

Kasisto

KAI Banking and
DBS digibank

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Kasisto | The Power of AI-Driven Conversation



TRANSFORMATION, NOT DISRUPTION

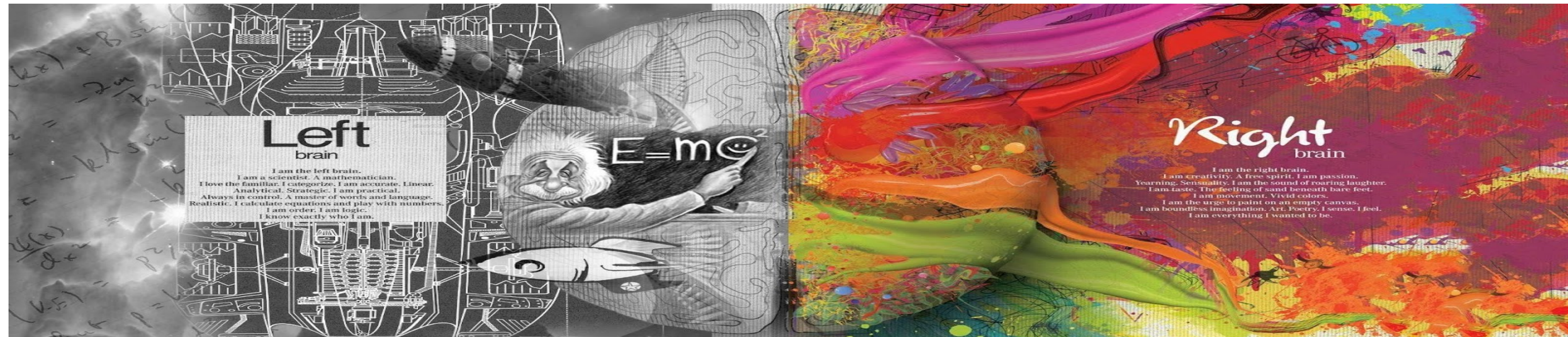
People and Culture – working with new paradigms, not against them



Bank



New Digital Players



- ✓ Trust
- ✓ Security
- ✓ Expertise
- ✓ Risk Monitoring
- ✓ Infrastructure
- ✓ Regulation



not versus

- ✓ Client Centric
- ✓ Analytics
- ✓ Mindset
- ✓ Speed
- ✓ Ecosystem



Best in Class Technology

Make Systems Nimble – Risks

Is your bank just wearing digital lipstick?

Or is it digital to the core?

Digital Thinking

- Customer Journeys
- Human Centred Design
- Agile delivery
- Need for speed
- Customer Analytics

Scalable

- Designed for No Ops
- Virtual Assistant
- Real-time security
- API Eco-system
- Private cloud infrastructure



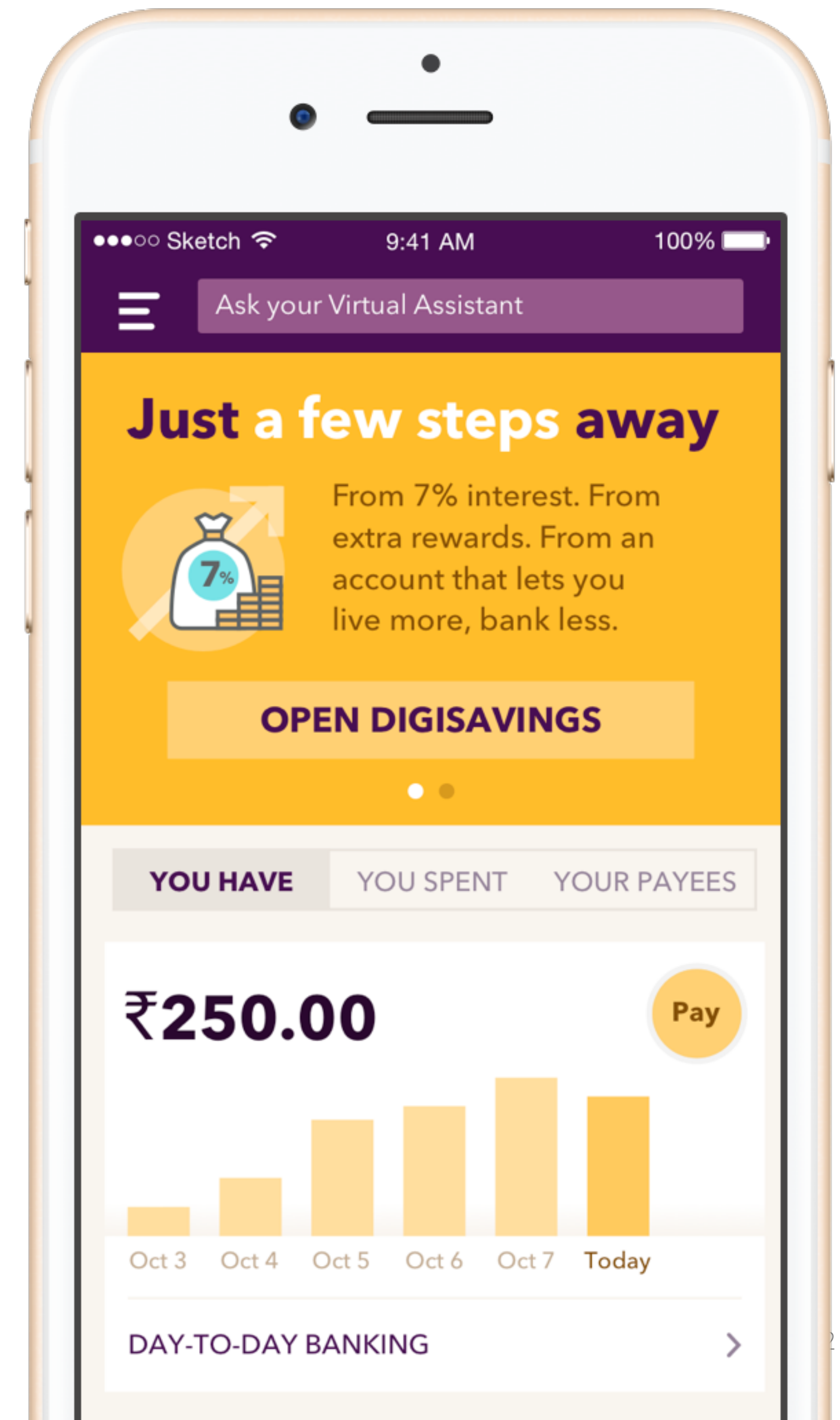


First Mobile-only Bank in India

Paperless, signatureless,
branchless experience

The world's deepest knowledge
virtual banking assistant

Launched in April 2016 – Over
1 million customers



The Results

KAI Banking helps DBS

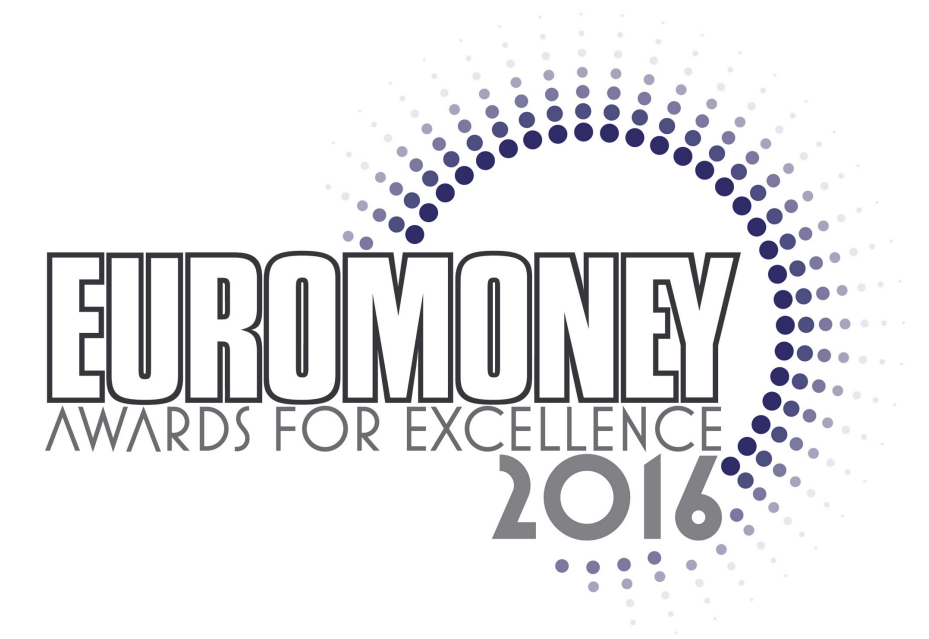
Acquire customers in digital channels

Drive digital engagement

Reduce operating costs

82%
of customer
requests
handled via
KAI

digibank
Just 1/5
of the
resources



KAI Banking – Conversational AI Platform



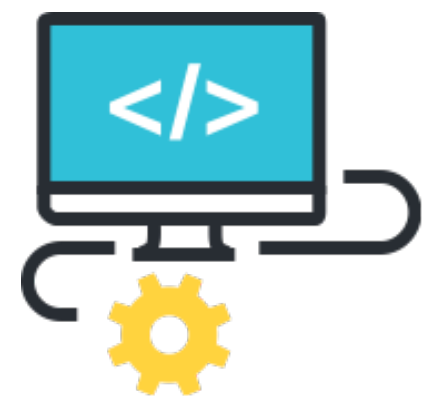
Conversational AI platform

Enterprise ready, secure and scalable



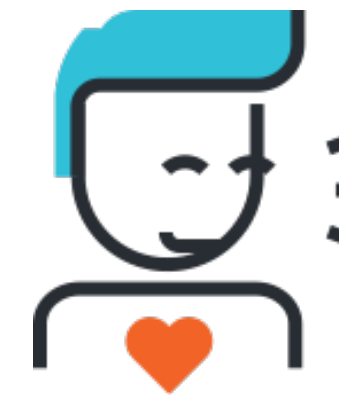
Omni-Channel

Ubiquitous across mobile, messaging, web, and IoT devices



Agile AI environment

Tools to collect and federate data, build, train, customize and integrate



Human-like, intelligent conversations

Intent based – no coding required



Deep finance expertise

Consumer banking, investment, wealth management, insurance

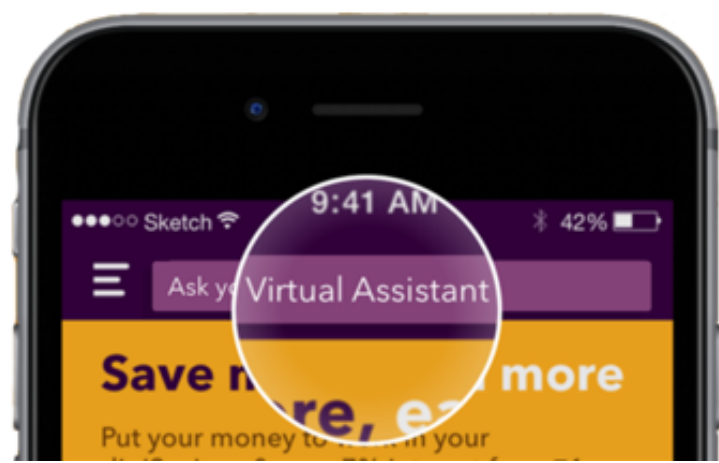
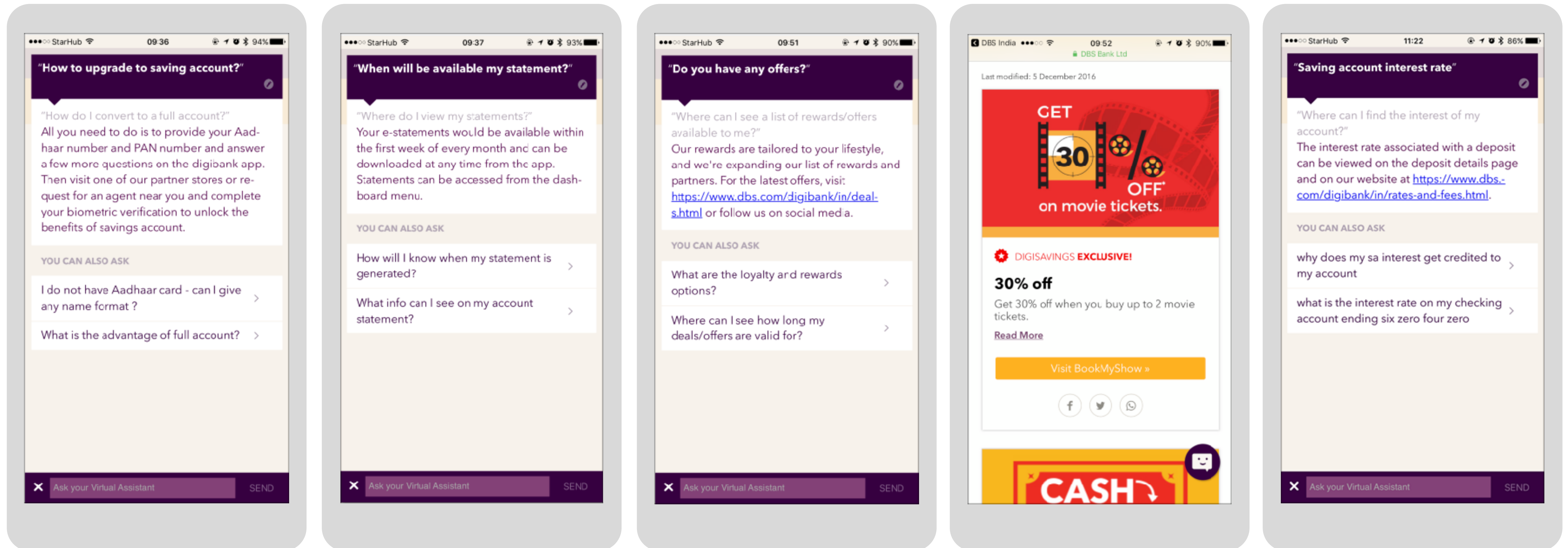


Multi-lingual capability

Fully localized to support US English, Indian English, Bahasa, French Canadian (2017)

KAI Bot in the App

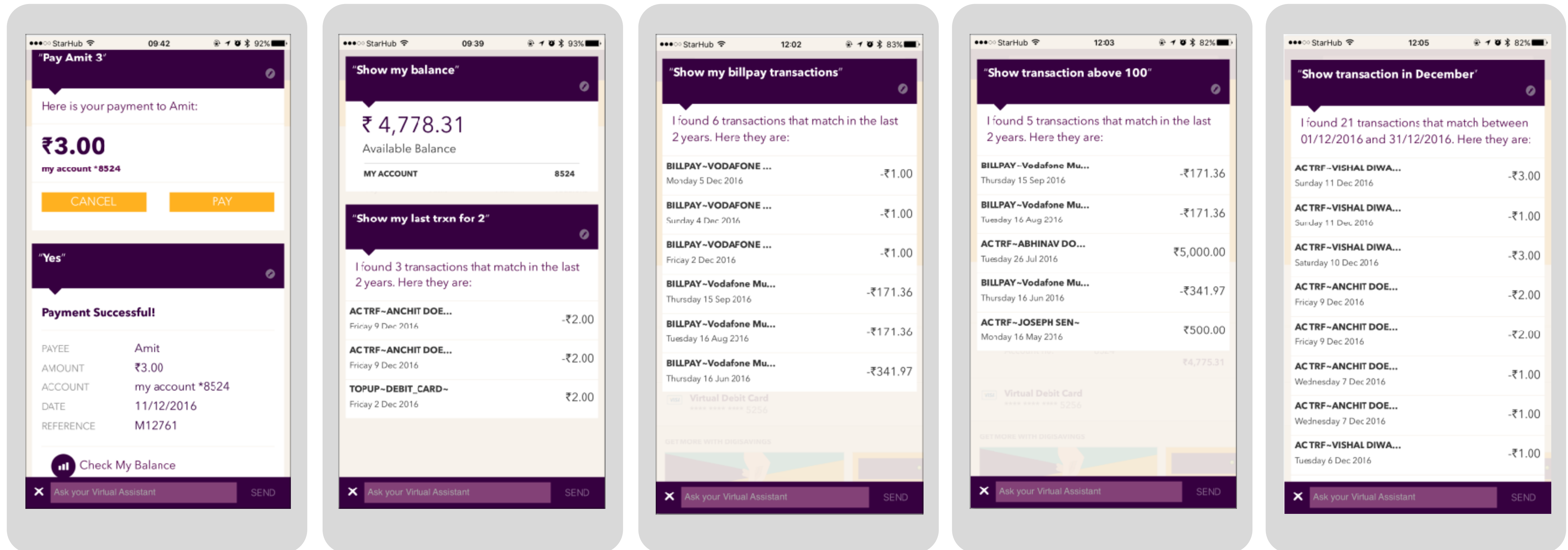
... I have a question



KAI bot is as easy and natural as texting a friend

KAI Bot in the App

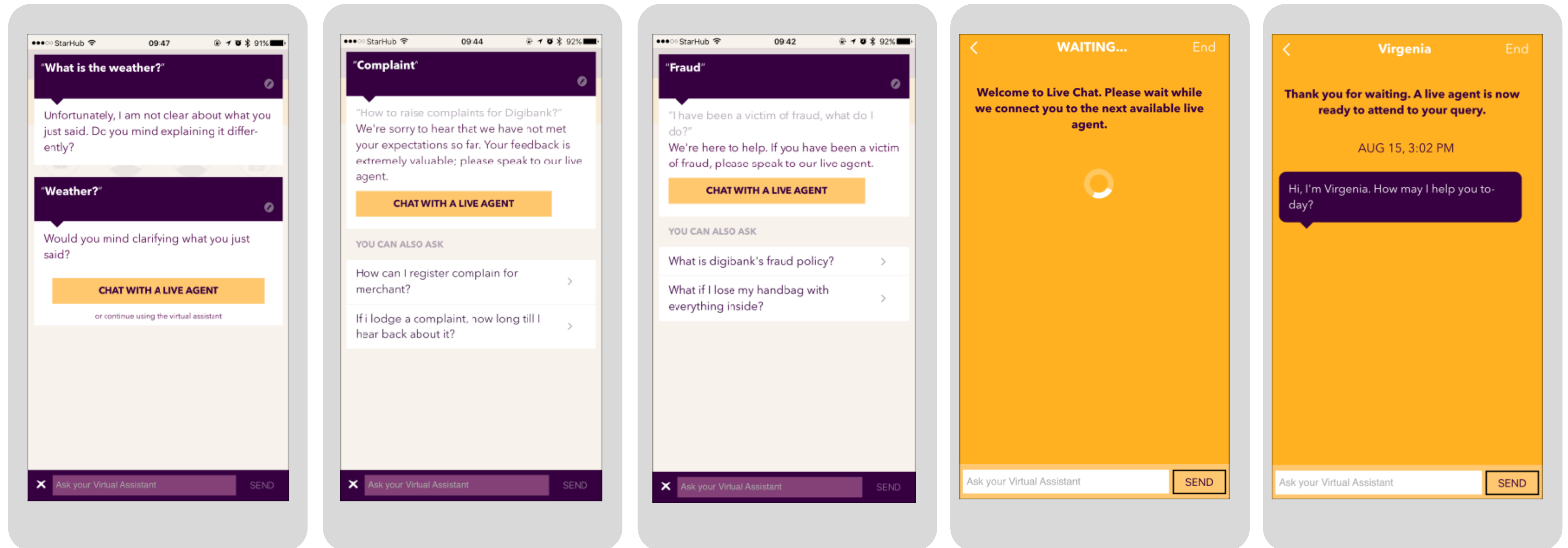
... let's do some banking



Just ask and do more – what's my balance, transfer money, or show my latest transactions.

KAI Bot in the App

... sometimes I need a real person to help



"What if I'm not able to use my debit card at POS/ATM?"

"Why can't I close my digibank account?"

"What if I did not receive bank OTP?"

CHAT WITH A LIVE AGENT

or continue using the virtual assistant



KAI Bot on Public Web

The image shows a screenshot of the digibank website with a virtual assistant chat window overlaid on the right side. The website header includes the digibank by DBS logo and navigation links: HOME, E-WALLET, DIGISAVINGS, DEALS, ABOUT US, and HELP. The main banner features the text "A revolutionary new way to bank." and a "Play Sachin video" button. Below the banner, there is a yellow bar with the text "Open your digibank e-wallet in 90 seconds" and buttons for "GET IT ON Google play", "Available on the App Store", "or send link to your phone", "Enter mobile number", and "Get Digibank".

The virtual assistant chat window is titled "VIRTUAL ASSISTANT" and contains the following text:

help?

We're here to help. Just ask any questions you have here.

Who is the boss?

Mr. Piyush Gupta is our CEO.

Who is digital leader?

Mr. Piyush Gupta is our CEO.

Who is not digital leader?

All Indian residents who are at least 18 years of age can open a digibank account. They need to have an India-registered mobile phone number, email address and a compatible iOS or Android smartphone. To open a savings account, one would also need a valid Aadhaar number and PAN number.

Who is not the boss?

Mr. Piyush Gupta is our CEO.

Who is CEO?

Mr. Piyush Gupta is our CEO.

Ask your Virtual Assistant SEND

May I help you?

#UnbankIt - Join the digibank revolution!

digibank makes banking hassle-free and life a whole lot easier. Heard that before? Well, how about this, it is India's first ever bank that lets you open an account without any paperwork or signatures. Only your Aadhaar no. and biometric is required for authentication.

Wait. There's more. Help is at hand. Like literally! Get answers to all your banking queries in an instant with the 24x7 virtual assistant.

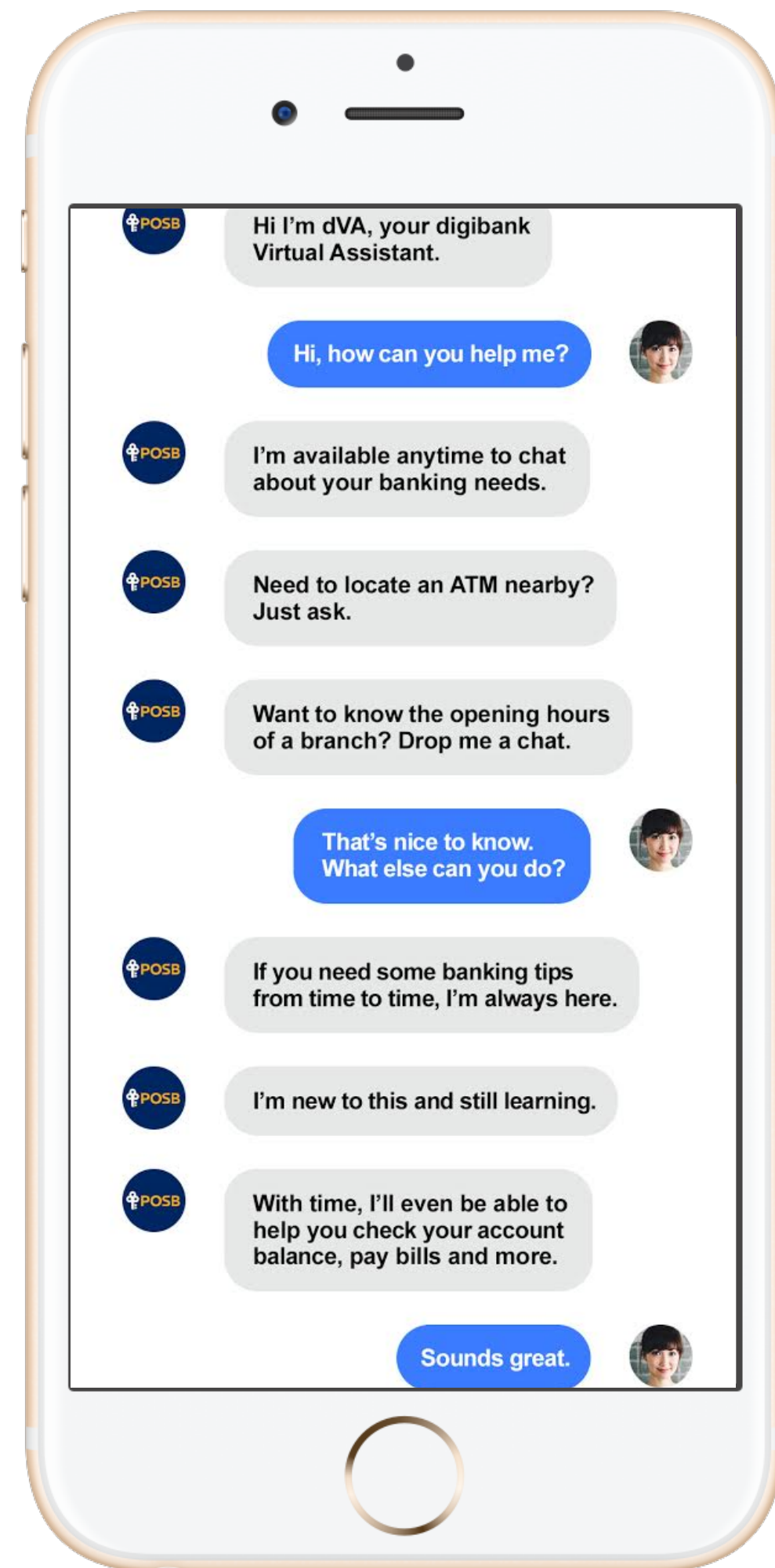
Just a few steps away

From 7% interest. From extra rewards. From an account that lets you live more, bank less.

#UnbankIt - Join the digibank revolution!

digibank makes banking hassle-free and life a whole lot easier.

KAI Bot on Facebook Messenger

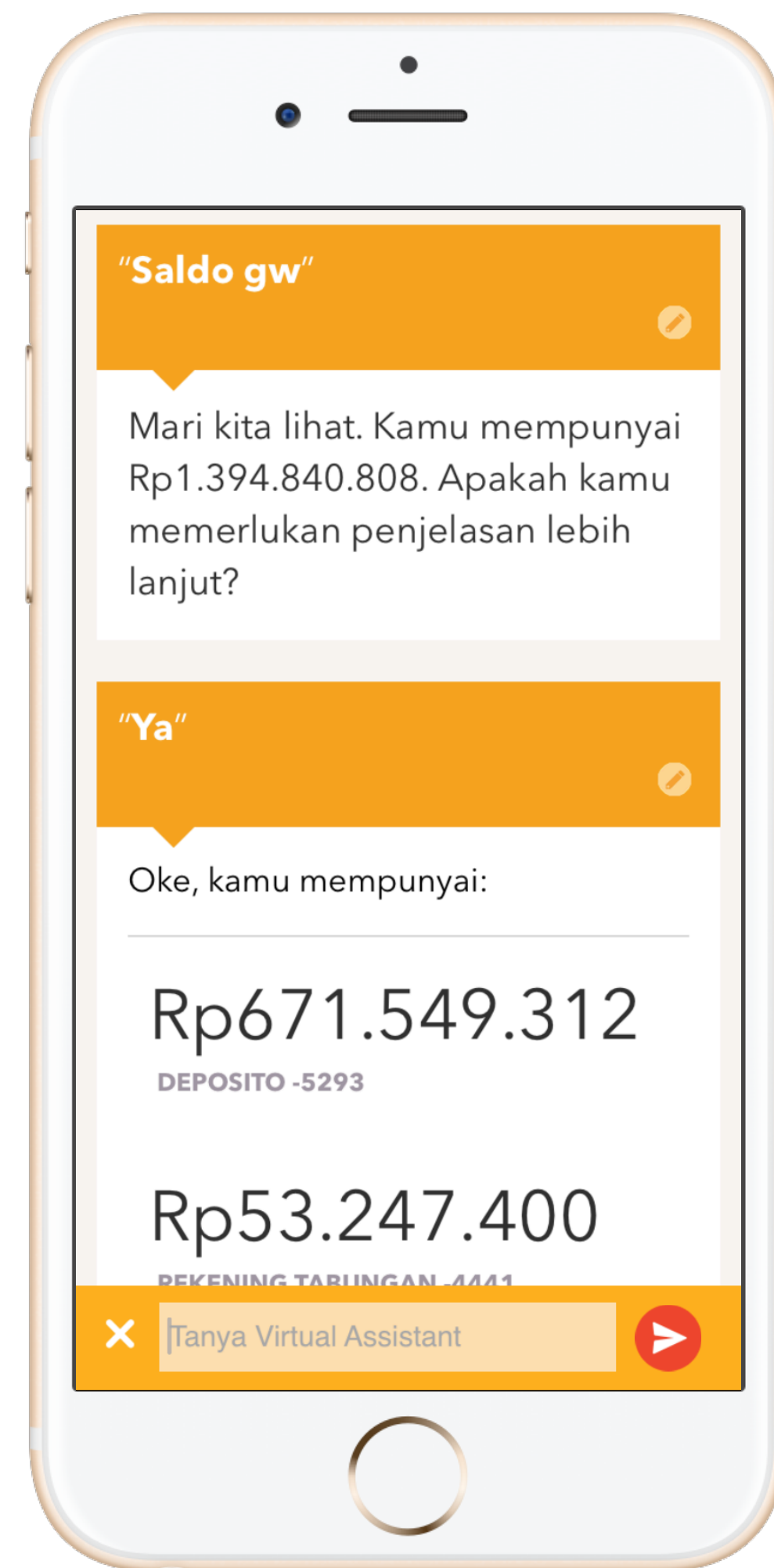


Singapore's first banking bot on social media

No more calls, no more waiting – just text for an immediate answer

Human-like conversation where customers spend the bulk of their digital time

KAI Bot Conversing in Bahasa Indonesia

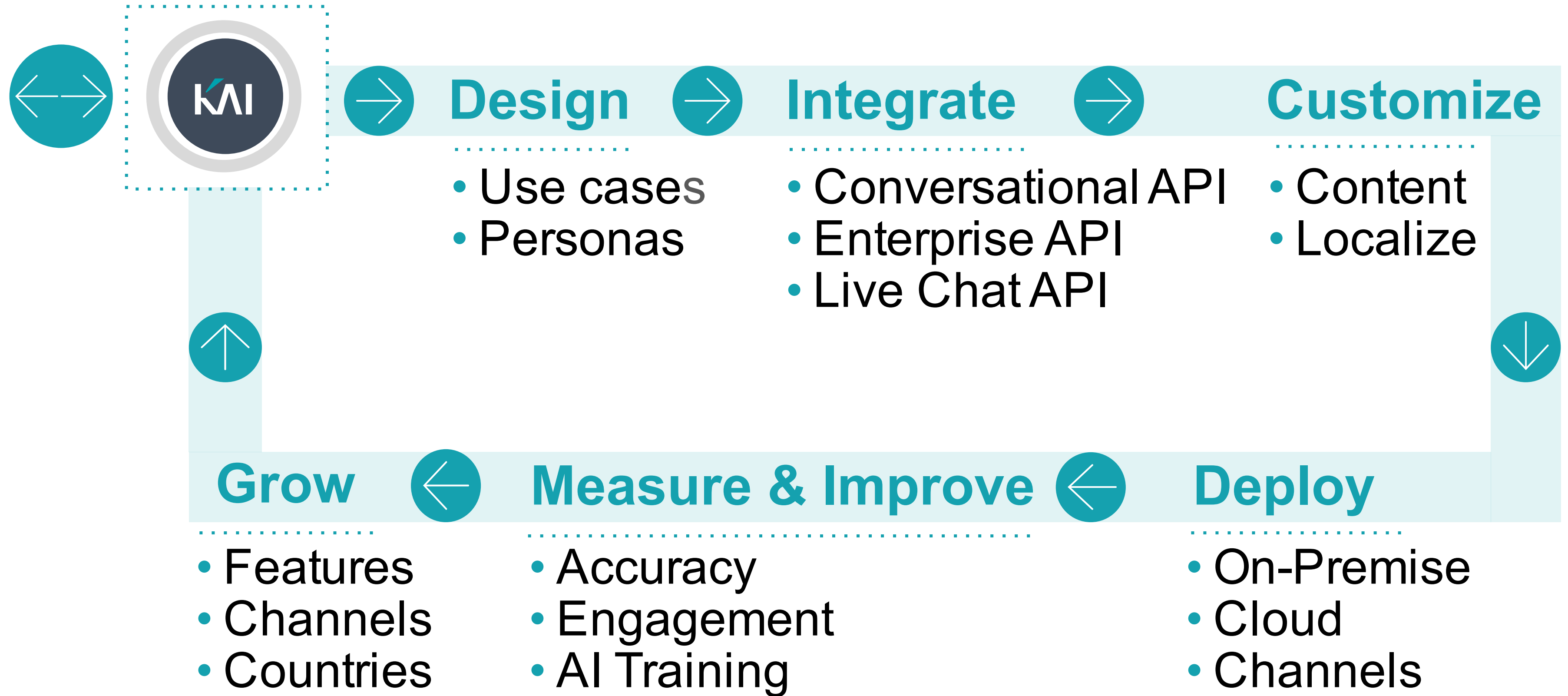
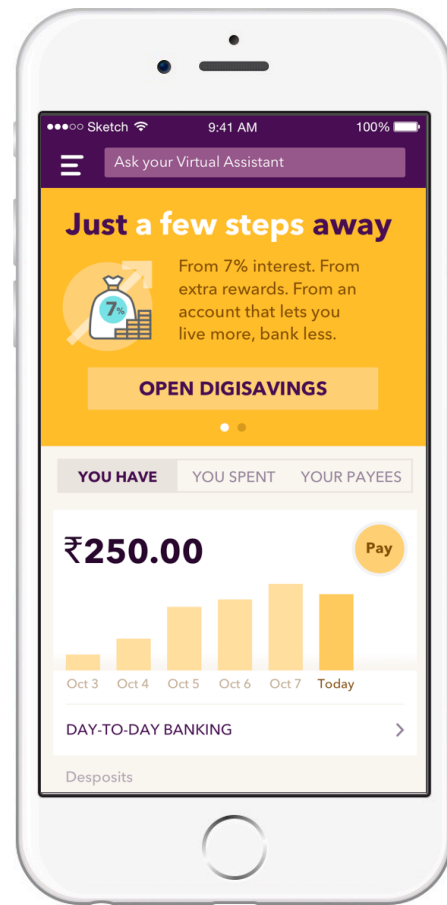


DBS is capitalizing on the young, tech-savvy consumers among Indonesia's 260 million population

Extensible platform streamlines localization and languages

HOW DOES IT WORK?

Agile, Enterprise-Ready,
Scalable



The Future of Banking Driven By Conversational AI

Online Banking - India's F X
https://www.dbs.com/digibank/in/index.html

Saving: \$5,600.00 > Current: \$4,000.00 > Visa Limit \$15,000.00 > 1

Push Notification

digibank
by DBS

NLU Interface Voice and Text MY MI
How can I help you Adam?

Contextual Marketing

Terms and conditions Settings

Online Banking - India's F X
https://www.dbs.com/digibank/in/index.html

digibank Pay Akhil 100

Saving: \$ 5,600.00 > Current: \$4,000.00 > Visa Limit \$15,000.00 > 1

Start 01.10.2016 > Stop 30.10.2016 >

Here is your payment to Akhil

\$100.00
from saving account >

PAY CANCEL

Payment Successful!

PAYEE	Akhil
AMOUNT	\$100.00
ACCOUNT	Saving *8524
DATE	07/12/2016
REFERENCE	M7321
NEW BALANCE	\$5,500.00

Contextual Marketing

PFM Interface MONEYHOR

Contextual Marketing

NLU Interface Voice and Text MY MI Banking Intent

Terms and conditions Settings

The Future of Conversational Banking



KAI bots delighting customers and
delivering business results

The background is a solid teal color. There are several overlapping speech bubble shapes in a lighter shade of teal. One large speech bubble is on the left, pointing towards the center. Another is on the right, pointing towards the center. A third is at the bottom, pointing upwards. The text is centered over these shapes.

Kasisto

The Power of Conversation