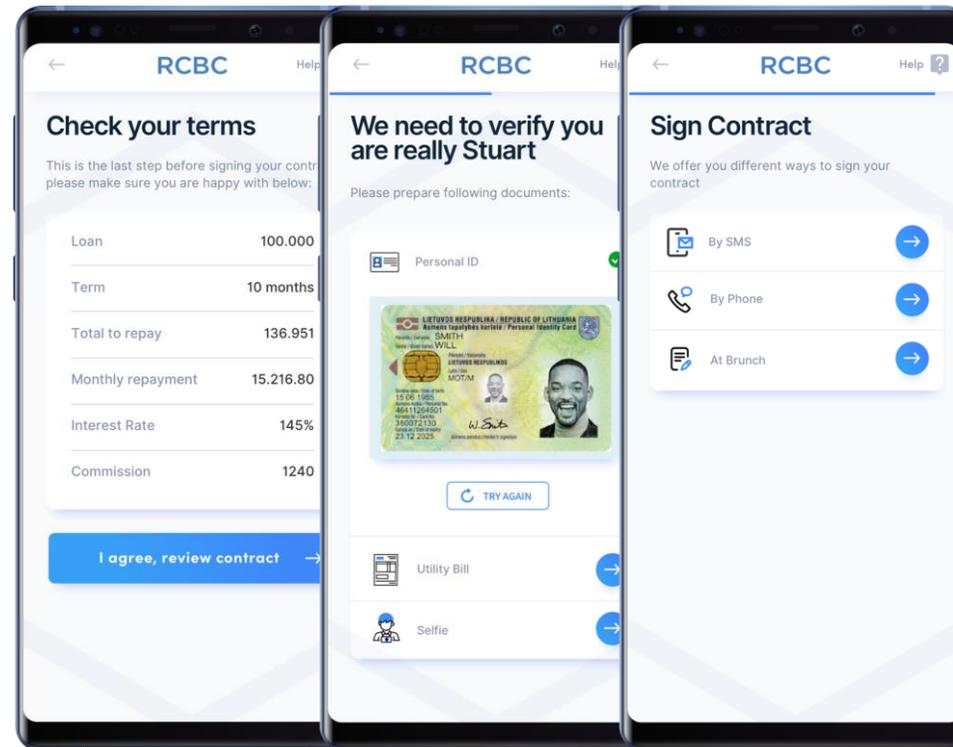
Why do it?

- / Younger customer segments expect fully digital bank interaction experience
- / Fintechs are starting to offer this capability and cause customer churn for banks
- / Digital onboarding lowers cost of customer acquisition

How we do it?

Front End

- / Check existing customers & login
- / Register new clients
- / Verify mobile number using OTP
- / Collect internal and external data on applicant
- / Initial product offering
- / Take a picture of the client
- / Collect identity documents
- / Digital signing



Backend

- / KYC processing
- / Clean images
- / Document processing and mining
- / Compare customer picture with ID card images
- / Credit decisioning
- / Web/Mobile Infrastructure



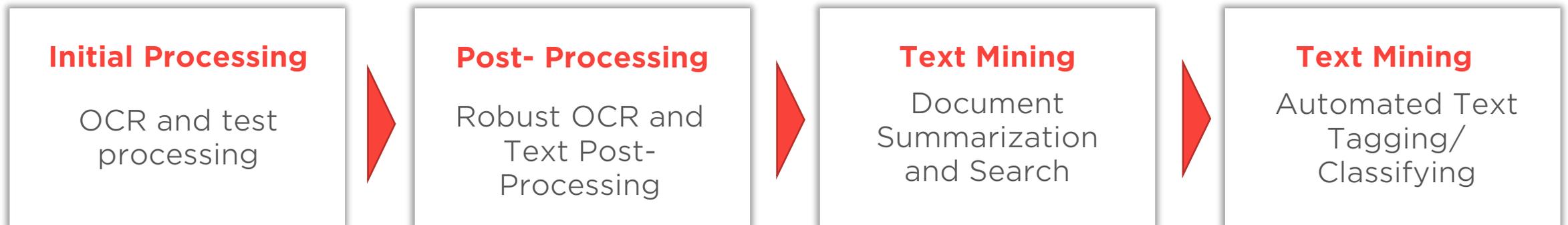
Document Processing and Mining

Why do it?

- / 30% of branch space is dedicated to storage of paper documents
- / Electronic signature recognition is a significant challenge and obstacle for both front and back-office automation
- / Some of the documents still contain hand-written sections, which makes it hard to use simple OCR
- / Manual document processing in back office takes up to 95% of sales cycle

How we do it?

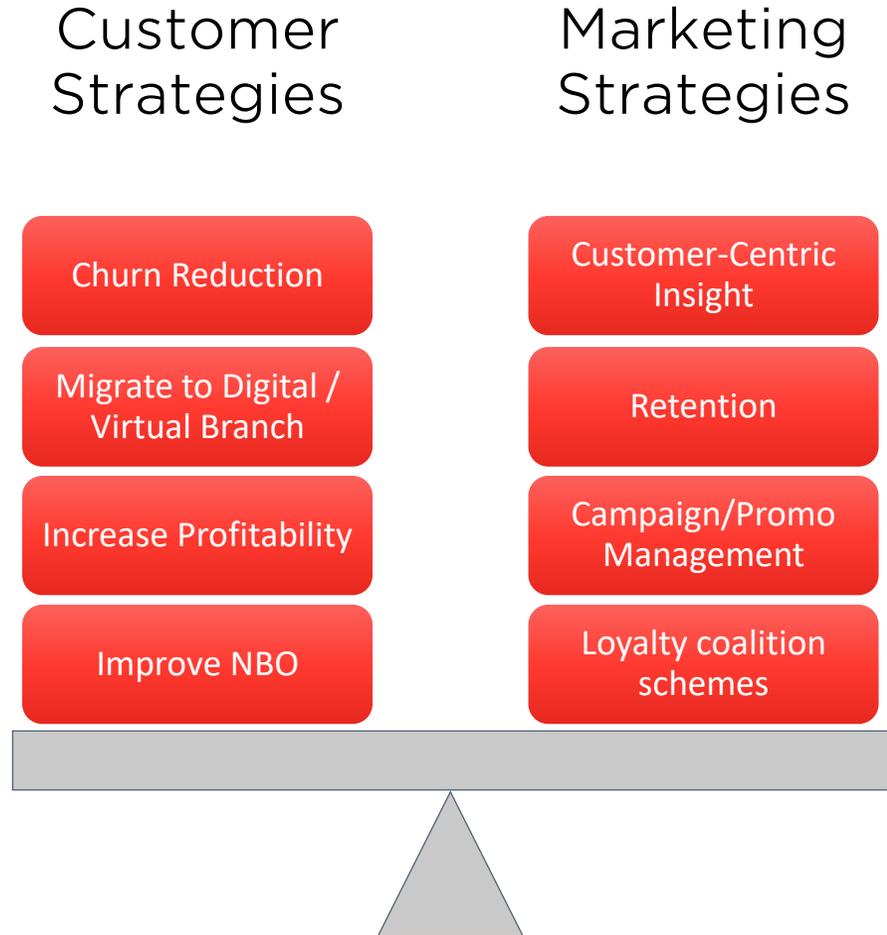
- / Consolidate hard-copy information, including handwriting in an easily accessible database in text form
- / Identify key details from convoluted documents, and store only important information in a searchable form
- / Parse through documents in near-real time
- / Provide feedback to employee / chatbot in near-real time



How we do it?

- / Combination of Behavioral and Profitability-based segmentation methodologies
- / Micro-Segmentation
 - / According to business needs
 - / Leverage existing models/segmentations on product use and risk-levels
 - / Segment size is important :
 - / Small enough to become 'one-to-one'
 - / Large enough to action
- / Clustering models
 - / Group "like" customers
 - / Automatically classify individuals into fixed segments
- / Profiling of the segments
 - / Pen-portraits
 - / Compare segments

Why do it?



Why do it?

- / Interactive customer experience
- / Seamless customer journey
- / Better conversion rates

How we do it?

- / Virtual AI assistant implemented directly in Online ads.
- / Customers could interact with the banner, which will guide them through a product selection process.
- / The Chatbot offers a product specific to the potential customer and then redirected them to a dedicated landing page.
- / The sample on the right is from Slovak market, from one of the largest European bank holdings (KBC) offering a personalised loan

Chatbot in Online Ads

