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

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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
- Significant reduction 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

- Auto-scaling for peak demand handling

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

Sample Projects for Banks

1. Business Consulting Companion

4-week sprints · GO/NO-GO memo your board can sign- Digital maturity assessment across retail, commercial, treasury - Fintech competitive teardown — who's eating your lunch, and where - Fraud/AML program benchmark vs. industry leaders - Data readiness diagnostic for AI/ML deployment - Regulatory alignment map (CNBV / OCC / Basel)

2. MVP Development

4-week sprints · production-ready, your team owns the code- Self-service digital-banking portal - Loan origination workflow - KYC/AML onboarding flow - Branch-officer productivity console - Agent/broker channel workflow

3. ML Models for Banking Intelligence

2–4 weeks per model · your data, your infra, your team learns alongside- Credit scoring with alternative data - Real-time transaction fraud detection - Customer churn prediction - Next-best-action for cross-sell - AML anomaly detection - Coordinated model suite (6–8 weeks · 2–3 models with shared eval harness)

Every engagement is fixed timeline, fixed scope. Code + models + docs delivered to your team. Investment sized to your data + integration reality — shared on the first call.

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?

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Fixed time. Fixed budget. Real results.