Lead the AI era with the Microsoft CoPilot

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The world is **changing**

Industries are transforming rapidly

The drivers for economic growth are evolving

The world is more connected than ever

The AI technology is here

Bard

Benefits of AI in the Banking Sector

Customer Satisfaction

Chatbots

Fraud Detection

einstein

HashStudioz
Technologies

And the impact is real

TOP REASONS BANK USE ARTIFICIAL INTELLIGENCE

60% Data analysis & insight

59% Increased Productivity

54% Cost benefits or Savings

HashStudioz Technologies
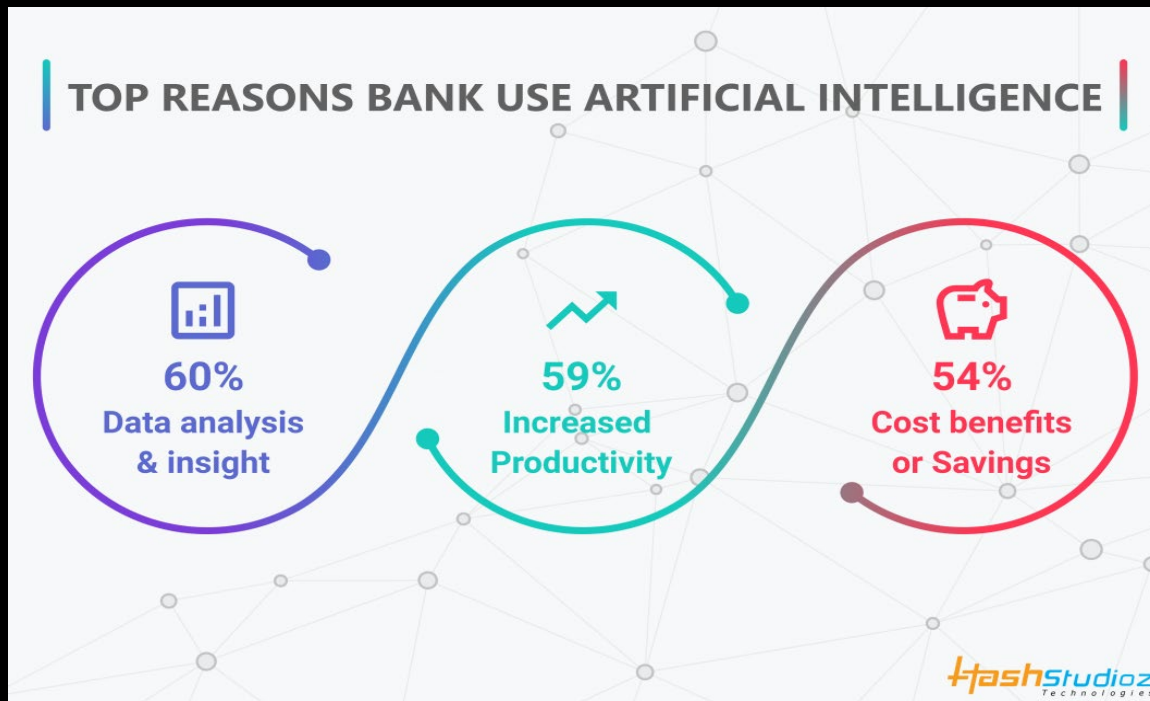
CARMAX

Carmax estimates an individual would take 11 years to do what Azure OpenAI Service was able to do in days

PROGRESSIVE

Progressive is saving $10M annually with AI-powered chatbots

Microsoft's AI Copilot can be integrated into various products to enhance their functionality. In the context of regional banks, here are a few potential applications:

- **Customer Service:** AI Copilot can be used to power chatbots and virtual assistants, providing customers with instant, personalized responses. This can improve customer service and reduce the workload on human customer service representatives.

- **Risk Management:** AI Copilot can analyze large amounts of current and historical data to predict potential risks and make informed decisions. This will enable banks to manage their risk more effectively.

- **Fraud Detection**: AI Copilot can monitor and analyze large amounts of data **in real time** to identify unusual patterns and prevent fraudulent transactions

- **Loan Processing:** AI Copilot can be used to efficiently comb through non-numerical loan application data like business plans[2]. This can speed up the loan approval process and improve the customer experience.

- **Know Your Customer (KYC) Processes**: AI Copilot can be used to train models behind KYC processes for account opening[2]. This can help banks better understand their customers and provide more personalized services.

A copilot for every Microsoft Cloud experience

Microsoft 365 Copilot	Dynamics 365 Copilot	Copilot in Power Platform	Microsoft Security Copilot	GitHub Copilot
Works alongside you in the apps you use every day	Turbocharge your workforce with a copilot for every job role	Imagine it, describe it, and Power Platform builds it	Defend at machine speed with Microsoft Security Copilot	Increase developer productivity to accelerate innovation
Learn more	Learn more	Learn more	Learn more	Learn more

Microsoft 365 Copilot

Works alongside you in the apps you use every day

Natural Language

Large Language Models + Your data + Microsoft 365 apps

Microsoft 365 Copilot

Built on Microsoft's comprehensive approach

Security + Compliance + Privacy + Responsible AI

Microsoft 365 Copilot

Embedded across Microsoft 365 apps

Business Chat brings together data from documents, presentations, email, calendar, notes, and contacts – all using natural language

Dynamics 365 Copilot

| Generate ideas and content faster | Perform and automate tasks faster | Get insights and next best actions |

The world's first AI copilot in both CRM and ERP

Copilot features powered by Azure OpenAI Service
natively built into Dynamics 365

Build on Microsoft's trusted and responsible AI foundation

Viva Sales

Cut the forms | Connect the data | Close the sale

AI-driven conversational intelligence,
real-time coaching, relationship insights

Integrated selling within Microsoft 365

Supports both Dynamics 365 and Salesforce

Turbocharge your workforce
with Copilot for every job role

Sales
Recap sales meetings

Craft customer emails

Marketing
Generate content ideas

Create audience segments

Simplify customer insights

Service
Create customer responses

Enhance self-service bots

Supply Chain
Predict disruptions

Operations
Create product descriptions

Dynamics 365 Copilot

AI in Power Platform

Streamlined, intuitive low-code development for everyone

https://learn.microsoft.com/en-us/power-bi/transform-model/desktop-ai-insights

| AI-driven development efficiency and productivity | Lower barriers to build and launch solutions | Cross-platform integration to simplify creation |

Next-generation AI in Power Platform

Power Apps

Power Automate

Power Virtual Agents

AI Builder

Create and deploy smarter apps faster with conversational language and feedback loops

Describe-to-design flows that make complex process automation simple

Reduce the time and effort needed to build bots that can access more of your information

Integrate AI models and templates with the power of GPT into any product or solution

Learn more

Power BI

Find insights | **Make decisions** | **Take action**

AI-driven natural language queries

Easy-to-use AI analysis capabilities like anomaly detection

AI-powered insights and data summarization

GitHub Copilot

46% of new code is now written by AI

55% faster overall developer productivity

75% developers feel more focused on satisfying work

```
sentiment.ts          write_sql.go          parse_expenses

1   #!/usr/bin/env ts-node
2
3   import { fetch } from "fetch-h2";
4
5   // Determine whether the sentiment of
6   // Use a web service
7   async function isPositive(text: string)
8     const response = await fetch(`http://
9       method: "POST",
10      body: `text=${text}`,
11      headers: {
12        "Content-Type": "application/x-ww
13      },
14    });
15    const json = await response.json();
16    return json.label === "pos";
17  }
```

Copilot

Microsoft Security

Comprehensive visibility, automation, and intelligence

| Protect everything | Simplify the complex | Catch what others miss | Grow your business |

Microsoft Security Copilot

The first and only generative AI security product to help defend organizations at machine speed and scale.

Enables response in **minutes**, not hours

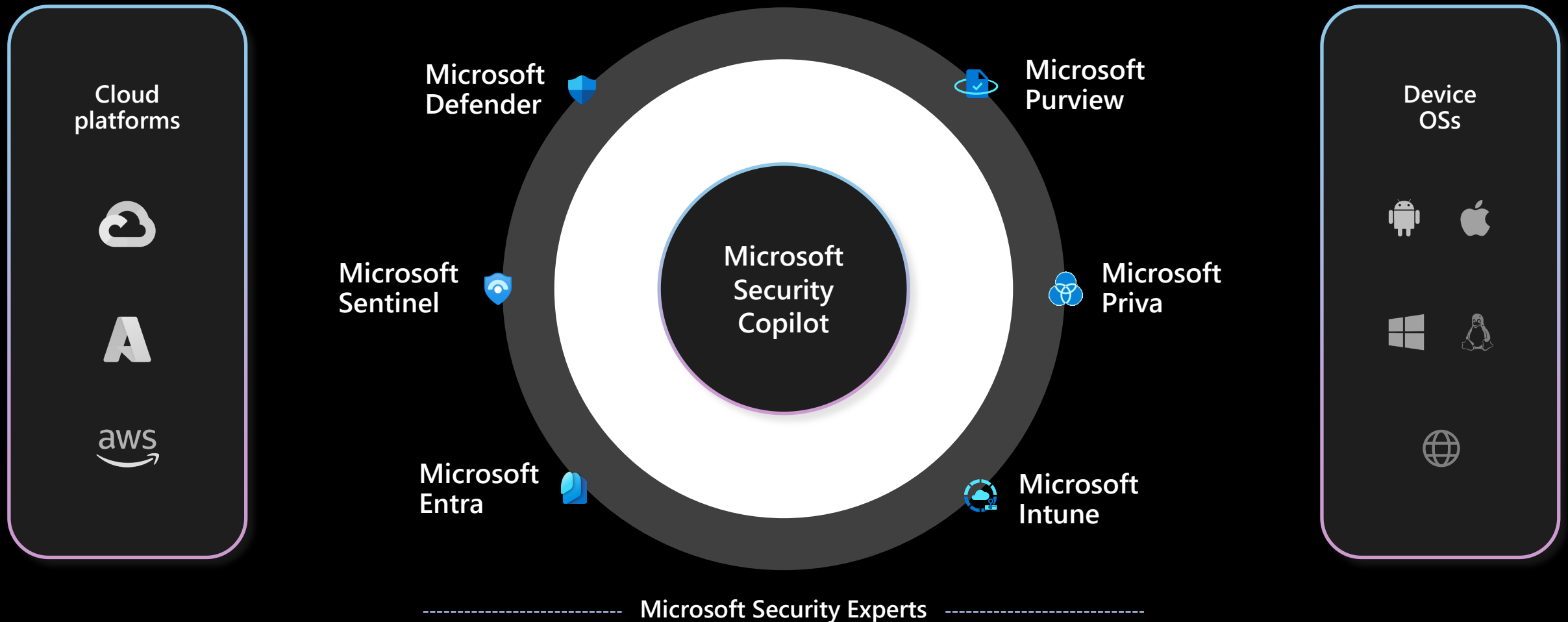**Simplifies the complex** with natural language prompts and easy reporting

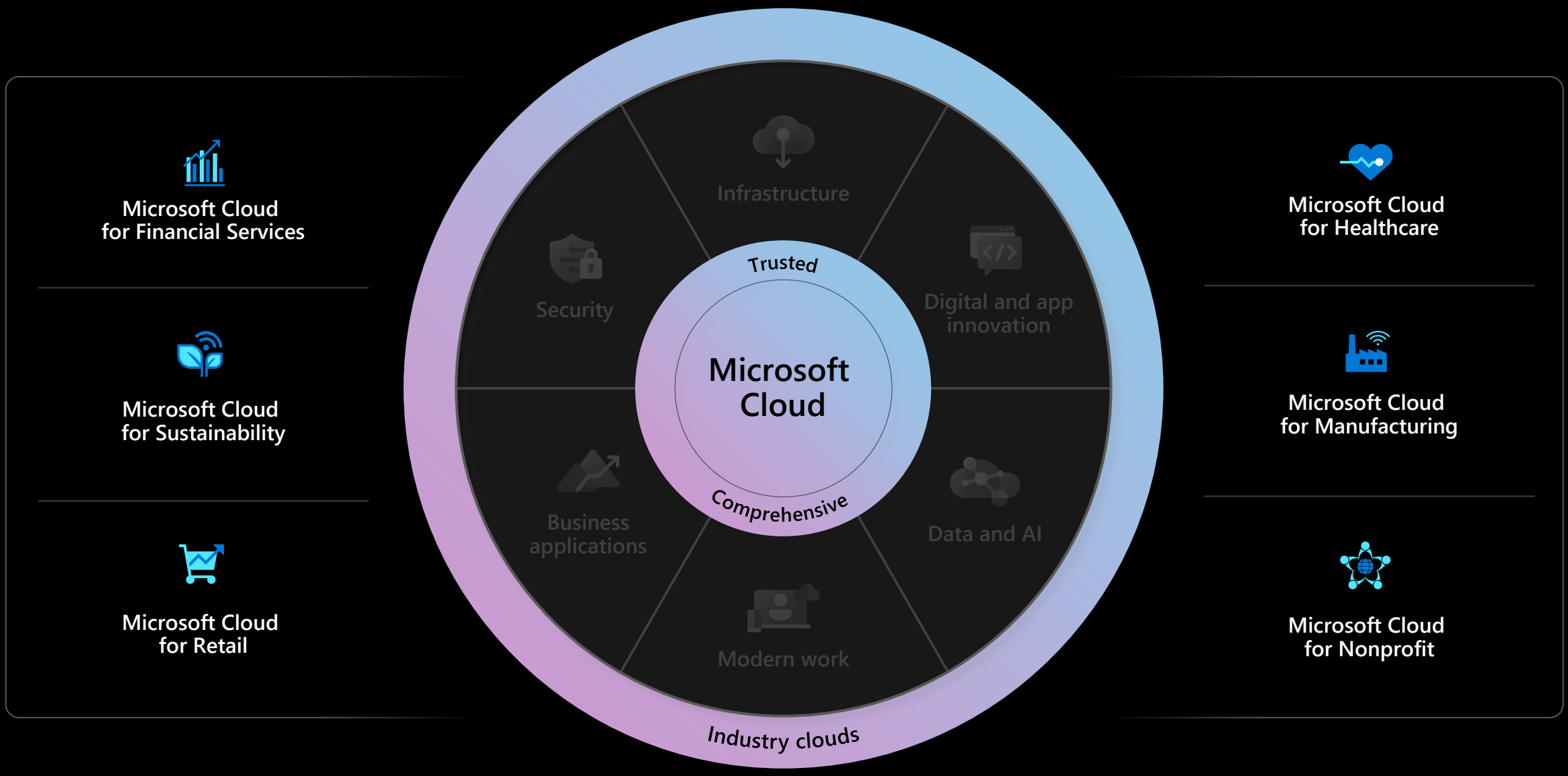Catches **what others miss** with deeper understanding of events

Addresses talent shortage by **extending human expertise**

Defend at machine speed with

Cloud platforms

Device OSs

Microsoft Defender

Microsoft Purview

Microsoft Sentinel

Microsoft Security Copilot

Microsoft Priva

Microsoft Entra

Microsoft Intune

-------------------------- Microsoft Security Experts --------------------------

AI will reinvent every industry

Microsoft Cloud for Financial Services

Microsoft Cloud for Sustainability

Microsoft Cloud for Retail

Microsoft Cloud for Healthcare

Microsoft Cloud for Manufacturing

Microsoft Cloud for Nonprofit

Infrastructure

Security

Digital and app innovation

Trusted

Microsoft Cloud

Comprehensive

Business applications

Data and AI

Modern work

Industry clouds

Microsoft Cloud
Industry partner ecosystem

Microsoft Cloud
Runs on trust

Your data is <u>your</u> data

Data is stored encrypted in your Azure subscription

Your data from any fine-tuning is <u>not</u> used to train the foundation AI models

Azure OpenAI Service provisioned in your Azure subscription

Model fine tuning stays in your Azure subscription and never moves into the foundation AI models

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Your data is <u>protected</u> by the most comprehensive enterprise compliance and security controls

Encrypted with Customer Managed Keys

Private Virtual Networks, Role Based Access Control

SOC 2, ISO, HIPAA, CSA STAR Compliant

Tools for a **Responsible AI** approach

Fairness

Assess fairness and mitigate fairness issues to build models for everyone.

Explainability

Understand model predictions by generating feature importance values for your mode.

Counterfactuals

Observe feature perturbations and find the closest datapoints with different model predictions.

Causal analysis

Estimate the effect of a feature on real-world outcomes.

Error analysis

Identify dataset cohorts with high error rates and visualize error distribution in your model.

Responsible AI scorecard

Get a PDF summary of your Responsible AI insights to share with your technical and non-technical stakeholders to aid in compliance reviews.

Thank You