ALTILIA

Value of Altilia Hyperautomation in Financial Services

Altilia

Use Cases in Fintech

Combine human
and machine intelligence
to empower people

Change the way
people use
documents and data

Help companies
process complex
unstructured data

Committed
to build
ethical AI

Value based
on talented innovators
& proprietary AI

LEADER
IN **HYPERAUTOMATION**
WITH **AUGMENTED**
INTELLIGENCE

STORYLINE

2010	2011-2017	2018	2019	2020
FOUNDATION	**STARTUP**	**NEW TECHNOLOGY LAUNCH**	**CONSOLIDATION**	**EXPANSION**
Research spin-off of CNR	Big Data Analytics and Artificial Intelligence	**MANTRA Intelligent Automation™** with Augmented Intelligence	**MANTRA Intelligent Automation™** for Fintech and E-commerce.	Commercial Partnerships in Europe and Canada. **Seeking funds to scale-up.**

Headquarters

Milano, Italy

London, United Kingdom

Toronto, Canada

Rende, Italy

Advisors

Seattle, US

Team of 30+

2 Co-Founders CEO-CTO and CSO

4 C level
(COO, CTO, VP Product, VP Sales & Partnership)

26 Employees
(24 Full Stack AI & Big Data Engineers, 1 Marketing, 1 Admin)

VALUE OF ALTILIA INTELLIGENT AUTOMATION

Altilia Hyperautomation™

Combines human and machine intelligence to accelerate and simplify the adoption of Hyperautomation

Puts AI and Hyperautomation in the hands of line-of-business-users

Plug-and-play
Use pre-built, off-the-shelf AI models. Faster operationalize RPA and AI with no need for complex AI Ops and skilled IT experts.

Human-centric
Augment humans by transferring their expertise and knowledge into deep learning models.

Easy-to-Use and Agile
No training or coding need for users. Create new AI models and robots with DIY, search, and point-and-click actions.

Trusted
Use ethical, explainable AI in the enterprise.

Open, modular, interoperable
Run on top of existing IaaS. Use your own and third-party AI models and services.

Elastic and scalable
Automatically expand workload from one server to thousands of servers.

CUSTOMER USE CASES

Handwritten Loans Applications Verification

Automatic checking and acceptance of guarantee requests for loans provided by the Italian government to support companies (DL Liquidità). MANTRA™ extracts data from handwritten forms and recognizes the presence of the signature enabling easy data acquisition, validation, and storage.

Customers on Boarding and KYC

Automatic classification of documents submitted to apply for a car loan. Automatic extraction of customer data from identity documents, payrolls and tax returns. Validation by user approval of low confidence client data for faster on-boarding process and more complete KYC profiling.

Incoming Invoices Management

End-to-end process automation for purchase invoices acquisition and management. Automatic extraction of general and analytical accounting of data like supplier name, total and VAT amounts, payment date, etc. from invoices having different layouts. Automatic invoice validation with easier and faster payment approval.

Intelligent Covenants Validation

Robotic management of the periodic covenant verification process. Automatic acquisition of financial and non-financial compliance certificates from various sources, identification and extraction of relevant data, uploading of information to the credit management web platform.

CUSTOMER USE CASES

SME Lending

Automation of lending activities by enriching thousands of customer profiles of Italian small businesses, with information extracted from alternative data sources, for more up-to-date and insightful risk scoring and analysis.

Sales Pitches

Automation of the sales pitch creation process by automatically extracting information from notes to balance sheets. Automatic evaluation of financial KPIs about mid-corporate clients and robotic creation of sales pitch in MS PowerPoint with up to 100% improvement in sales of edge derivatives.

ESG Research

Automation of ESG research processes by gathering thousands documents (e.g. 8-k forms, annual and sustainability reports) from web sources, automatically extracting ESG datapoints to create rich corporate profiles that enable more accurate and timelier ESG scoring that support SRI.

Regulatory Compliance

Automation of compliance analysis processes by robots that reads news to identify/extract concepts, topics, correlations, and insights, expressing weak/alpha signals relevant to understand new regulations and their impact on compliance and supervisory activities for timely alerts and reactions.

CUSTOMER USE CASES

Enhanced Company Profiling

Automation of the process of searching alternative data spread all over the web about stock listed corporates. With the power of integrating internal and external alternative data sources, the users can have better and more complete corporates profiles focusing on what is really happening to the company they're are interested in.

Fraud Detection

Real-time identification of fraud attempts in the context of car loans. Analysis of historical data and automatic detection of patterns related to suspicious events that help analysts make the correct decision in advance. Accuracy of the forecast above 99% with significant economic effects.

Use Case

Customers On-Boarding

Turn documents into data

To accelerate customer on-boarding, reduce fraud and make user identity recognition smooth and instant Altilia provides pre-built robots that accurately extract main identity data from any kind of applicant's identity documents.

CHALLENGES	SOLUTION	RESULTS
Manual entry of data contained in customer documents in company information systems.	**Automation of the on boarding process through the use of attended robots** • Acquisition of document images • Classification by document type • Identification of information of interest • Textual data extraction • Visual verification of uncertain data • Automatic filling of legacy web application forms	✓ Time savings ✓ Reduction of errors ✓ Visual feedback ✓ Immediate integration of data into business systems

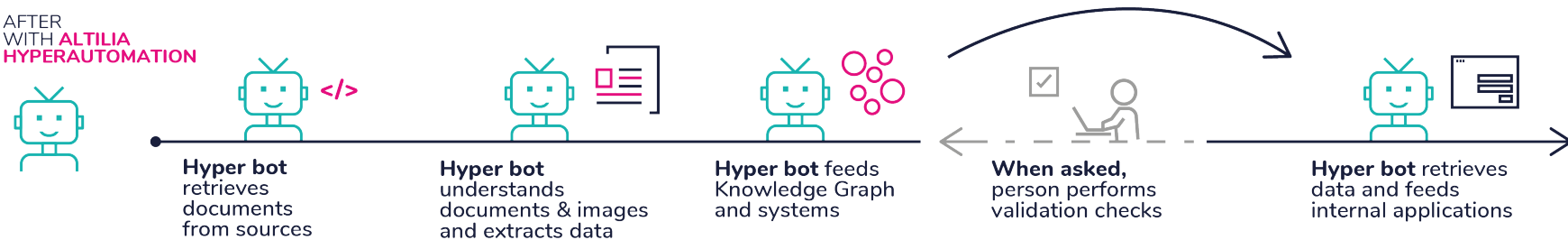# Customers On-Boarding - Value of Altilia Hyperautomation

BEFORE MANUAL PROCESS

Person retrieves documents

Person understands documents and recognizes data

Person keys data into spreadsheet

Person feeds internal applications with keyed-in data

AFTER WITH RPA

RPA bot retrieves documents

RPA bot applies OCR to document images

RPA bot extracts data

RPA bot feeds internal applications

AFTER WITH ALTILIA HYPERAUTOMATION

Hyper bot retrieves documents from sources

Hyper bot understands documents & images and extracts data

Hyper bot feeds Knowledge Graph and systems

When asked, person performs validation checks

Hyper bot retrieves data and feeds internal applications

Use Case

Sales Pitches Automation

Use intelligent reports to know your customers' exposure towards risk

Automation of the sales pitch creation process by automatically extracting information from financial documents for the automatic evaluation of KPIs about mid-corporate clients that allow up to 100% improvement in sales of edge derivatives.

CHALLENGES

Promptly know the financial conditions of customers to make financial advisors and sales staff more effective in selling derivative products to corporate customers.

SOLUTION

Robot for automatic determination of corporate exposure to debts, forex and commodity risks

- intelligent analysis of balance sheets and notes to financial statements
- extraction of the economic and financial data necessary to determine the exposure towards risk of the customers
- visual correction of uncertain values
- generation of charts and reports to support analysts and salespersons

RESULTS

✓ Scale-up from a handful to thousands of corporate profiles and sales pitches per year

✓ 200% revenue increase in derivatives sales by upselling to existing customers and new leads generation

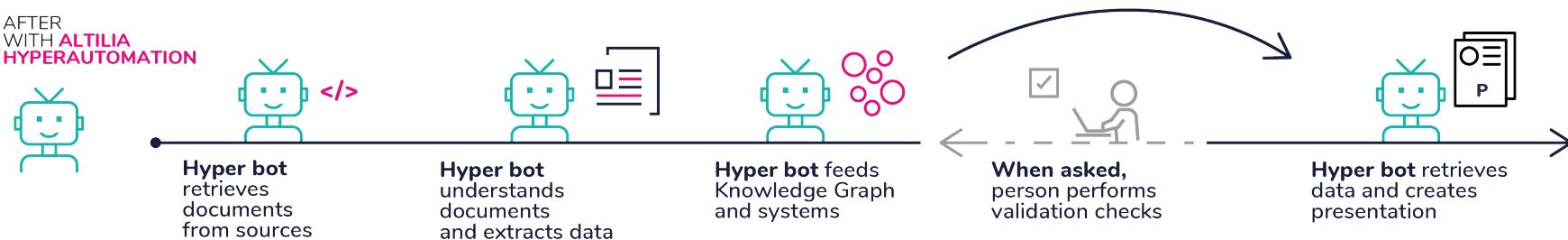# Sales Pitch Automation- Value of Altilia Hyperautomation

BEFORE
MANUAL PROCESS

Person retrieves documents

Person understands documents and recognizes data

Person keys data into spreadsheet

Person feeds internal applications with keyed-in data

AFTER
WITH RPA

Person retrieves documents

Person understands documents and recognizes data

Person keys data into spreadsheet

RPA bot retrieves spreadsheet and updates internal systems

RPA bot retrieves data from systems and creates presentation

AFTER
WITH ALTILIA
HYPERAUTOMATION

Hyper bot retrieves documents from sources

Hyper bot understands documents and extracts data

Hyper bot feeds Knowledge Graph and systems

When asked, person performs validation checks

Hyper bot retrieves data and creates presentation

Use Case

SME Lending

Evaluate weak signals before issuing a loan

CHALLENGES

Enhance large-scale data analysis to enable efficient credit assessment by integrating alternative and conventional data.

SOLUTION

Robotic generation of company credit scoring that integrates information extracted from the web with that collected from official documents

- Italian SME data collection from web sources
- extraction of relevant information from texts using language comprehension skills
- automatic generation of enriched SME profiles
- forecast of changes in the risk of insolvency with early warning alerts

RESULTS

- ✓ Default prediction and worsening risk rate improved by up to 30%.
- ✓ More effective automation of the digital loan process

Use Case

ESG Research

Speeds up ESG company profile generation with alternative data

CHALLENGES

Make the collection of ESG data more timely, granular and accurate in order to promptly integrate these alternative data with traditional financial analysis into the investment process.

SOLUTION

Robotic automation of the company ESG profiling process

- Typical and alternative data extracted from internal and public company documents (annual reports, sustainability reports, corporate Web sites, social media, NGOs communications, news, blog, forums, certifications)
- ESG data and events recognition and extraction from texts
- Easy to check if companies act in an explainable, trustable, and ethical way

RESULTS

- 50% to 80% cheaper than existing ESG data gathering approaches
- Scale-up solution to tens of thousands of companies' profiles
- Daily update of ESG profiles
- Real-time ESG profiles updates for real-time ESG relevant events

Use Case

Regulatory Compliance

Make your regulatory compliance processes smart

CHALLENGES

Simplify and improve regulatory compliance and internal audit processes, constantly monitoring regulatory changes affecting banking activities

SOLUTION

Creation of robots that collect, interpret, categorize and make available the alternative data extracted from internal and external sources

- Collection of news related to regulatory compliance and internal audit from web sites and internal documents
- Analysis of the contents relevant for supervisory activities
- Classification and analysis of regulatory changes
- Exploration of data via search engine interface

RESULTS

- Discover and comply with new rules
- Store all policies and procedures in one place and cut compliance costs by up to 30%
- Better internal policy management and auditing processes

Use Case

Enhanced Company Profiling

Enrich your customers' profile with alternative information

CHALLENGES

Looking for up-to-date information on companies is a very time-consuming task when you need to be fast in your decision process.

SOLUTION

Automate the process of extracting company information from the web with which to enrich typical company profiles

- Define and connect a custom set of source that matters for your company
- Gather and analyze data in near real time
- Give to the the user powerful and customizable report to understand what is happening
- Use the power of AI to reduce the time needed to make a decision

RESULTS

- Create a single customer profile customized on your needs
- Make the best decision using updated information
- Use fresh data to upgrade the knowledge of your customers

Use Case

Fraud Detection

Protect your business from fraud and insolvency

CHALLENGES

Ex-ante identification of fraud attempts committed by contractors of loans aimed at the purchase of luxury cars

SOLUTION

Definition of a model able to automatically detect patterns related to suspicious behavior

- Historical data analysis,
- Model definition and training
- Automatic acquisition of customer data from documents
- Calculation of the risk score
- Production of the explanability report

RESULTS

✓ Drastic reduction in manual analysis

✓ Significant increase in identified fraud attempts

✓ Prediction errors of less than 3%

✓ Loss reduction greater than 60%

Use Case

Intelligent Covenant Validation

Automate verification of eligibility criteria for credit access

CHALLENGES

Extract the information useful for the periodic evaluation of the Covenants from various types of Compliance Certificates, enter the data in the Credit Management System and proceed quickly with the validation

SOLUTION

Robotic process for collecting economic and financial indicators and checking corporate performance

- Acquisition of Compliance Certificates from different sources
- Classification of documents
- Research and extraction of target information
- Automatic data entry in the Credit Management System

RESULTS

✓ Automatic acquisition and classification of various types of documents

✓ Reduction of data extraction time

✓ Elimination of repetitive manual activities

✓ Efficiency of the whole process

Use Case

Incoming Invoice Management
Speeds up the accounts payable process

CHALLENGES

Identify the supplier, extract the data necessary for the accounting of incoming invoices, automate the verification of documents and proceed to payment.

SOLUTION

Intelligent automation of the accounts payable process, from receipt to payment of invoices

- Multi-layout document capture
- Automatic supplier identification
- Field extraction and generation of structured records for general and analytical accounting
- Reconciliation of the invoice with the purchase order
- Payment approval in compliance with company policies

RESULTS

✓ Elimination of repetitive activities with low added value

✓ Reduction of accounting errors

✓ 50% faster process

✓ Savings of between € 25 and € 65 per invoice in Europe and from $ 12 and $ 17 in the USA*

*Fonti: USA, IT ed EU

Use Case

Handwritten Loans Applications Verification

Simplifies the extraction of handwritten data

CHALLENGES

Reduce the manual work of processing loan requests submitted by Italian companies to banks by automatically extracting the handwritten data from the forms and checking for the signature of the applicant.

SOLUTION

Automation of the form validation process through signature verification and data extraction and storage.

- Automatic acquisition of the modules
- Identification and extraction of handwritten data
- Visual validation of uncertain data by the user
- Check for signature of applicant
- Automatic insertion of data in existing information systems

RESULTS

✓ Significant increase in the number of modules processed

✓ End of manual data transcription operations

✓ Reduction of typing errors

ALTILIA

In AI since 2012

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Thanks

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