



# Introducing the Wipro Industry Innovation Experience for Financial Services

Supercharge your digital transformation—simply, securely, and sustainably

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 banks' existing technologies.
- Leverage next-gen platforms to reach more customers.



## 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

## THE SOLUTIONS

### Wipro GenAI Loan Origination

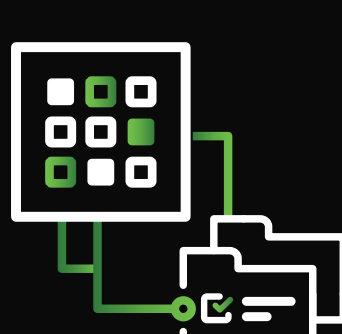
Enhance the customer experience during loan origination with Generative AI

The multistep process and manual method of data collection are some of the biggest challenges during the loan initiation process. This leaves room for human error and a prolonged process leads to higher costs.

Wipro GenAI Loan Origination is a virtual assistant built on the Microsoft Cloud and powered by the latest generative AI technology. This solution can be integrated into websites and mobile apps to guide customers toward the right loan product. The overall process becomes more streamlined and provides a better customer experience.

Wipro GenAI Loan Origination enables:

- Faster loan processing enabled by Microsoft Azure OpenAI.
- Highly contextual customer experiences by leveraging data from existing core banking systems and external data sources.
- Increased operational efficiency through an automated loan application process.



### Wipro GenAI Investor Onboarding

Simplify the onboarding process for new investors with Generative AI

The investor onboarding process is often slow and complex, which can lead to delays and clients dropping out. To prevent missed opportunities and lost profits, investment firms need a radically different solution.

Wipro GenAI Investor Onboarding, built on the Microsoft Cloud, provides an efficient, concise investor onboarding experience. A virtual assistant powered by generative AI, this solution improves the customer experience and streamlines the onboarding process.

Wipro GenAI Investor Onboarding helps to:

- Reduce onboarding time with automated document validation.
- Improve operational efficiency with the latest AI technology.
- Boost client satisfaction through a highly contextual customer experience.
- Offer a better customer experience with quick resolution of FAQ-related queries.

### Wipro GenAI Investor Intelligence

Close deals faster and reduce process delays with Generative AI

With a large volume of clients and a lack of digital tools to support them, wealth management firms risk losing business. Wealth managers need a solution that will help reduce turnaround times and improve the customer experience.

Wipro GenAI Investor Intelligence, built on the Microsoft Cloud, provides cognitive assistance to relationship managers. This automated, AI-driven solution helps by improving customer conversations and reducing delays in the process.

Wipro GenAI Investor Intelligence helps:

- Leverage the power of Microsoft Azure OpenAI to tailor customer conversations to their specific needs.
- Integrate with the organization's AI models to provide forecasts for various stocks and funds.
- Provide responses from both enterprise data and the public domain.
- Reduce delays and deals that close faster through an AI-powered chatbot.



### 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.

- 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.

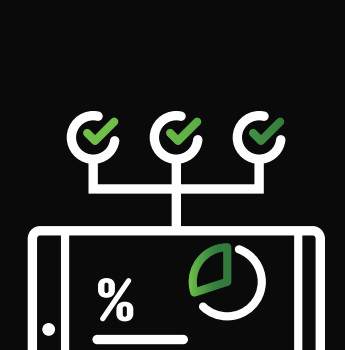
### Intelligent Volume Optimization and Risk Management (IVOR)

Strengthen your fight against financial crime

Banks have invested big in anti-money laundering technology that scans for potential criminal activity. But most of the flagged transactions are actually false alarms—and compliance rules require a human to review them to be sure.

To expedite this time-consuming process, Wipro has developed Wipro Intelligent Volume Optimization and Risk Management (IVOR), an AI-powered proprietary solution that makes these operations more accurate, efficient, and cost-effective.

- Prevent redundancies.
- Seamlessly integrate with existing transaction monitoring software thanks to "bolt-on" tech.
- Better distinguish between true and false threats with informed decisioning technology.
- Leverage machine learning for continuous improvement.



### 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 offer a user-friendly platform for those on the lender side—processors, underwriters, and closers—and for borrowers too.

- Replace costly and time-consuming systems with one platform.
- Grow loan-origination volume by up to 15% year-over-year and reduce costs by up to 30%.\*
- Close loans in less than 20 days or in up to 40% less time.\*

\*As compared to loans closed manually

### FinOps

Get the edge you need for better cloud operations

Banks are leveraging their cloud operations to drive innovation, flex data needs, and scale products quickly. But to realize a worthwhile ROI, they need to find a better way to structure this incredibly capable platform.

Wipro FinOps is a comprehensive cloud operations and management solution that helps banks capitalize on their cloud investment.

- Bring enterprise governance and control under a centralized structure.
- Track all cloud spend and usage.
- Access real-time metrics on expenses, savings, security and sustainability.
- Stay on budget with continual optimization and forecasting tools.



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](#)