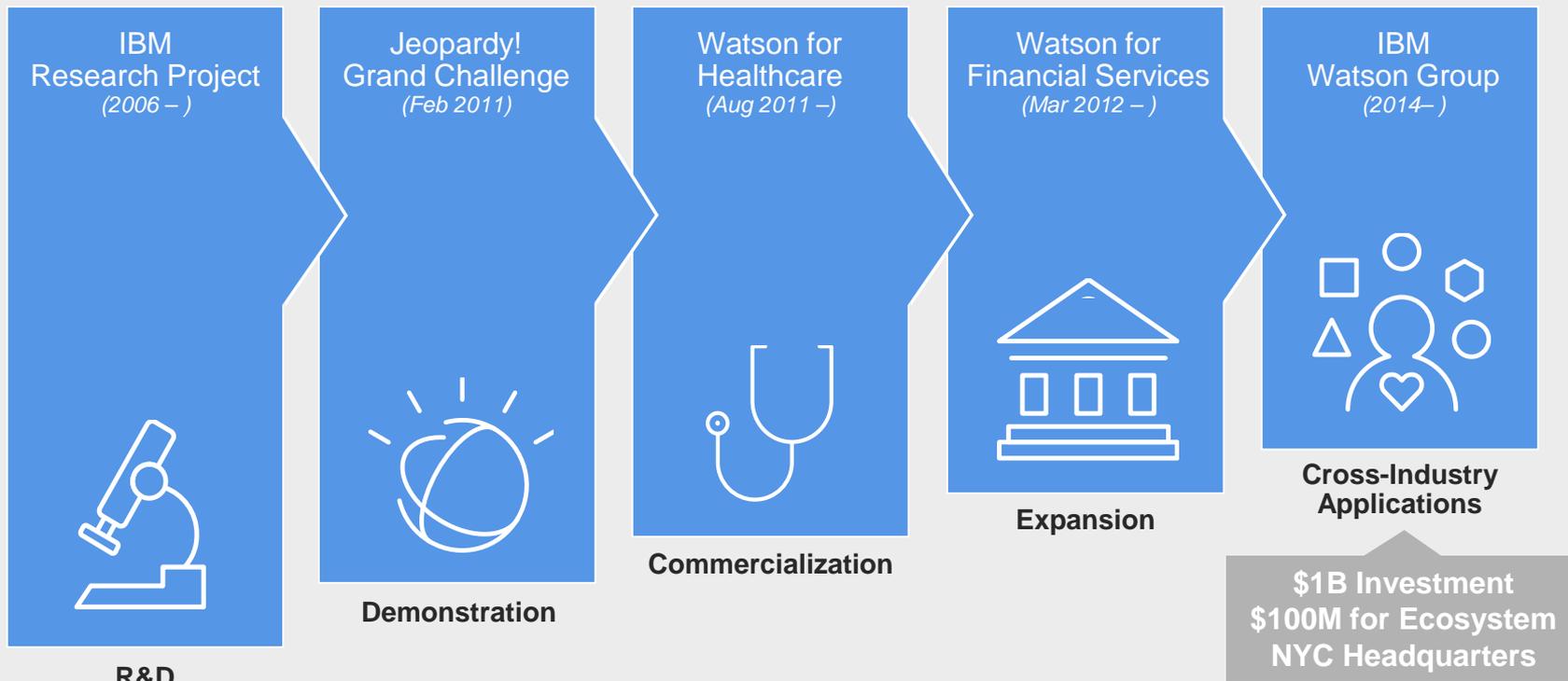


IBM+Promontory  
**Cognitive  
RegTech Solutions**

**Watson Financial Services**

William Lang  
Managing Director  
May 2018

# Watson has rapidly progressed from a Research Project to a full business



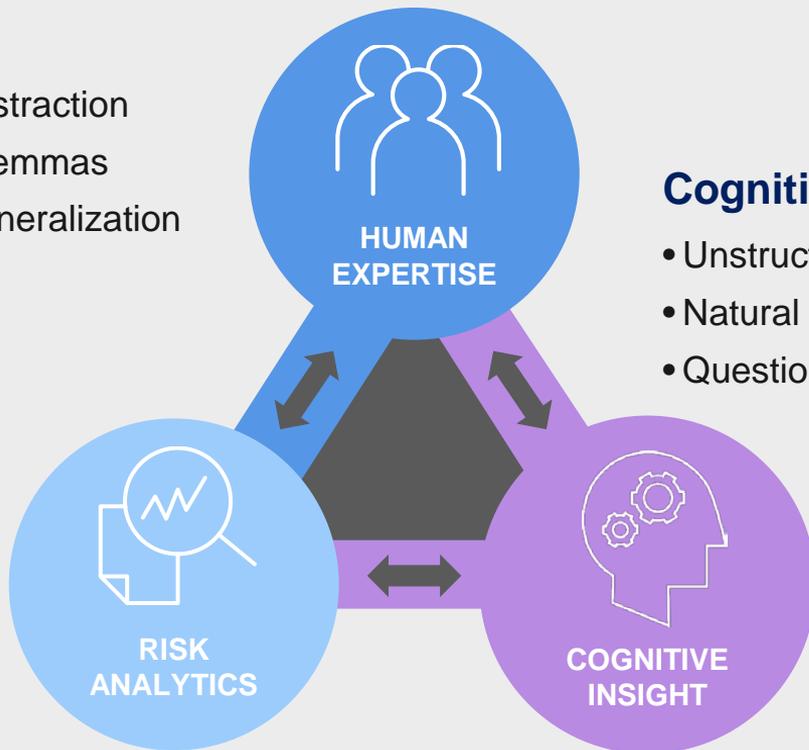
# Cognitive systems bridge the gap and unlock a new partnership between analysts and their technology

## Human Expertise

- Common sense
- Ethics
- Compassion
- Abstraction
- Dilemmas
- Generalization

## Risk Analytics

- Data correlation
- Pattern identification
- Anomaly detection
- Prioritization
- Data visualization
- Workflow



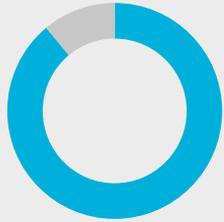
## Cognitive Insight

- Unstructured analysis
- Natural language
- Question and answer
- Machine learning
- Bias elimination
- Tradeoff analytics

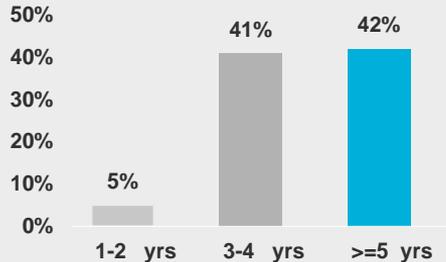
# Banking executives are already planning major investments in cognitive technologies



**79%** of bank executives familiar with cognitive computing believe it will have a critical impact on the future of their business<sup>1</sup>



**89%** of bank executives familiar with cognitive computing believe it will play a disruptive role in banking industry<sup>1</sup>



**88%** of executives familiar with cognitive computing are likely to invest in cognitive computing in future<sup>2</sup>

Source: IBM Institute for Business Value Cognitive Computing Survey (Q20, Q22.2, Q23) 2015 - Banking

## Promontory LLC, an IBM Company

**Promontory excels at helping clients resolve critical issues, particularly those with a regulatory dimension.**

Promontory's professionals have deep regulatory experience and insight, providing clients with frank, proactive advice informed by best practices and regulatory expectations.



# Watson Financial Services Solutions Portfolio + Promontory Insight



**Regulatory  
Compliance &  
Governance**



**Financial  
Crimes**



**Financial  
Risk**



**Commercial  
Payments**



**Customer  
Insight**



**Sales  
Performance  
Management**

Regulatory Compliance Analytics	KYC / Due Diligence	Credit Risk	Immediate Payments	Banking	Incentive Compensation Management
Regulatory Compliance Management	AML / Alerts Insights	Balance Sheet Risk	ACH	Wealth Management	
OpenPages / GRC	Safer Payments	Market Risk	SWIFT	Insurance	
	Counter Fraud Mgmt	Model Risk Governance			
	Surveillance Insights	Market Data / Wealth Mgmt			