IBM Watson

The Cognitive Bank

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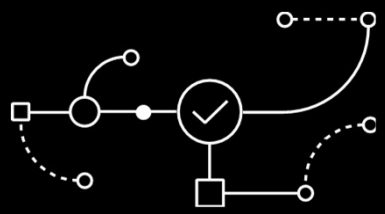
A cognitive business is built on cognitive systems that are enabled by four main capabilities

UNDERSTAND

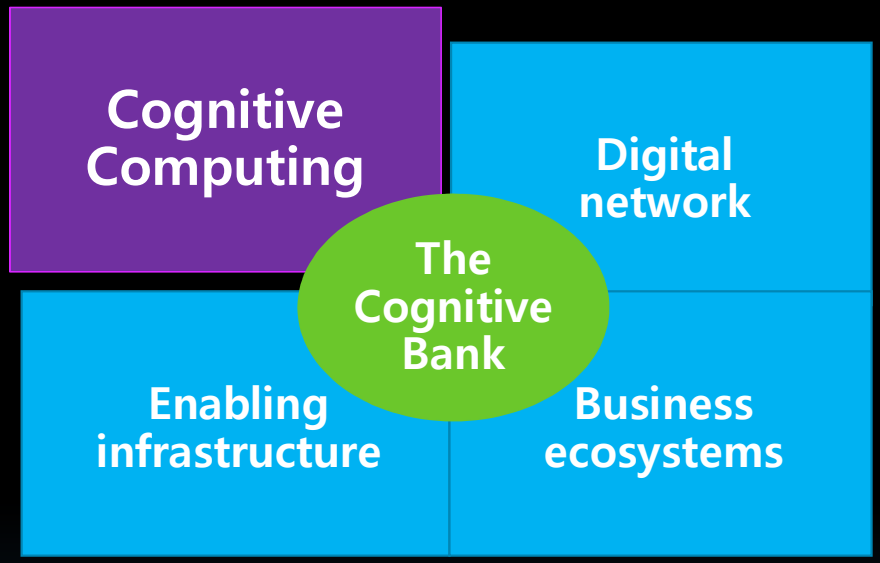
REASON



LEARN

INTERACT

By leveraging these capabilities, a new type of bank will dominate the market: The Cognitive Bank



Cognitive Computing is the key to unlock market potential that lies in the untapped internal and external data.

Use Case Examples from Wealth Management

Empower Wealth Manager in **client management** to prepare for a client meeting

360 Client View

Conversation Service

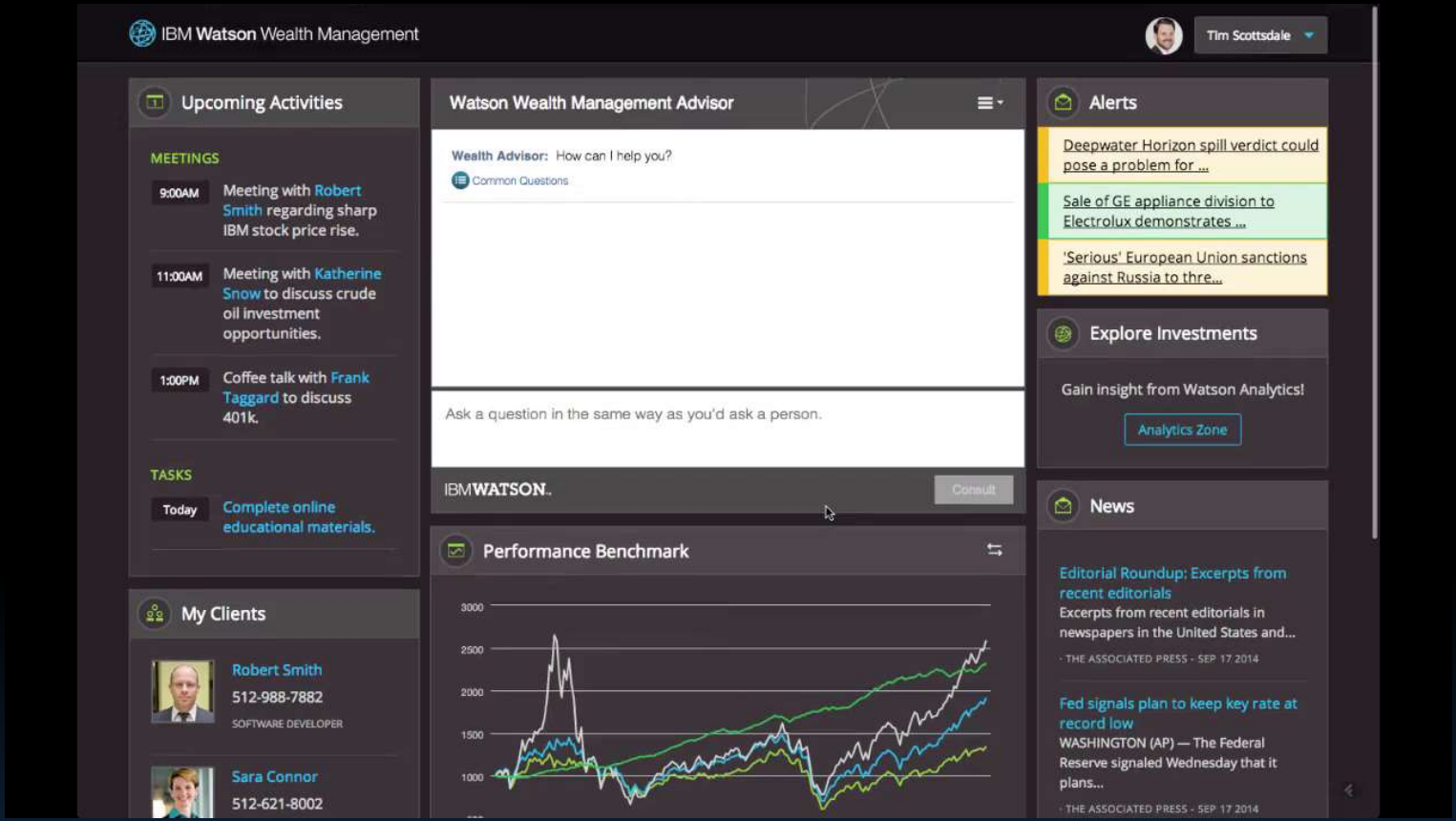
Ingest | Train | Store

Cognitive System Platform

Public Client Data | **Public News Data** | **Internal Bank Data** | **Domain-specific Data**

simplified figure for illustration purposes

Cognitive systems capture, enhance and scale knowledge from your best wealth managers



What we have seen is that Cognitive Systems can…

- Engage through **natural language conversation**
- Leverage client and market insights to **personalize advice**
- Present **actionable insights** from a vast body of unstructured data
- Provide **talking points** and **evidence-based recommendations**

A truly Cognitive Bank can drive innovation and efficiency across client experience, advisory and operations

Transform Engagement

Create an **individualized digital experience across all channels**

Empower Advisors

Enable advisors to **readily find and act on deeper client insights**

Improve Operation

Shift time spent finding information to **making decisions & recommendations**