



Korcomptenz

AI for BFSI: From Proofs to Profits

Reimagine trust, growth, and resilience with
ROI-driven, responsible AI.



Why Now: The BFSI Reality Check

Sophisticated fraud

Like account takeovers and synthetic IDs is outpacing rulebased systems.

Realtime payments

Compress decision windows to milliseconds, leaving little time for checks.

Money laundering & terrorist finance

use tactics like **smurfing** and lowvalue, distributed transactions that are designed to evade detection.

Regulatory change

Keeps raising KYC/AML operating costs, while **crossborder crime** exposes legal and datasharing gaps.

The answer isn't more rules. It's **adaptive AI**—explainable, governed, and built for BFSI scale.

Our Approach to AI-led Transformation

Experimentation Sandbox

Rapid prototyping of AI/LLM use cases in BFSI with measurable business cases and controlled data access.

CoInnovation with Clients

Joint development of POCs tailored to real business needs—codesigned with operations, risk, and compliance.

AI Governance & Responsible AI

Frameworks for ethical, explainable, and compliant AI across the model lifecycle—data lineage, bias testing, monitoring, and humaninthe loop controls.

FutureReady Platforms

Deployable accelerators for **fraud detection, risk scoring, and customer engagement** that integrate with core banking, cards, payments, and CRM.

Upskilling & Change Management

Rolebased enablement so frontline teams adopt AI confidently—playbooks, training, and KPI alignment.

When AI Meets the Bottom Line

Margins tighten. Fraud evolves. Customers demand instant, personal service while regulators demand precision. Winners turn AI into accountable outcomes—moving from pilots to governed scale and KPI-tied use cases. Korcomptenz helps BFSI leaders prove value in weeks and scale responsibly, cutting fraud, lifting crosssell, simplifying audits, and strengthening trust and P&L.



AI-Led Transformation, Proven

Your onramp from idea to impact. We stand up a secure, governed environment to:

01

Identify value pools and map use cases to KPIs.

03

Validate business outcomes with A/B or championchallenger methods.

02

Build and test with anonymized or synthetic data.

04

Handoff hardened solutions with operating models and change plans.

Benefits at a Glance

- Prioritizes use cases by ROI and risk, not hype.
- Reduces timetofirstvalue with accelerators and reusable components.
- Builds confidence with transparent models and complianceready documentation.



Sample Innovations (Ready to Tailor)



GenAIpowered Regulatory Copilot for compliance officers—summarizes new circulars, drafts policy updates, and maps controls to obligations.



Fraud Simulator leveraging LLMs to generate synthetic fraud scenarios for more resilient detection strategies.



Mortgage Sales Assistant—an AI copilot for relationship managers that nudges next best actions and prepares personalized offers.



Customer Retention Predictor—identifies highrisk churn customers and recommends interventions across channels.

Solutions Aligned to Core BFSI Challenges

Advanced Transaction Monitoring

AI analyzes transactions in real time to detect subtle, evolving patterns—including **smurfing**—with explainable alerts.

Holistic Entity Resolution

Graph and probabilistic matching uncover hidden links between accounts and businesses to expose illicit activity and beneficial ownership.

Behavioral Biometrics

Continuously profiles user behavior (typing speed, mouse movement, mobile gestures) to flag suspicious deviations without adding friction.

Machine Learning Models

Model ensembles (e.g., **Isolation Forest, SVM**) learn from large datasets to predict risk, reduce false positives, and adapt to new tactics.

Dynamic Customer Risk Profiling

Continuously updates risk scores from realtime transactions, device intelligence, location signals, and channel behaviors.

What ROI Looks Like



Fraud & AML

20–40% reduction in false positives; 10–20% improvement in detection of emerging patterns; 25–35% faster case resolution.



Customer Growth

3–5% lift in product crosssell and 10–15% improvement in retention for targeted segments.



Operations & Compliance

30–50% reduction in manual review effort; weeks saved in regulatory change impact assessments.



Your Next Step

AI in BFSI must do more than score risk or draft reports—it must **move the P&L** while strengthening trust. With Korcomptenz, you get a pragmatic path: experiment safely, scale responsibly, and realize measurable ROI.

Let's coinnovate. Bring us your toughest fraud, compliance, and growth problems—we'll bring accelerators, governance, and a sprinttovalue mindset.

Call us today

