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구상

Reframe Thinking



출처: Chosun Biz



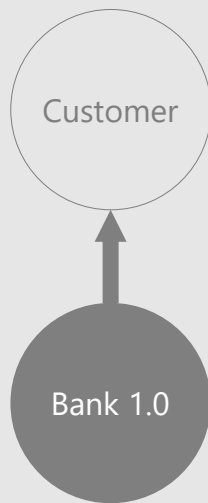
출처: Chosun Biz

새로운 은행의 정의?

돈에 대한 모든 것이 이루어지는 공간

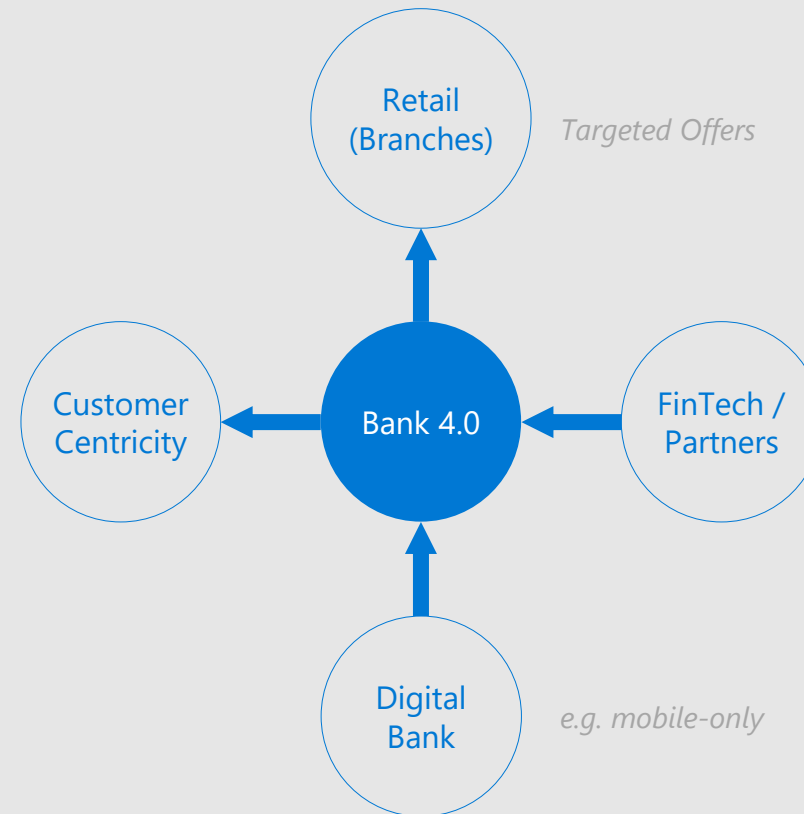
The need for an eco-system approach

Traditional bank competes on everything with distribution and processing all in-house



Interest-centric / Low ROA

Platform bank competes where it adds value leveraging relationships, networks, and technology – big data and AI plus open APIs



Fee-centric / High ROA

1



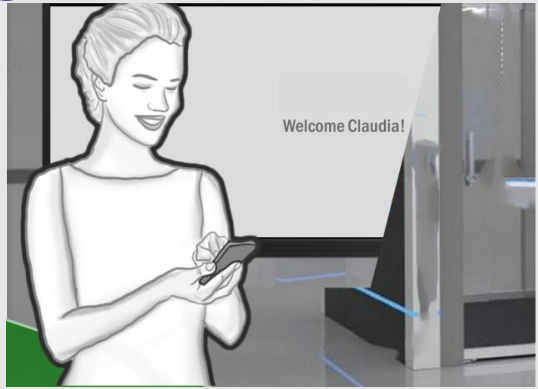
2-1



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3



구현

The Intelligent Cloud for Financial Services

Platform

- Cache
 - Redis
- Service Fabric
- Classic PaaS
- Service Bus
 - Queue
 - Topic
 - Relay
- Web
- Worker

Apps

- Web Apps
- Logic Apps
- API Gateway
- Mobile Engagement
- Mobile Apps

Integration

- Biztalk Services
- API Management

Big Compute

- Azure Batch
- HPC Pack

IoT

- Azure IoT Suite

DevOps

- Visual Studio Team Suite

Media

- Media Services
- CDN

Identity

- Cloud Identity
- RMS
- MFA

Management

- Security Centre
- Automation
- Application Insights
- Operational Insights
- KeyVault
- OMS

Database

- SQL Database
- DocumentDB
- CosmosDB

Analytics

- HDInsight
- ML
- Stream Analytics
- Data Factory
- Cognitive Services
- Event Hubs
- Search
- Power BI
- Data Warehouse

Storage

- Disks
- Table
- Blob
- Queue
- Files

Infrastructure

- Compute
- Network
- Storage
- Load Balancing

Connectivity

- Internet VIP
- P2S VPN
- S2S VPN
- Expressroute

Hybrid

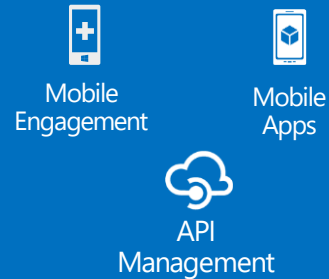
- SQL Server Stretch
- Azure Stack
- Site Recovery

The Intelligent Cloud for Financial Services

Anti Money Laundering



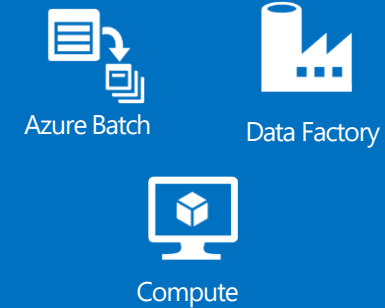
Mobile Banking



Banking DR and Continuity



FRTB Grid Platform



Blockchain as a Service



Hybrid Cloud Management



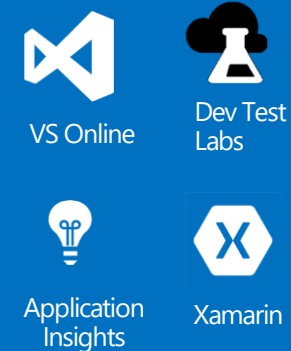
ATM Predictive Maintenance



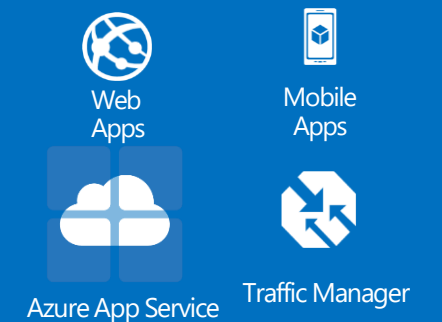
Enterprise and B2C Mobility



Fintech Labs



Internet Retail Banking



Artificial Intelligence – Use Cases

Customer Experience



B2C B2B Digital Agents



Digitized Customer Service



Targeted Offers/
Next Best Action



New Banking Products
Powered by AI

AI Empowered Employees



Relationship Managers



Wealth Advisory



Risk and Compliance



Robotics Process Automation



Financial Forecasting

AI Powered Insights



Identity Protection



KYC Fraud prevention



Payments/AML
Fraud prevention



Customer Churn

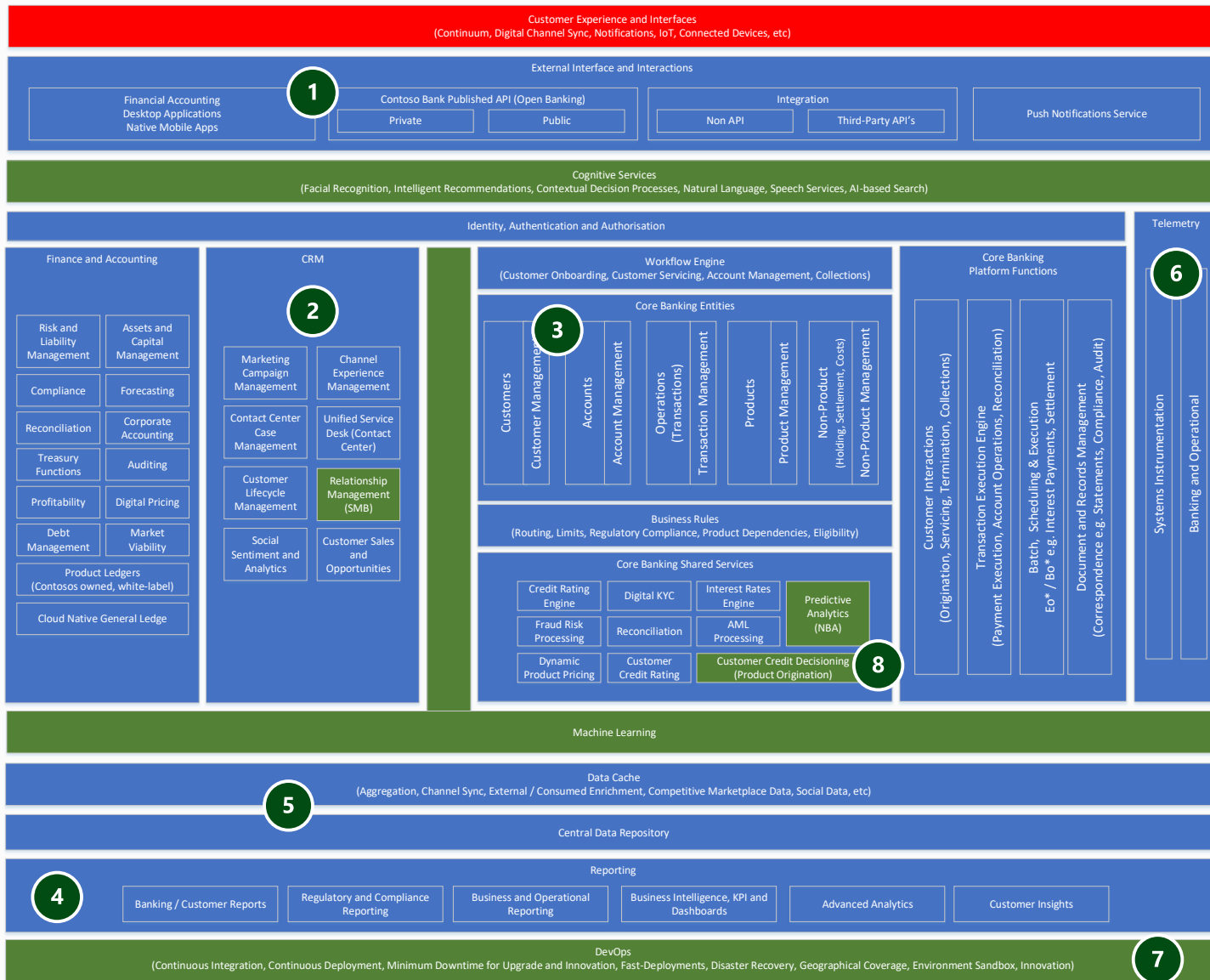


Credit Scoring



Market Surveillance

Cloud Native Banking Solutions



Highlights

- API Based Architecture**
Extensible Architecture by design allowing publishing, analysing and monetising APIs through Open Standard Interfaces.
- CRM**
360 dashboards, analytics, and performance management support increased operational efficiency for simplifying tracking and executing of marketing, sales, and service activities
- Core Banking Platform**
Simplified and extensible Platform to Support the bank Business Model
- Reporting**
Capability for ad hoc and standard report generation for analysis and compliance without ongoing IT involvement.
- Data**
Support decision making, analytics reporting, and data mining by aggregating and consolidating data sources with accessibility in mind.
- Telemetry**
Enable business and technical innovation through exposing consistent and timely telemetry insights across the entire platform.
- DevOps**
Minimise planned outages while providing continuous platform development by unifying development and operations.
- Machine Learning**
Forecast future behaviours, outcomes and trends through AI analysis of edata

A cloud-native core banking architecture that supports a bank vision for growth



감사합니다!