

AI-powered solutions for modern banking - Credit scoring, fraud  
detection, digital transformation.

**di~f** Data Intelligence Factory

di-factory.biz | contact@di-factory.biz

**di~f** di-factory.co

*di-factory*

# AI-Powered Solutions for Modern Banking

# The Banking Industry Challenge

Digital transformation is no longer optional—it's survival

- Fintechs capturing market share with superior user experiences
- Legacy systems creating friction and operational inefficiency
- Regulatory compliance costs consuming massive resources
- Customer expectations shaped by Netflix, Amazon, and Uber
- Fraud losses increasing as attack vectors multiply
- Data sitting unused while competitors leverage AI

**The reality?** Banks that don't modernize will lose relevance within a decade.

# What if Transformation Was Predictable?

## Introducing *di-factory*

Fixed-time, fixed-budget AI solutions for banking

We're not another consulting firm with endless PowerPoints. We deliver **working solutions**.

## Our Approach: AI-First, Results-Guaranteed

- **Fixed Time Delivery:** 4-week sprints with guaranteed completion
- **Fixed Budget Guarantee:** No surprises, no scope creep, predictable costs
- **AI-Powered Development:** 24/7 development cycles with intelligent automation
- **Cloud-Native by Default:** Secure, scalable, compliant infrastructure
- **Proven Banking Expertise:** Solutions tailored for financial services requirements

# AI Solutions for Banking

## Credit Scoring & Risk Assessment

*Smarter lending decisions, faster approvals* - Alternative data integration for thin-file customers - Real-time credit decisioning models - Portfolio risk monitoring and early warning systems - Regulatory-compliant explainable AI (XAI) - Reduce default rates while expanding your market

## Fraud Detection & Prevention

*Stop fraud before it happens* - Real-time transaction monitoring with ML - Behavioral biometrics and anomaly detection - Account takeover prevention - Synthetic identity fraud detection - Reduce false positives by up to 70%

## Customer Intelligence

*Know your customers better than they know themselves* - Churn prediction and retention strategies - Next-best-action recommendations - Customer lifetime value optimization - Personalized product offerings - Cross-sell and upsell intelligence

# Digital Banking Solutions

## Digital Banking Platforms

*Launch modern banking experiences in weeks, not years* - Mobile-first banking applications - Account opening and onboarding automation - Payment processing and transfers - Card management systems - Personal financial management tools

## Intelligent Automation

*Free your team to focus on high-value work* - KYC/AML automation and screening - Document processing and data extraction - Customer service chatbots with NLP - Loan origination automation - Back-office process optimization

## Analytics & Reporting

*Turn data into actionable intelligence* - Real-time dashboards and KPI monitoring - Regulatory reporting automation - Customer behavior analytics - Revenue and profitability analysis - Market intelligence and benchmarking

# Our Core Services for Banking

## 1. Business Consulting Companion

*From challenge identification to solution roadmap* - Current state assessment and gap analysis - Digital transformation strategy development - Technology roadmap and prioritization - Vendor evaluation and selection support - Business case development with ROI projections - Change management and adoption planning

## 2. MVP Development for Banking Solutions

*Fixed 4-week sprint delivery for working products* - Digital banking applications (web and mobile) - Customer portals and self-service platforms - API integrations with core banking systems - Compliance and reporting dashboards - Cloud deployment with bank-grade security - Complete documentation and knowledge transfer

## 3. ML Models for Banking Intelligence

*Custom AI in 4-week sprint cycles* - Credit scoring and risk models - Fraud detection and prevention systems - Customer churn and retention models - Process automation with intelligent document processing - Chatbots and virtual assistants - Predictive analytics for revenue optimization

# Why Banks Choose *di-factory*

## Speed to Market

- 4-week delivery cycles vs. 12-18 month traditional projects
- Launch MVPs and iterate based on real customer feedback
- Stay ahead of fintech competition

## Predictable Costs

- Fixed-budget guarantee eliminates budget overruns
- Know exactly what you're investing upfront
- No surprise change orders or scope creep

## Reduced Risk

- Proven methodologies and technology stacks
- AI-enhanced development for consistent quality
- Cloud-native architecture for reliability and scale

## Banking Expertise

- Solutions designed for financial services requirements
- Regulatory compliance built into every solution
- Security-first approach to development

# Success Metrics We Deliver

## Credit & Risk

- 30-50% reduction in default rates
- 60% faster loan approval times
- 40% increase in approval rates with same risk profile
- Full regulatory compliance with explainable AI

## Fraud Prevention

- 70% reduction in false positives
- 90%+ fraud detection rate
- Real-time blocking of suspicious transactions
- \$MM saved in fraud losses annually

## Customer Experience

- 50% reduction in customer churn
- 3x increase in digital engagement
- 40% improvement in NPS scores

- 25% increase in cross-sell success

## **Operational Efficiency**

- 80% reduction in manual processing time
- 60% cost reduction in back-office operations
- 24/7 availability with intelligent automation
- 90% faster regulatory reporting

# Case Study Framework

## Scenario: Mid-Size Bank Digital Transformation

**Challenge:** - Legacy core system limiting innovation - Losing customers to digital-first competitors - High operational costs from manual processes - Fraud losses increasing year over year

### *di-factory* Solution:

**Phase 1 - Consulting (4 weeks)** - Digital maturity assessment - Opportunity prioritization matrix - Technology roadmap development

**Phase 2 - MVP Development (4 weeks)** - Mobile banking app with modern UX - Account opening automation - Customer self-service portal

**Phase 3 - AI Enhancement (4 weeks)** - Fraud detection model deployment - Customer churn prediction - Intelligent chatbot for support

**Expected Results:** - 50% reduction in account opening time - 40% decrease in call center volume - 60% improvement in fraud detection - 25% increase in customer satisfaction

# Security & Compliance

## Bank-Grade Security

- SOC 2 compliant development practices
- End-to-end encryption for data at rest and in transit
- Regular security audits and penetration testing
- Secure coding practices and code reviews

## Regulatory Compliance

- GDPR and data privacy by design
- CNBV and local regulatory alignment
- Explainable AI for fair lending requirements
- Audit trails and model governance

## Cloud Infrastructure

- AWS/Azure/GCP with financial services certification
- Multi-region deployment for disaster recovery
- 99.99% uptime SLA capability



# Engagement Models

## Pilot Project

*Start small, prove value fast* - Single use case implementation (4 weeks) - Defined success metrics and ROI measurement - Foundation for broader partnership - **Ideal for:** First engagement, risk mitigation

## Sprint-Based Development

*Continuous delivery of value* - Rolling 4-week sprints - Prioritized backlog of solutions - Regular demos and feedback cycles - **Ideal for:** Ongoing digital transformation

## Strategic Partnership

*Comprehensive digital transformation support* - Dedicated team and resources - Full access to all three service lines - Strategic advisory and roadmap planning - **Ideal for:** Enterprise-wide transformation

# Investment Framework

## Consulting Services

- Digital Assessment: Starting at \$15,000 USD
- Transformation Roadmap: Starting at \$25,000 USD
- Full Business Case Development: Starting at \$40,000 USD

## MVP Development

- Basic Digital Solution: Starting at \$50,000 USD (4 weeks)
- Standard Banking Application: Starting at \$80,000 USD (4 weeks)
- Complex Integration Project: Starting at \$120,000 USD (4-6 weeks)

## AI/ML Models

- Single Model Development: Starting at \$40,000 USD (4 weeks)
- Model Suite (2-3 models): Starting at \$100,000 USD (6-8 weeks)
- Enterprise AI Platform: Custom pricing

**All pricing is fixed and guaranteed. No surprises.**



# Why Now?

## The Competitive Window is Closing

- Fintechs are capturing your most profitable customers
- Big Tech is entering financial services
- Neo-banks offer 10x better user experience
- Regulators are enabling open banking and competition

## AI is the Great Equalizer

With *di-factory*, you can: - Launch AI-powered solutions in weeks, not years - Compete with fintech speed at enterprise scale - Transform customer experience without massive IT projects - Reduce costs while improving service quality

**The banks that act now will define the next decade of financial services.**

# Next Steps

## Discovery Call

- 30-minute conversation to understand your challenges
- Initial opportunity identification
- Partnership fit assessment

## Assessment Proposal

- Tailored scope based on your priorities
- Fixed timeline and budget
- Clear deliverables and success metrics

## Pilot Engagement

- 4-week proof of value
- Measurable results
- Foundation for strategic partnership

# Let's Transform Banking Together

Ready to accelerate your digital transformation?

**Website:** [di-factory.biz](http://di-factory.biz) **Email:** [contact@di-factory.biz](mailto:contact@di-factory.biz) **Phone:** +52 55 1357 0947 **LinkedIn:**  
[linkedin.com/company/difactory](https://linkedin.com/company/difactory)

*Fixed time. Fixed budget. Real results.*