



Wipro Industry Innovation Experience for **Financial Services**

Supercharge your digital transformation—simply,
securely, and sustainably

The Industry Innovation Experience for Financial Services, built on the Microsoft Cloud, features customized solutions to help financial organizations transform sustainably and digitally at scale, all while improving efficiency and security.

Driven by capabilities like AI and automation, the Industry Innovation Experience for Financial Services empowers you to maintain pace with rapidly evolving consumer behaviors, more efficiently manage risk, take full advantage of your existing technologies, and leverage NextGen platforms to reach more customers.

The solutions

Wipro GenAI Loan Origination

Wipro GenAI Investor Onboarding

Wipro GenAI Investor Intelligence

Core Banking Transformation

Intelligent Volume Optimization and Risk Management (IVOR)

Wipro NetOxygen

FinOps



We care about sustainability

Wipro supports our clients' pledge to sustainability through the UN Principles for Responsible Banking. Following these principles, our solutions help to accelerate a positive global transition for people and the planet.

Capabilities from Wipro include:

- Financial risk assessment
- Responsible banking
- Responsible investment
- Regulatory tracking



We take security seriously

With the help of Edgile, a trusted leader in cybersecurity transformation and risk services, we enable financial organizations to identify which Microsoft Cloud applications best meet their needs. Edgile also offers the implementation and managed-services support they need to accelerate their digital transformation securely.

Edgile helps customers align to an enterprise Zero Trust strategy across three key areas:

- Microsoft Cloud security adoption
- Identity/access governance
- Compliance, governance, and risk



Wipro GenAI Loan Origination

Enhance the customer experience during loan origination with Generative AI

In a survey by Moody's Analytics, **56% of bankers** said their biggest challenge in initiating the loan process was manual data collection and the back and forth with the client. The multistep process leads to slower completion rates and a higher chance of human error.

Wipro GenAI Loan Origination is a generative AI-powered virtual assistant built on the Microsoft Cloud. Integrated with Microsoft Azure OpenAI, this solution offers a vastly improved customer experience during the loan application process.

Wipro GenAI Loan Origination helps you to:

- Easily integrate the latest generative AI capabilities into bank websites and mobile apps.
- Provide highly contextual customer experiences that lead to improved customer satisfaction.
- Reduce loan origination time and improve operational efficiency.
- Assist decision-making systems with customer information and integration with external systems.

FAQs about Wipro GenAI Loan Origination

How does it work?

Using the latest generative AI models, Wipro GenAI Loan Origination virtual assistant carries out conversations with customers related to the loan initiation process. Leveraging existing enterprise data, the bot gives relevant results to customer queries.

Wipro GenAI Loan Origination is powered by features that include:

- Natural language understanding for customers to ask conversational questions.
- Embedded generation and chat completion using AOAI models.
- Advanced semantic search that enables searching through large volumes of structured and unstructured data.
- Intelligent deflect logic for routing queries to legacy chatbots and different AOAI models.

What systems does it integrate with?

Wipro GenAI Loan Origination can be integrated with various data sources within an organization, including CRM, ERP, and other proprietary systems.

What does the deployment process look like?

Please reach out to us for further discussion on how to build a customized Gen AI Investor Intelligence/ Gen AI Loan Origination/ Gen AI Investor Onboarding solution for you.

What makes it different?

Wipro GenAI Loan Origination stands out for its intelligent deflection logic, a proprietary AI/ML-based query deflection logic for routing queries to legacy chatbots and different AOAI models.



Wipro GenAI Investor Onboarding

Simplify the onboarding process for new investors with Generative AI

The traditional investor onboarding process is often slow and inefficient, leading to investor churn and missed investment opportunities. To contribute to productive, long-term client relationships, banks need a solution that is as seamless to integrate as it is efficient.

Wipro GenAI Investor Onboarding is a Microsoft Azure OpenAI powered solution that simplifies the onboarding process for new investors by leveraging a generative AI-driven virtual assistant.

Wipro GenAI Investor Onboarding enables you to:

- Transform the investor onboarding process through the latest generative AI technology.
- Offer superior customer experiences through quick resolution of FAQ-related queries.
- Improve operational efficiency with round-the-clock availability enabled by a highly scalable model.
- Reduce onboarding time by assisting decision-making systems with customer information and integrating with external systems.

FAQs about Wipro GenAI Investor Onboarding

How does it work?

Wipro GenAI Investor Onboarding facilitates conversations with potential customers related to the bank's investments and products by leveraging the power of Microsoft Azure OpenAI.

Wipro GenAI Investor Onboarding is powered by solutions that include:

- A Generative AI framework that includes embedded generation and chat completion.
- An AI-powered chatbot that uses natural language understanding to provide highly contextual customer experiences.
- Easy-to-integrate features that improve the overall onboarding process.
- OpenAI models that can be leveraged to perform validation tasks on documents uploaded by customers.

What systems does it integrate with?

Wipro GenAI Investor Onboarding can be integrated into various data sources within an organization, including CRM, ERP, and other proprietary systems.

What does the deployment process look like?

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What makes it different?

Using custom AI/ML data processing, Wipro GenAI Investor Onboarding supports advanced semantic search through large volumes of data. It also enables auto data indexing using Azure for efficient embedding. And its proprietary AI/ML-based query deflection can be used to route queries to legacy chatbots and different AOAI models.



Wipro GenAI Investor Intelligence

Close deals faster and reduce process delays with Generative AI

The world of wealth management is still mainly driven by manual processes. Business Insider reports that 77% of financial advisors are losing business because they don't have the appropriate digital tools. To improve customer experience and trust, firms are continually looking for more intuitive, technology-driven solutions.

Wipro GenAI Investor Intelligence is an AI algorithm-driven solution that automates financial services with little to no human supervision. Built on the Microsoft Cloud and powered by Microsoft Azure OpenAI, its conversational interface helps relationship managers provide optimal customer experiences.

Wipro GenAI Investor Intelligence enables:

- Reduced delays and deals that close faster through a Microsoft Azure OpenAI powered chatbot.
- Greater financial advisor productivity and new transaction advice to customers through smart technology.
- Improved customer conversations and better recommendations to further drive AUM growth.
- Enhanced journeys for advisors giving investment advice with predictive ESG product intelligence.

FAQs about Wipro GenAI Investor Intelligence

How does it work?

Wipro GenAI Investor Intelligence provides a conversational interface for relationship managers that can be integrated with the organization's AI and ML models. This solution, built on the Microsoft Cloud using Microsoft Azure OpenAI, empowers them to ask questions related to a customer's specific needs without having to gather details manually.

Wipro GenAI Investor Intelligence features include:

- The ability to handle conversations across different topics with human-like responses.
- Responses that are mined from both enterprise data and the public domain with high accuracy and reliability.
- Summaries of customer discussions that can be stored for future reference and audits.
- Reports like payment receipts generated using available customer information.

What systems does it integrate with?

Wipro GenAI Investor Intelligence can be integrated with the organization's AI models to provide forecasts for various stocks and funds. It also integrates with Microsoft Cloud for Financial Services for pulling customer data.

What does the deployment process look like?

Please reach out to us for further discussion on how to build a customized GenAI Investor Intelligence/ GenAI Loan Origination/ GenAI Investor Onboarding solution for you.

What makes it different?

Wipro GenAI Investor Intelligence is a solution that stands out for its ability to provide highly personalized UHNWI/HNWI client experiences. It also utilizes predictive ESA product intelligence for successful transaction advice.



Core Banking Transformation

Realize the benefits of NextGen banking

Core banking operations—such as opening accounts and processing transactions—are the heartbeat of financial institutions. But the legacy systems that many banks rely on are often woefully unprepared for NextGen operations.

Wipro Core Banking Transformation, a bundled solution built on the Microsoft Cloud, empowers banks to overcome legacy challenges and deliver new capabilities.

Core Banking Transformation helps you:

- Enjoy automation, personalization, and a lower run cost with cloud-native architecture.
- Get to market faster with the pre-integrated capabilities of Digital Banking Enabler.
- Alleviate legacy challenges and enhance efficiency with our Data Migration Solution.

FAQs about Core Banking Transformation

How does it work?

Digital Banking Enabler (DBE), built on the Microsoft Cloud, is a middleware mesh composed of APIs and microservices that helps aggregate and transform data from the underlying modern core(s). DBE enables customers to access meaningful digital functions—like account opening and finance management—that can go to market faster at a lower cost.

Data Migration Solution (DMS), also built on the Microsoft Cloud, migrates data from legacy applications to next-gen core banking platforms. This low-code utility handles data validation, cleansing, mapping, and systems transformation. DMS integrates with a patented data quality and governance accelerator from Wipro to deliver end-to-end migration capabilities.

What systems does it integrate with?

DBE and DMS integrate with a universe of banking platforms to help banks deliver tools like payment systems, CRMs, onboarding applications, and more.

What does the deployment process look like?

Wipro supports banks from defining and executing the transformation to post-implementation support.

What makes it different?

Wipro is uniquely positioned to help your organization accelerate your core banking transformation, thanks to our:

- Digital Banking Enabler and Digital Migration Solution features.
- Independent software vendor (ISV) ecosystem.
- Microsoft partnership, which allows us to migrate enterprises to the Microsoft Cloud.



Intelligent Volume Optimization and Risk Management (IVOR)

Strengthen your fight against financial crime

To stay in compliance, banks have invested heavily in anti-money laundering (AML) technology in recent years. However, most transactions that these rules-based machines flag as potential financial crime are simply false alarms, caught by the systems' broad AML nets. The wrongfully flagged activity then requires a costly and inefficient human review—and the whole process ends up being repeated, again and again.

Wipro's proprietary AI-powered AML solution, Intelligent Volume Optimization and Risk Management (IVOR), precisely targets these red flags. Using a refined model, it's able to separate legal from potentially illegal activity with more accuracy, efficiency, and cost-effectiveness than ever before.

IVOR is built to:

- Drive efficiencies and prevent redundancies by design.
- Seamlessly integrate with existing transaction monitoring software thanks to "bolt-on" tech.
- Distinguish the true threats from the false through its informed decisioning technology.
- Leverage machine learning to improve the system's predictive performance accurately without introducing further risk.

FAQs about IVOR

How does it work?

Engineer your AML system to be too lenient, and you risk missing potential money-laundering activity. Engineer the technology to be too restrictive, and the system will be awash in false alerts. It's a problem banks have been trying to solve for more than 25 years.

Here's how IVOR can help:

- The solution filters alerted transactions from a bank's existing detection platforms through its behavior-modeling technology, hibernating a high percentage of transactions incorrectly classified as false alerts.
- Its sophisticated AI system can reduce false alerts, enabling major cost savings.
- With our AI-based continuous learning methodology, IVOR continues to improve and replace its model, creating an endless loop of efficiencies.

What systems does it integrate with?

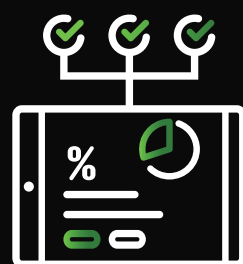
IVOR can integrate with any size bank's preferred AML detection system that's analyzing customer-transaction data fed through its core banking system or data warehouse.

What does the deployment process look like?

Whether your organization prefers full SaaS, managed service, hybrid cloud, or full integration, the IVOR framework can be set up seamlessly within your infrastructure. Deployment of IVOR, built on the Microsoft Cloud, ensures that future releases and updates are attained rapidly and securely.

What makes it different?

IVOR captures behavioral data and turns it into predictive data to continuously improve existing technology. Harnessing ongoing machine learning, the software intelligently adjusts its sophisticated decisioning model based on enriched data, empowering it to keep up with different ways that suspicious activity may otherwise pass through the system.



Wipro NetOxygen

Streamline the lender/borrower experience with automation and AI capabilities

Wipro NetOxygen is a loan origination system (LOS) built on the Microsoft Cloud that enables an automated, end-to-end lending experience leveraging generative AI. It integrates with point-of-sale (POS) software to create a user-friendly platform for those on the lender side—processors, underwriters, and closers—and for borrowers too.

Wipro NetOxygen enables you to:

- Replace costly and time-consuming systems with one platform to support the origination process.
- Grow loan-origination volume and reduce costs.
- Close loans in less time.

FAQs about Wipro NetOxygen

How does it work?

Using Core APIs and integrations, Wipro NetOxygen allows a loan to be initiated from POS and decided in LOS seamlessly. Borrowers can also get application-status updates and interact with bankers in real time.

The web-based platform provides end-to-end loan lifecycle coverage. Automation, AI capabilities, and smart configuration differentiate the customer experience for next-generation lending.

Wipro NetOxygen is powered by solutions that include:

- Product, pricing, and decision engines.
- An AI-driven closing-date predictor.
- A borrower-facing chatbot for dynamic query response, complemented by a live agent.
- A virtual assistant powered by generative AI for faster loan processing.

What systems does it integrate with?

Wipro NetOxygen ecosystem supports 80+ third-party integrations to help banks streamline the lending process while remaining compliant.

What does the deployment process look like?

Deployed in as little as six months, Wipro NetOxygen supports all deployment models: Microsoft Cloud, SaaS, private cloud, or on-premises IT.

What makes it different?

Wipro NetOxygen is a platform uniquely designed for both lenders and borrowers. The solution makes it easy to originate mortgages and consumer loans such as auto, RV, boat, and personal loans.



FinOps

Get the edge you need for better cloud operations

Banks have been growing their cloud footprint to help drive innovation, lower data costs, and improve scalability. But with this new technology, decision-makers need a solution to manage and optimize cloud spend.

Wipro FinOps is a comprehensive, enterprise-wide cloud operations and management solution that helps banks make the most of cloud investments.

FinOps helps financial organizations:

- Bring siloed cloud operations under one system.
- Track and measure usage at all levels.
- Provide tools for automation and optimization.
- Stay on budget with alerting and forecasting tools.

FAQs about FinOps

How does it work?

FinOps starts with a deep understanding of a bank's cloud operations, budget, and management and then develops recommendations based on its core principles:

- Identifying a tailored strategy and collaboration framework.
- Opening cloud visibility and installing usage and cost-tracking tools.
- Instituting compliance and governance rules.
- Developing accountability models and processes.
- Harnessing AI- and ML-based insights to drive optimization.

What does this solution look like?

The solution offers a user-customized interface that tracks cloud usage, expenses, and potential savings in real time. Plus, billing, security, and sustainability metrics provide helpful insights.

What systems does it integrate with?

FinOps integrates with most large, public, private, and hybrid cloud service providers. It was designed to collect only system (CPU, memory) information—and no private data.

What does the deployment process look like?

Deployment operates in two ways:

1. As a SaaS model—hosted on the Wipro cloud
2. Inside an organization's public cloud infrastructure

What makes it different?

FinOps provides the applicable expertise, automation, and methodologies that lead to the right blend of operations controls, management, cost reduction, and cost avoidance—ensuring superior enterprise-wide cloud performance.

These solutions are just the beginning of how Wipro is innovating on the Microsoft Cloud to transform financial services. With the tools and knowledge to inspire what's next, we can partner with you to customize new solutions and empower your organization to thrive.

Let's innovate together.

Please reach out to get started: **Contact Us**

