



Applying AI In Banking


The Opportunity and Challenges

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Growth & Advisory







Ability to converse

Ability to see

Ability to predict

Ability to spot patterns

Santander's voice app becomes first to allow customers to move money with speech

Biometric authentication could eliminate the need for complicated passwords, relying instead on voice, eye and face recognition.

By Bethany Minelle, News Reporter

SmartBank app: Santander modernizes new voice banking app



Conversation closed by the agent 12:19, Oct 10

Welcome to Santander Chat! Our virtual assistant provides 24/7 Online Banking support, and if an agent is available we can transfer you through to a live agent.

How can I help?

You at 12:31, Oct 10:

what's the fee for using my debit card abroad

Info at 12:31, Oct 10:

Welcome back! An agent should reply soon

Info at 12:31, Oct 10:

You are now chatting to Chatbot.

Chatbot at 12:31, Oct 10:

You can find information about the fees and charges for using your debit card abroad by visiting our website.

[visiting our website](#)



plum

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The AI assistant that grows your money.

Save more, invest in things that matter and reduce those pesky bills. Get started **for free** in 2 minutes.

Sign up on Messenger

Download on the App Store

★★★★★ 4.7
500+ Facebook reviews

500,000+ customers

The screenshot shows a mobile app interface with a messenger chat at the top. The chat message says: "Plum I've just put £8.10 away for you. You have now saved £420.96". Below the chat is a card for "Hi Cheryl" with a balance of "£420.96" and a "Ready to invest?" section. At the bottom, there are navigation icons for Home, a search icon, and a profile icon.

The infographic is set against a background of a city skyline at night with light trails from traffic. It features four black boxes with white and yellow text and icons, arranged in a sequence from left to right.

- DATA** (Icon: Bar chart with magnifying glass)
 - What happened?
 - Transaction categorization
 - Account aggregation
- INSIGHTS** (Icon: Lightbulb)
 - 1 What's important?
 - Unexpected payment
 - Higher than usual spending
 - Insufficient balance
- ADVICE** (Icon: Gear with arrow)
 - 2 What should I do?
 - Save more
 - Pay off debt
 - Start investing
- AUTOMATION** (Icon: Gear)
 - 3 Do it for me - hands off
 - Automated money Management (savings, investment, debt payoff)

Standard Chartered fined \$1.1bn for money-laundering and sanctions breaches

Settlements with US and UK authorities force bank to take hit in first-quarter results



▲ Bill Winters, the Standard Chartered chief executive: 'We are pleased to have resolved these matters.'

Danske Bank chief resigns over €200bn money-laundering scandal

Thomas Borgen admits most of £180bn that passed through Estonian branch was fraudulent



▲ Danske Bank's branch in Tallinn, Estonia. Photograph: Raigo Pajula/AFP/Getty Images