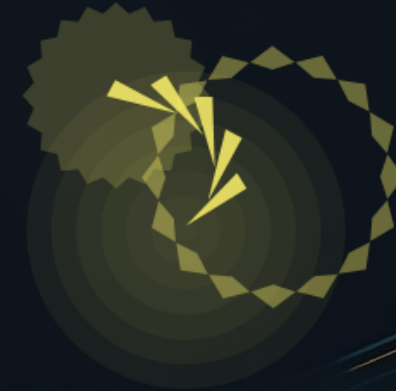


# **BECOMING AN AI-NATIVE BFSI** From vision to scaled impact



## AGENDA

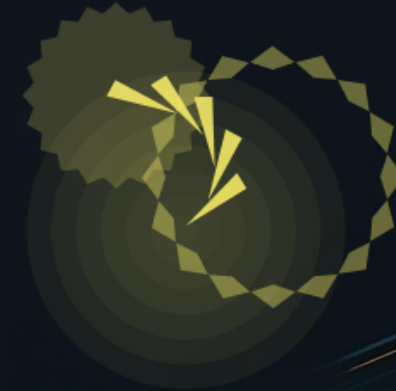
THE SHIFT TO AI-NATIVE BFSI

HIGH-IMPACT AI USE CASES ACROSS  
BFSI

BUILDING THE FOUNDATIONS FOR  
SCALE

WHAT SUCCESS LOOKS LIKE IN  
PRACTICE

THE ROAD AHEAD



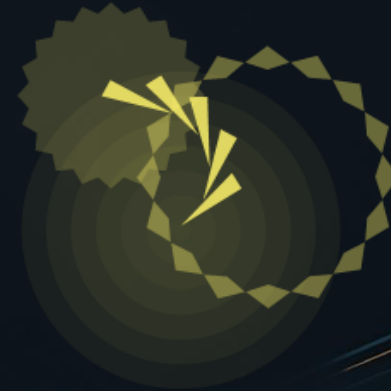
## SPEAKERS



**Dr. DWIJENDRANATH  
DWIVEDI**  
VP, Head of Banking and  
Financial Services,  
ZainTECH



**ROSHAN  
KARUNARATNE**  
Regional Director  
UnifyApps



## ZAINTECH OVERVIEW



# BACKED BY ONE OF THE REGION'S MOST TRUSTED TELECOM GROUPS

ZainTECH is the digital solutions arm of Zain Group, a leading telco group operating across seven countries and serving 53 million customers. Through serving the Group, its subsidiaries, and enterprise clients, it has built deep technical expertise, strong compliance frameworks, and an unrivalled understanding of the region's most critical industries.

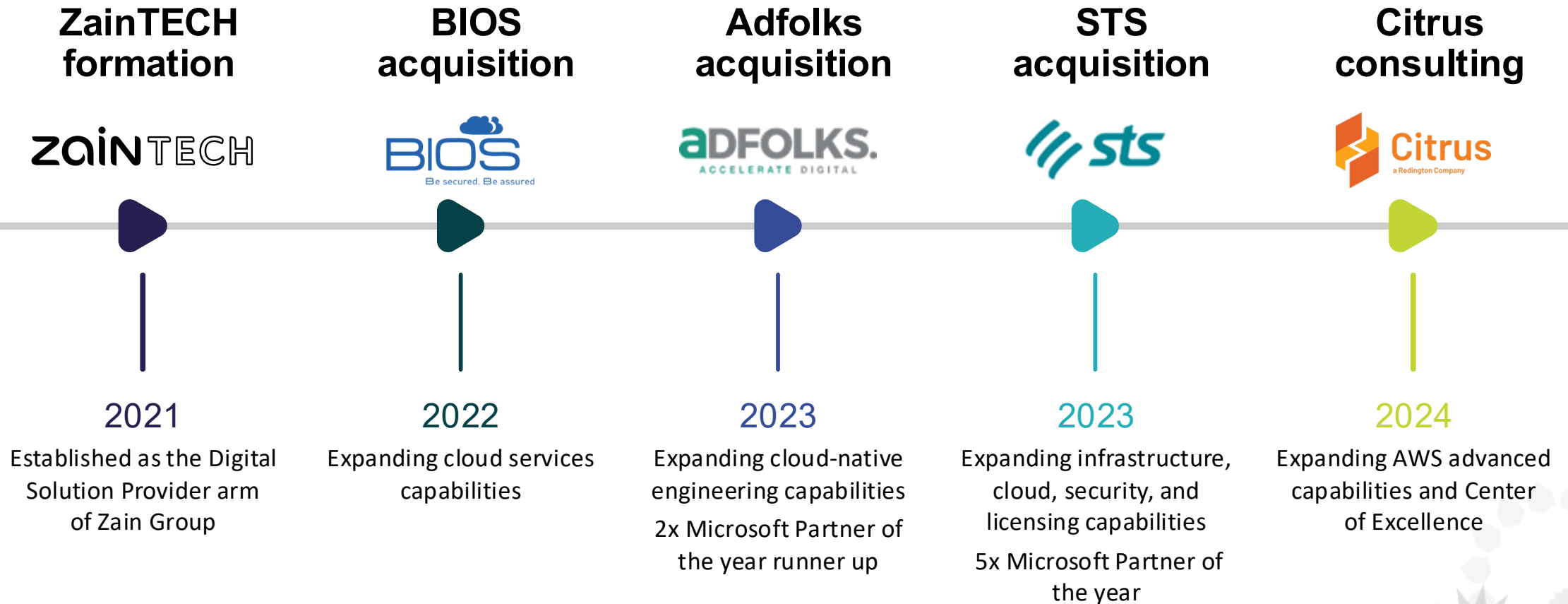
The infographic is divided into four vertical panels, each representing a different service area of ZainTECH:

- TELECOM:** Represented by a dark blue header with a radio tower icon. It features a map of the Middle East and East Africa with location pins for JORDAN, SAUDI ARABIA, KUWAIT, IRAQ, SAUDI ARABIA, BAHRAIN, SUDAN, and SOUTH SUDAN.
- DIGITAL SERVICES:** Represented by a dark green header with a gear and circuit icon. It displays the logos for **zain esports** and **Dizlee**.
- WHOLESALE:** Represented by a dark blue header with a warehouse icon. It features the logo for **ZOI** (A Zain & Omantel Company).
- FINTECH:** Represented by a teal header with a dollar sign and circuit icon. It displays logos for **FOO** (your fintech partner), **zain CASH**, and **تامام tamam**.



# BUILT THROUGH STRATEGIC EXPANSION

Each acquisition and consolidation has been strategic, aimed at enhancing our capabilities, broadening our reach, and deepening our expertise. This approach ensures that our customers can benefit from the finest offerings in the region through a single, cohesive partnership.



# EXPANDING ACROSS THE REGION

In just a few years, ZainTECH has grown into a leading ICT solutions provider and digital transformation partner uniquely positioned with regional scale, sovereign capabilities, and a strong ecosystem to deliver at scale.



**Iraq**



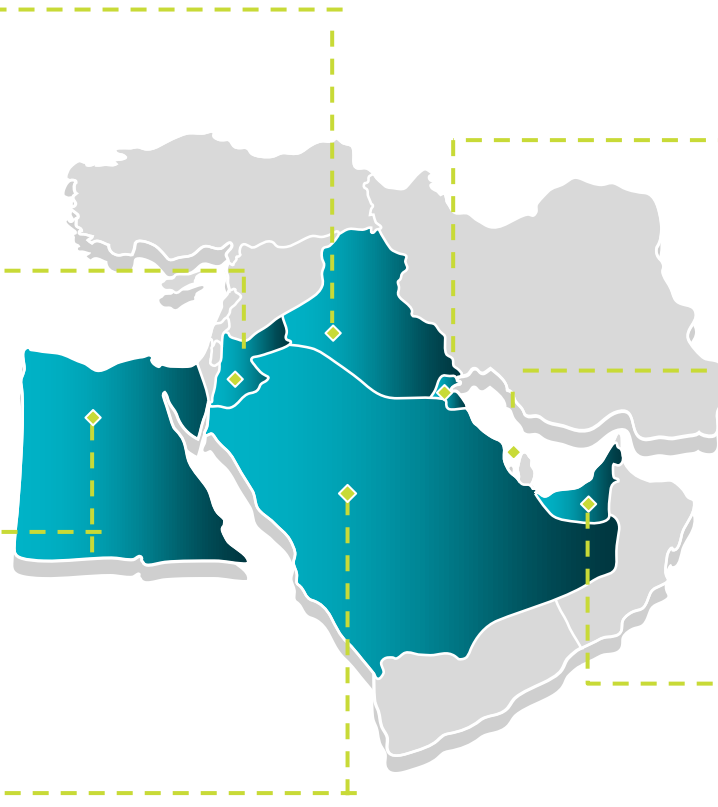
**Jordan**



**Egypt**



**KSA**



**Kuwait**



**Bahrain**



**UAE**



# SOC & NOC PRESENCE, POWERING ALWAYS-ON OPERATIONS ACROSS REGIONS

Across KSA, Jordan, and UAE delivering redundant, always-on security and 24X7 bilingual managed services operations through a distributed, SLA-backed regional footprint, with Kuwait coming soon.



**Kuwait: COMING SOON**



# BUILT FOR THE REGION. DELIVERED AT SCALE.

From SOC & NOC regional presence and 14 data centers to our people, partners, and customers; our footprint reflects the scale of our regional delivery.

14

Data centers

40+

Technology partners

7

Countries  
presence

1,600+

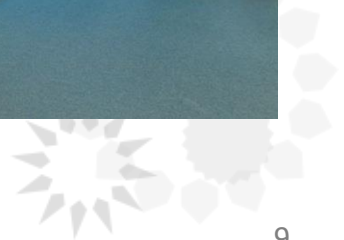
Customers served

3

Regional  
SOC/NOC

850+

Specialist employees





# DIGITAL. INTELLIGENT. RESILIENT.

ZainTECH goes beyond delivering technology; we work with our customers to translate strategy into measurable outcomes, making their operations more digital, intelligent, and resilient.



## DIGITAL



### Process & automation:

Finance, HR, and operations automation



### Experience management:

Employee, customer, and partner experiences



### Application modernization:

Refactoring and cloud-native transformation



**Next-gen experiences:** XR, drones, and innovation



## INTELLIGENT



**AI readiness:** Data, governance, and readiness



### Advanced analytics:

Customer, financial, and operational insights



**Generative AI:** Realtime decisioning and knowledge assistant



**Agentic AI:** Autonomous agents and orchestration



## RESILIENT



**Secure:** Identity, network, endpoint, and SOC security



**Available:** Cloud ops, backup, and disaster recovery



**Adaptable:** Sovereign, multi-cloud, and modernization

# INDUSTRY RECOGNITION AND ANALYST VALIDATION

Recognized by IDC as a Leader in AI Professional Services in GCC, reflecting our ability to deliver measurable outcomes at scale across the region.



ZainTECH is positioned in the Leaders category of the 2025 IDC MarketScape for Gulf Countries AI Professional Services – the first time IDC has assessed this regional market.

- IDC MarketScape, Gulf Countries



Gulf Countries  
AI Professional  
Services 2025

Leader

Middle East and  
Africa Public Cloud  
IaaS 2023-2024

Featured

Middle East and  
Africa Cloud  
Professional  
Services 2024

Featured

IDC officially named ZainTECH a Market Leader in the Gulf Countries AI Professional Services MarketScape in December 2025.

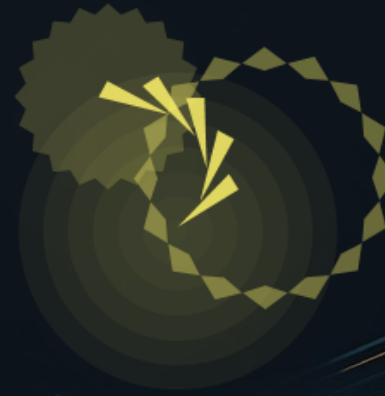
This recognition reflects our investment in vertical expertise, our AI Centres of Excellence, and our ability to deliver measurable outcomes for customers across the region.



## **What is the biggest obstacle preventing AI from scaling across your organization?**

- Fragmented data and systems
- Governance and compliance concerns
- Difficulty proving measurable ROI
- Talent and operational readiness





# AI-DRIVEN BFSI TRANSFORMATION



# ZAINTECH INTELLIGENT – THE 4 PILLARS

Our integrated AI portfolio delivers end-to-end value – from data readiness to autonomous agentic execution

## 01 AI READINESS



- Data quality and governance
- Responsible AI framework
- Organizational readiness and CoE
- Change management and TOM

## 02 ADVANCED ANALYTICS & ML



- Customer and marketing analytics
- Risk, fraud, and compliance
- Financial and operational analytics
- Predictive maintenance and HR analytics

## 03 GENERATIVE AI



- RAG and enterprise knowledge retrieval
- Workforce copilots and enablement
- Content generation and personalization
- Arabic NLP and multilingual support

## 04 AGENTIC AI



- Reasoning and autonomous task execution
- Multi-agent orchestration
- Human-in-the-loop governance
- Agentic safety and compliance protocols



# GCC BANKING – THE AI SCALING GAP

Most banks have run 20–40 AI pilots. Very few have more than 5 in production.

**62%**

of enterprises remain in AI experimentation

**31%**

have reached AI enablement (the copilot era)

**7%**

are AI-native – agent-era from the ground up

Source: UnifyApps AI Maturity Index, 2026

## WHY MOST AI PILOTS STALL BEFORE PRODUCTION

### ● Point-to-point integration

Every use case rebuilds the same plumbing across core, CRM, channels.

### ● Governance bolted on, not by design

Compliance team enters late; production go-live slips by months.

### ● Data scattered across silos

No unified customer view; AI models trained on partial truth.

### ● Talent scarcity and vendor sprawl

Banks compete with hyperscalers; multi-vendor stacks raise TCO.



# BFSI IS AT AN INFLECTION POINT

Three forces are converging in 2025–2026 – banks that move now compound the advantage



## REGULATORY PUSH

Compliance can no longer wait

- CBUAE AI governance guidance
- SAMA generative AI principles
- EU AI Act (high-risk classification for credit and insurance)
- GDPR / UAE PDPL / KSA PDPL pressure on customer data

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Regulators now expect AI by design – not retrofitted controls.



## COMPETITIVE PRESSURE

The bar has been reset

- Digital-only banks setting onboarding and service benchmarks
- Wealthtech and neo-banks compressing fee pools
- Customers expect Amazon-grade personalization
- Cross-border payments under fintech assault

---

Standing still is now a strategy with a known outcome – margin loss.



## TECHNOLOGY

The toolkit is production-ready

- Foundation models stable enough for regulated workloads
- Agentic frameworks proven in enterprise settings
- Cost-per-task down ~10× in 18 months
- Arabic and multilingual NLP at production quality

---

What required a research team in 2023 is platform-config in 2026.

**A year ago you could wait. Today, waiting is the strategy with the worst expected return.**

# GCC BANKING – WHY ACT NOW

## Banking – market context



### BRIDGE THE EXPERIENCE GAP

Brand chatter +17% positive BUT operational Net Sentiment –38%. Lived service fails to match the brand promise.



### ENHANCE SECURITY AND FRAUD

Risk conversations: digital security (68%) and account irregularities (61%). UAE has highest fraud-linked share at 20%.



### FIX DIGITAL RELIABILITY

Digital experience is the weakest point (–72% Net Sentiment). Slow apps, login failures, OTP delays drive churn.



### REBUILD TRUST AND TRANSPARENCY

Pricing and admin fuel distrust. Account-admin sentiment as low as –86% in some markets. Unexpected charges dominate.



### OVERHAUL CUSTOMER SERVICE

72% of service complaints cite slow turnaround. Call centers generate 47% of all channel-related complaints.



# THE 3-LAYER BANKING TRANSFORMATION MODEL

A structured, phased approach to becoming an AI-native bank – powered by ZainTECH's partner ecosystem

01

EXPERIENCE LAYER



Customer-facing

- Mobile-first journeys
- AI personalization
- KYC onboarding
- Conversational banking (UnifyApps)

02

INTELLIGENCE LAYER



Data & AI

- Customer 360
- Churn/fraud/CLV models
- AML
- Stress testing
- Corporate CLV
- Wealth advisory

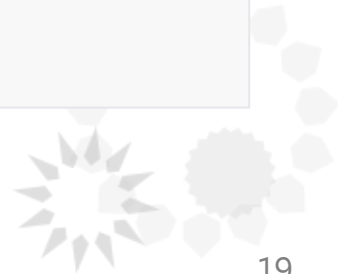
03

CORE & OPERATIONS



Foundation + enterprise functions

- API-first architecture
- Retail and corporate banking AI
- Risk and compliance
- Legal and HR transformation
- Responsible AI



# BANKING – 7 VALUE PROPOSITIONS ACROSS THE FULL VALUE CHAIN

01 AI READINESS ★

02 ADVANCED ANALYTICS & ML

03 GENERATIVE AI

04 AGENTIC AI

ZainTECH addresses the most pressing issues of GCC banks through 7 integrated value propositions

## VP1: HYPER-PERSONALIZED CUSTOMER JOURNEYS

Sales and marketing

11 use cases: NBA/NBO, nudge engine, churn, loyalty gamification, dormancy reactivation, competitive migration

02 03

## VP2: FRAML – FRAUD AND FINANCIAL CRIME

Operations

Real-time fraud detection, AML investigation agent network, multi-agent fraud assistant, behavioral intelligence

02 04

## VP3: AI-POWERED CUSTOMER SERVICE

Client servicing

10 use cases: virtual agent, case routing, agent co-pilot, omnichannel continuity, proactive AI outreach

03 04

## VP4: GENAI KNOWLEDGE MANAGEMENT

Tech, data, and enterprise

5 high-impact decision use cases: credit underwriting, AML guidance, limit breach, regulatory reporting, covenant

01 03

## VP5: B2B / CORPORATE BANKING AI

Onboarding and underwriting

12 use cases: NBO wallet expansion, early warning, AML network, back-office agent, CLV, basket recommendation

02 04

## VP6: RISK & COMPLIANCE AI

Risk, compliance, and support

RCSA automation, RegTech reporting, continuous model review, champion-challenger auto-switching

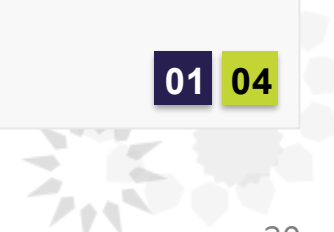
01 02

## VP7: OPEN BANKING & DIGITAL ONBOARDING

Product and pricing

API monetization consulting, seamless e-KYC, SME digital onboarding, dynamic pricing engine

01 04



# FROM USE CASES TO ENTERPRISE SCALE

Domain depth alone doesn't scale – banks need an AI Operating System underneath



## WHAT ZAINTECH BRINGS

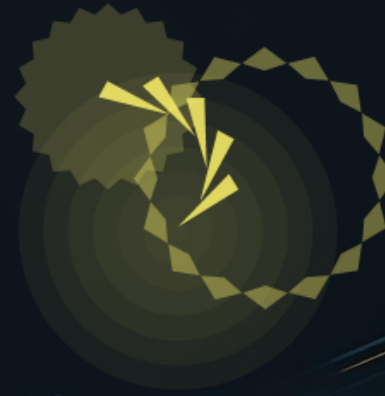
- Banking domain depth – 7 VPs, 140+ proven use cases
- IDC MarketScape Leader 2025 (Gulf AI Professional Services)
- Onshore, regulator-aligned delivery – CBUAE, SAMA, CBB
- Proprietary accelerators, Responsible AI framework
- COE-led change management and talent enablement



## WHAT'S STILL MISSING – THE PLATFORM LAYER

- One integration substrate – not 40 point-to-point builds
- One data and knowledge layer – unified, governed, reusable
- One workflow and orchestration plane – across human + agent
- One agent builder – simple, advanced, multi-agent teams
- One governance hub – policies, observability, evaluations
- Deploy anywhere – SaaS, private cloud.

**This is where UnifyApps comes in – and why we're on this stage together →**



# THE UNIFYAPPS ADVANTAGE





# The AI Agent and App Builder Platform for the Enterprise

Building Production Grade AI Solutions  
**Faster, Cheaper** and **Easier** to Maintain  
**RADICALLY**

# in one of the three stages of AI maturity...



1  
**Experimentation**  
62% of Companies

The Lab / Toy Era



2  
**Enablement**  
31% of Companies

The Factory/ Copilot Era



3  
**AI-Native**  
7% of Companies

The System/ Agent Era

# The Current State Across Enterprises

## Systems of Engagement (Customer & Employee Facing Apps .. )



### Integrations

- BP Automations
- MW/iPAAS
- API Management



### Data Management

- ETL & Reverse ETL
- MDM



### Workflows

- BP Automations
- MW/iPAAS
- API Management



### Applications

- Custom Solutions
- Shadow IT
- App Modernization
- 360'



### AI


- Chatbots
- Agents
- Content Generation
- Summarization

Systems of Record (ERP, CRM, HRMS, Core Systems, DW/DL...)


GenAI / LLMs

# Multi Tech Vendor Approach


Systems of Engagement (Customer & Employee Facing Apps ..)

  
**Integrations**


TIBCO IBM  
ORACLE  
b workato M

  
**Data Management**


databricks  
Fivetran  
matillion


  
**Workflows**

UiPath n8n  
appian AUTOMATION ANYWHERE

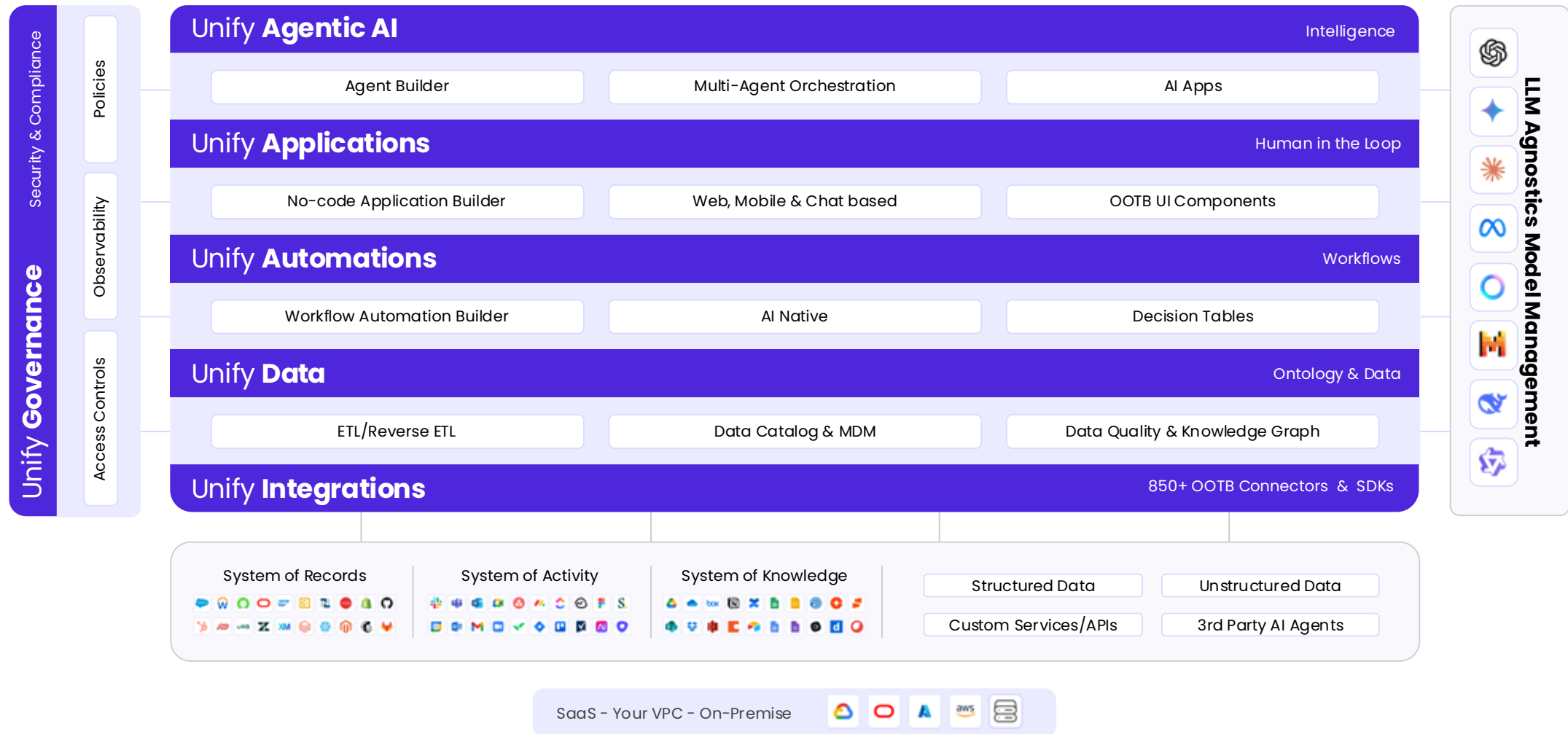
  
**Applications**

outsystems mx mendix  
PowerApps Microsoft .NET

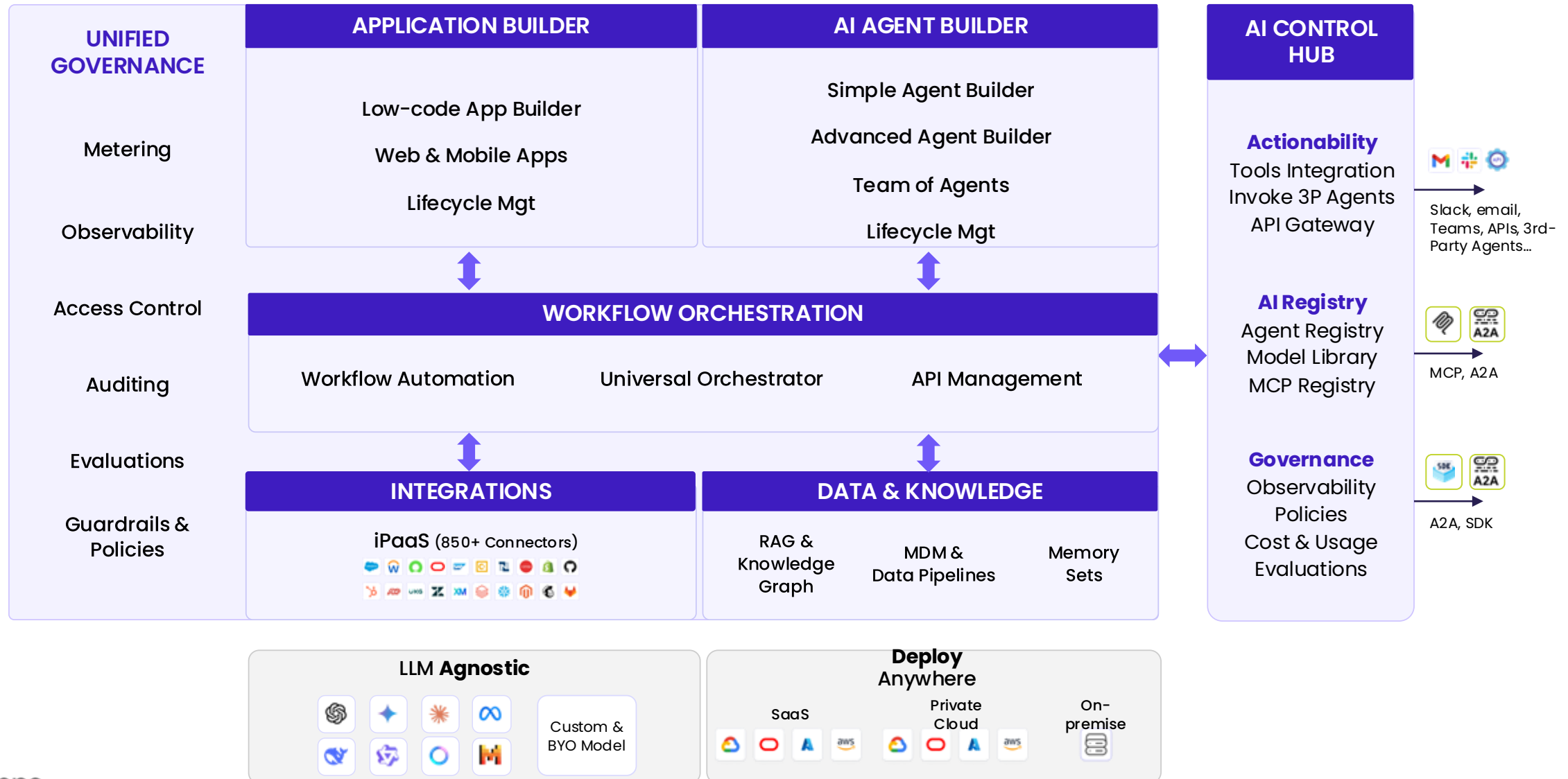
  
**AI**

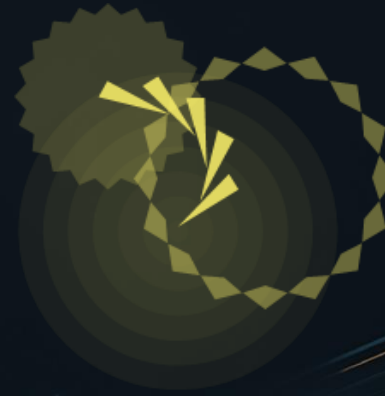


# UnifyApps: Enterprise Operating System for AI



# UnifyApps: the AI OS architecture for the Enterprise





## ■ USE CASES

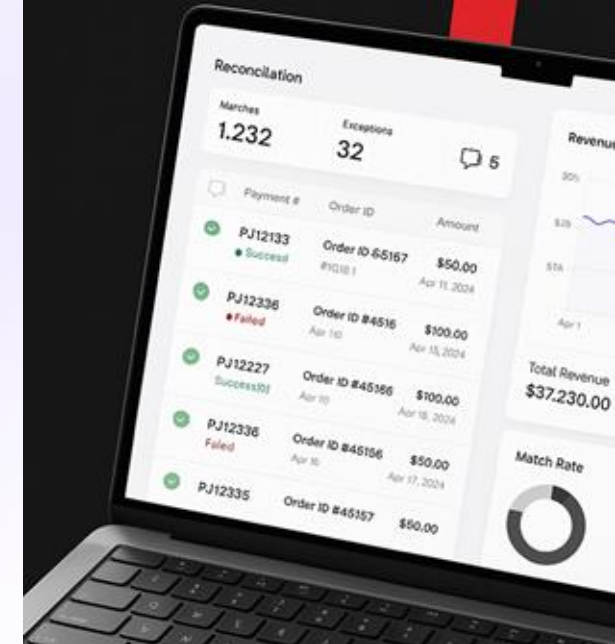




# Use Case Studies

# AI-Powered Communication Hub

- 1 Connected to **all customer touchpoints across 25+ systems**
- 2 Reimagined customer communication & built **Communication Hub to centralize outreach**
- 3 Built AI agents to **deliver personalized messages and reduce duplicate comms**



**100M+**

communications managed annually

**1M+**

Saved already in 4 Months of Launch

Built in 2 weeks instead of months of development and millions in dev cost

# India's Largest Private Sector Bank

## AI-powered customer communication platform

### CHALLENGE

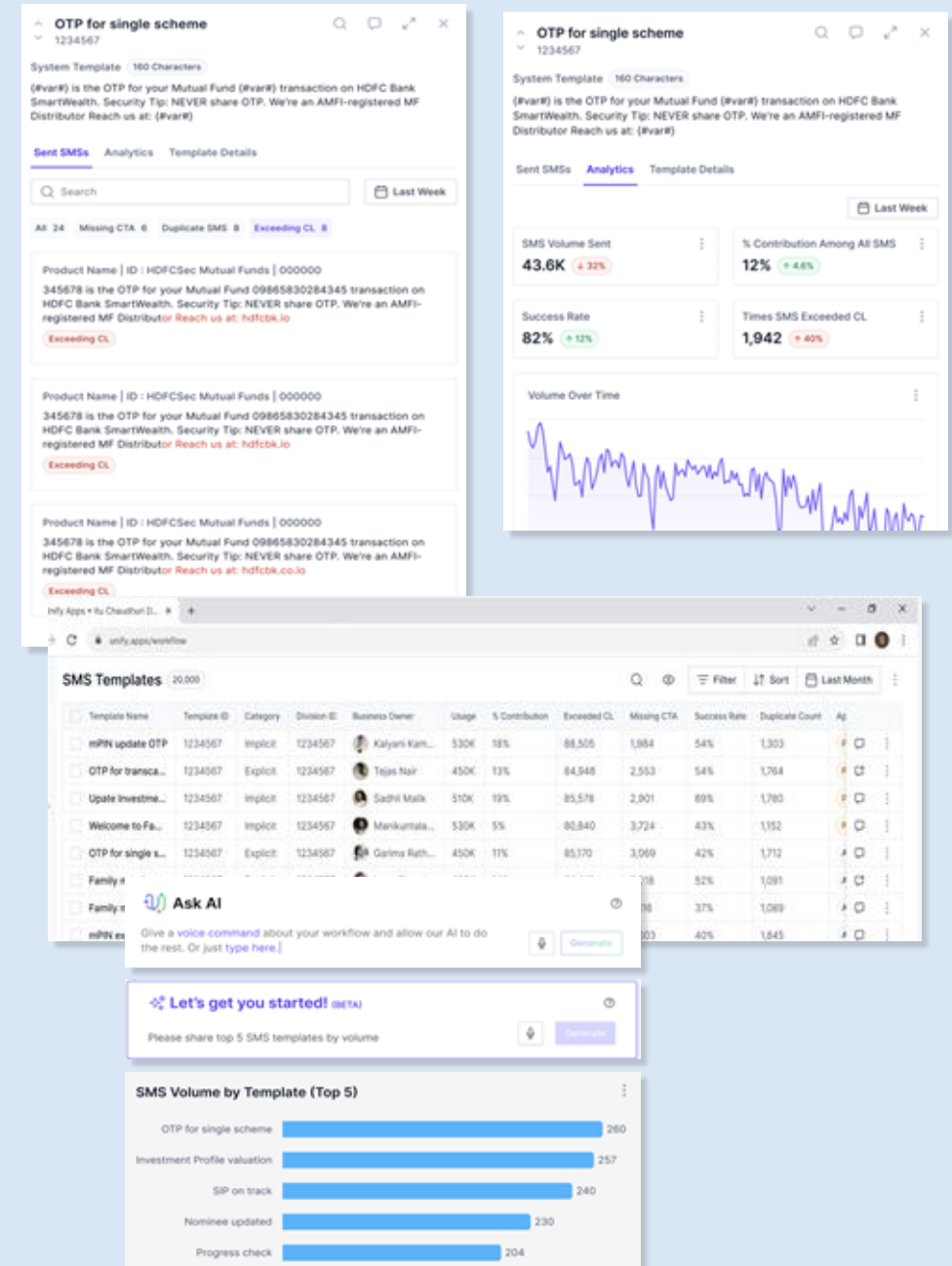
- No **Single View of Customer Communication**
- **250 Cr+ Messages sent Monthly** – Inconsistent & duplicate messaging
- **Reactive** – Manual pull based reporting siloed across systems

### SOLUTION

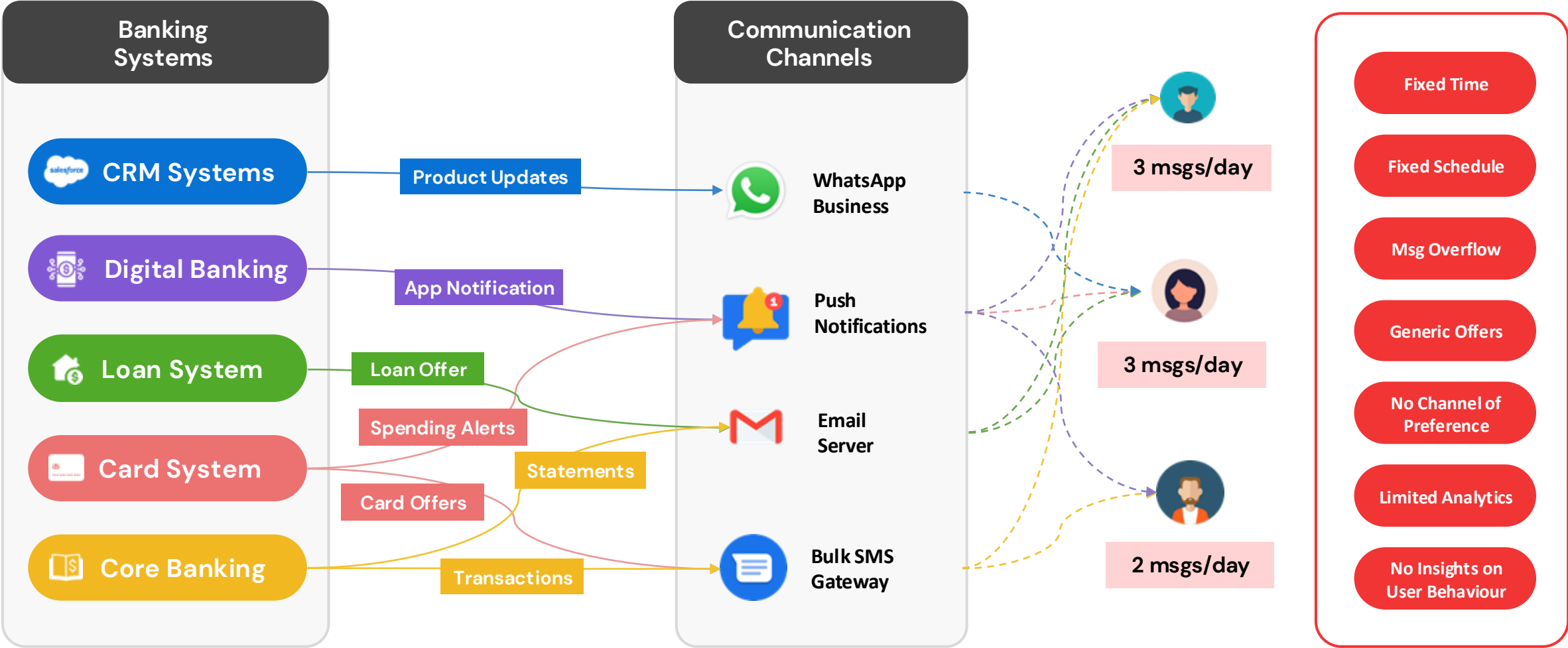
- **Single View of Customer:** Centralize data from all communication channels across all systems & suggest next best actions.
- **AI Copilot:** Leverage generative AI to search through your knowledge base & data sources to provide customers and agents the latest information.
- **Multimodal channel capabilities:** Unified Communication Hub to act as brain for communication strategy as it will be connected to all outbound systems.
- **Real time alerts** on basis of discrepancies identified (volume surge, **compliance breach**, duplicates through new templates etc).

### EXPECTED IMPACT

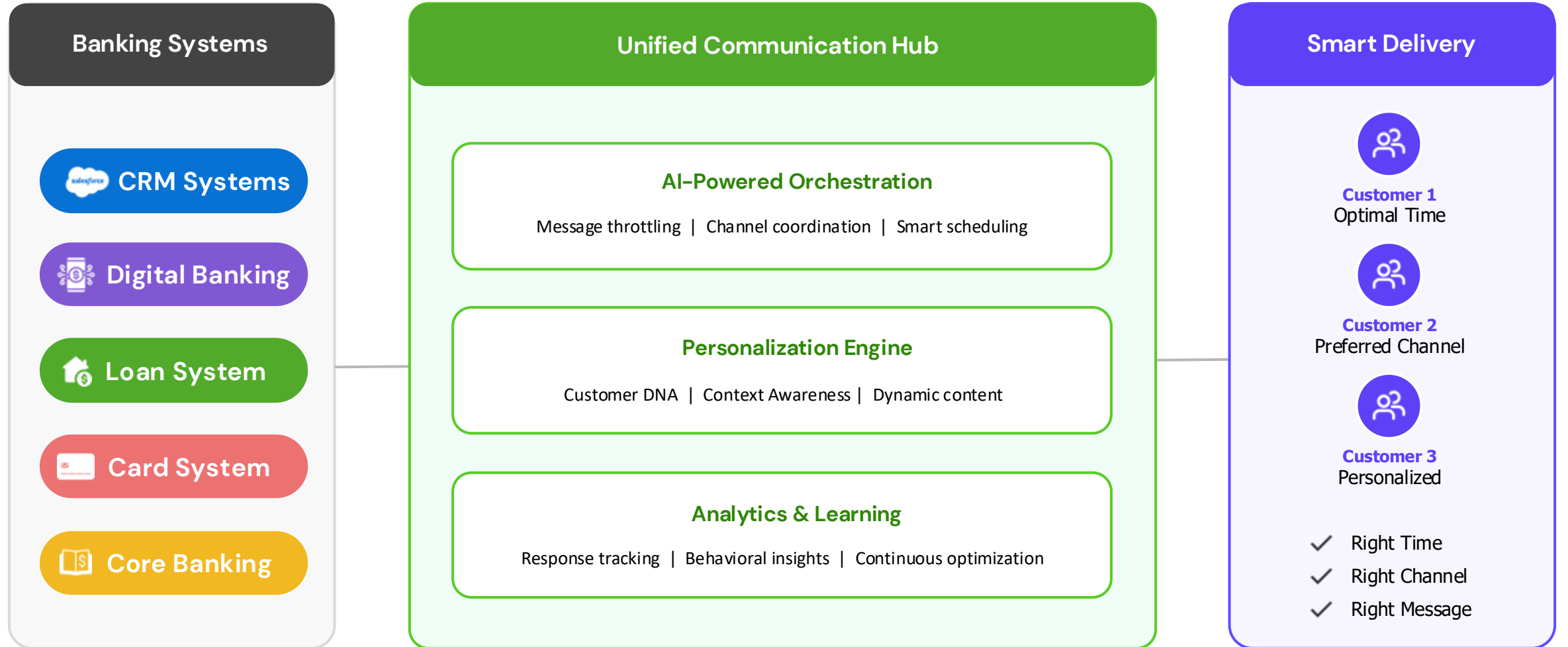
- **Reduce operational effort & messaging costs by \$6M USD.**



# Previous State

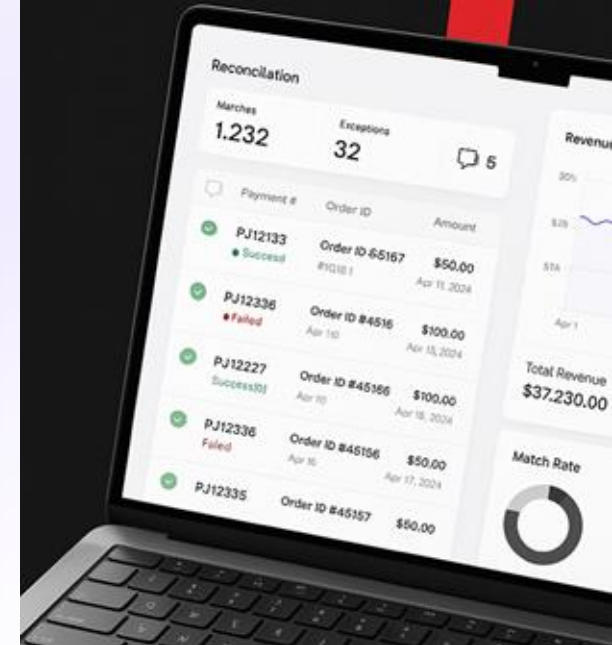


# Current State



# Unified Privacy Solution

- 1 Launch of the DPDP Act to **regulate compliance of processing customer data**
- 2 The Bank used to consume consent from multiple applications with no **centralized way** of tracking consent and **managing the data**.
- 3 Built a solution for efficient & scalable updates across 200+ channels, **removing all the manual work and inefficiencies**



Unified Solution for customer-facing teams, legal and compliance team

**200+**

Systems & Channels integrated

Built in 8 weeks instead of months of development and millions in dev cost

# Unified Privacy Solution

## Consent Management

Consent Purposes

Consent Collection

Consent Withdrawal

Transaction Logs

Consent Lifecycle  
Management

Multi - Channel

## Data Principal Rights Management

Request Management

Data Correction

Data Erasure

Customer 360

Automated Notifications

Secure Authentication

## Policy & Notice Management

Privacy Notice

Multi-Lingual

Version Control

Consent Statement  
Management

## Personal Data Archival

Automated Data Archival

Manual Data Archival

Data Categorization

Data Retention Policies

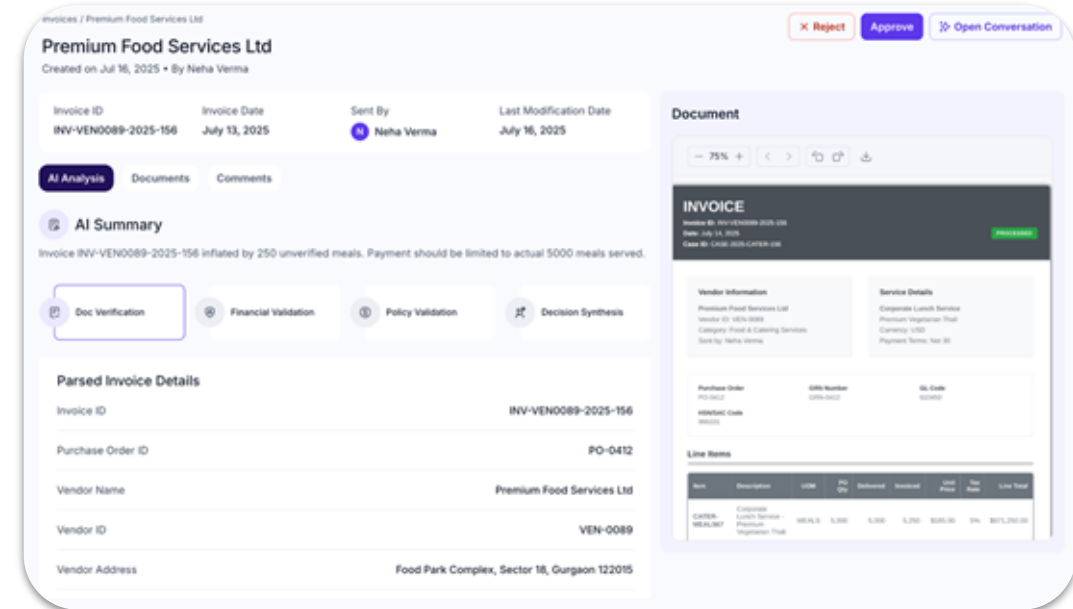
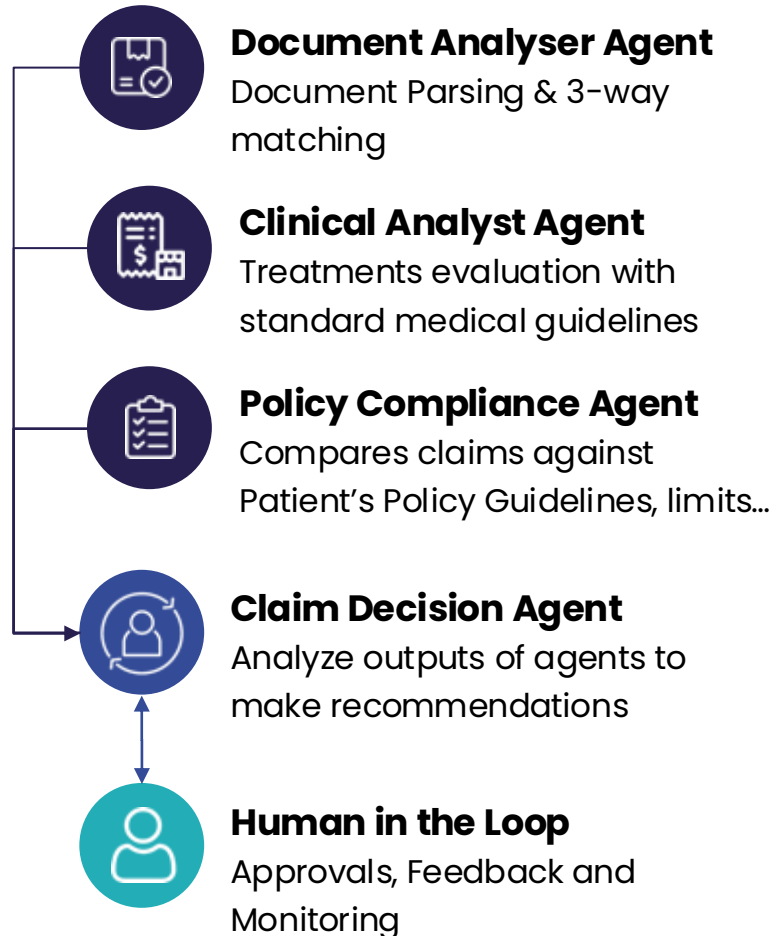
Data Retrieval

Integration with Data  
Processing Systems

A comprehensive & modular solution to help organizations stay compliant and provide exceptional customer experience

# Insurance Claims Processing

Team of AI Agents`

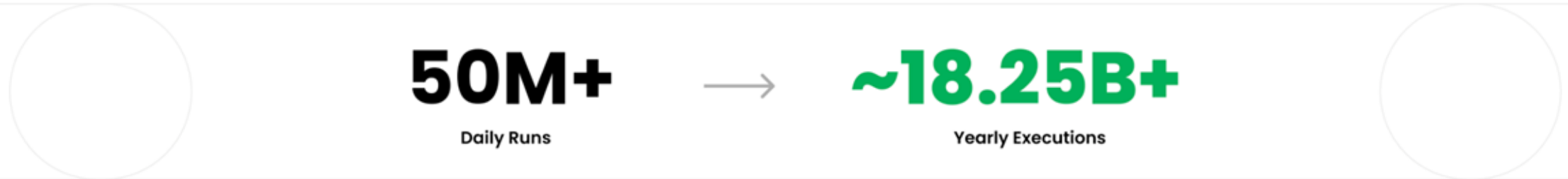



**Reduction in Processing time & Operational Cost** by automating routine tasks with AI & parallel processing of multiple claims with accuracy.

**Eliminate human errors** by ensuring proper compliance and claim processing intake & analysis

# Core Workflows for Policy Bazaar


Massive-scale AI automation across policy renewals, marketing campaigns, and policy management serving millions daily



 22k


**Policy Renewal Task Management**

Assignment of 22k+ monthly policy renewals by directly integrating with DB & real-time visibility of tasks

 3M+

**Automated Marketing Campaigns**


Customizable & on-the-go configurable campaigns leading to higher customer engagement


 7k+

**Automated Policy Creation**

Rolled out for 8 insurers with automated upload & modifications

 **60%**  
Self-Configured Use Cases

 **6**  
Departments Using

 **8**  
Insurers Onboarded

# One of the largest Digital Banks in Europe

## 8 use cases in 4 months

### Operations & Risk

#### Third-party Risk Management (TPRM)

Automating the Monitoring & Assessment and Issue Remediation (or Incident Response) workflows within the Third-Party Risk Management process.

#### Tech Support - Bug/Ticket Triage

Next-gen IT support triaging and routing on top of Jira.

#### Procurement - Spend Request Review Agent

Automate the hourly processing of Purchase Requisitions (PRs) to perform contract field extraction, business case summarization, discrepancy detection, and approver handoff: integrated with Coupa, Google Workspace, and Vertex AI.

### People Ops

#### Talent: Pre-onboarding

Automating the Pre-Onboarding process in Jira, incorporating AI-driven candidate query responses, background-check integrations, and SLA-based chasers.

#### Talent Acquisition - Interview Scorecard

Automate the end-to-end interview transcript processing pipeline (quality evaluation, summary generation, playbook adherence checks, and interviewer feedback).

#### Engagement Travel Automation

Improving employee experience when booking business travel, through an AI Agent & App.

### Finance Ops

#### Deferred Expenses & Amortisation

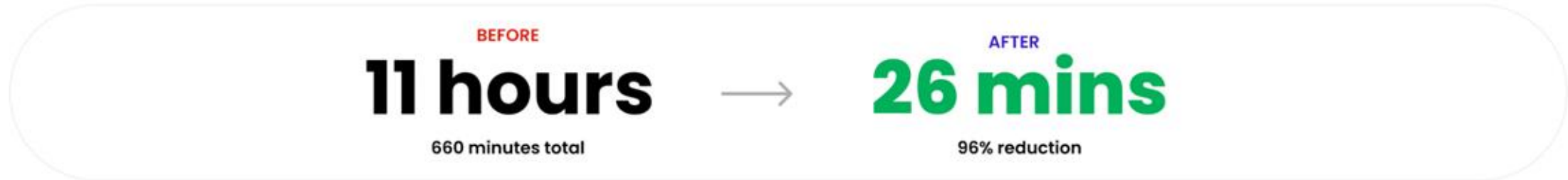
Automate the end-to-end process of creating amortization journal entries for deferred expenses, integrating NetSuite, Google Workspace, FloQast, and Slack, while ensuring audit compliance, and accurate checklist updates.

#### Urgent Payments Automation

AI-driven automation that validates, matches, and processes urgent payment requests, extracting invoice data, verifying details, resolving mismatches and seamlessly advancing tickets through the full payment lifecycle.

# Cash Management System

Cash Management System (CMS): End-to-end settlement automation for 250+ active clients



## Files Fetched from SFTP

Secure receipt of input files via SFTP into CMS



## T-Day Processing

Data validation and slot-wise NEFT/RTGS file generation



## Nodal Processing

Rule-based, slot-wise processing of nodal bank GL files



## FT Generation

Automated generation of nodal settlement FT files with revert support



## Reversal Process

Maker-checker controlled reversals with duplicate prevention



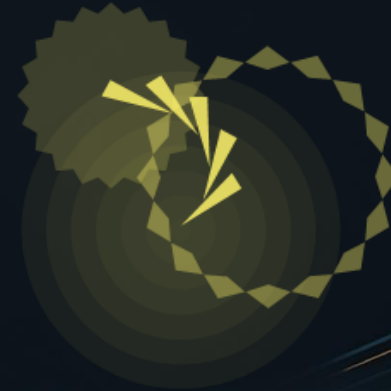
## MIS Generation

Client-wise and transaction MIS with UTR linkage



## Reconciliation

MIS-to-ODS reconciliation to identify matched and unmatched entries



# ■ GETTING STARTED



# GOVERNED AI AT SCALE – THE RESPONSIBLE AI LAYER

The substrate that makes enterprise AI adoption possible – not a final phase

## REGULATORY ALIGNMENT

CBUAE AI Governance · SAMA Gen-AI Principles · CBB AI Guidance · EU AI Act · GDPR / PDPL / DPDP

### MODEL RISK

Validation, monitoring, drift detection, champion-challenger auto-switching

### BIAS AND FAIRNESS

Demographic parity checks, protected-attribute auditing, redlining tests

### EXPLAINABILITY

SHAP/LIME for ML, citation-grounded RAG, decision audit chains for agents

### AUDIT TRAILS

Immutable logs, regulator-ready reporting, evidence packs for review cycles

## OPERATIONAL GUARDRAILS – NATIVE IN THE UNIFYAPPS PLATFORM

Policies · Observability · Access controls · Cost & usage · Evaluations · PII redaction · Guardrails

**RESULT: ZainTECH Responsible AI framework + UnifyApps Governance Hub = one integrated governance stack – designed-in, not bolted-on**

# MEASURING WHAT MATTERS – THE BFSI VALUE FRAMEWORK

Every BFSI AI initiative should map to one of four value pools – if it doesn't, question whether to do it

## REVENUE UPLIFT

- Use cases: NBA / NBO, dormancy reactivation, wallet expansion, cross-sell
- KPI: Incremental revenue per customer, conversion rate, wallet share
- Proof point: HDFC AI Communication Hub – \$1M+ saved in 4 months, 100M+ comms / yr

## COST-TO-SERVE

- Use cases: Virtual agent, agent co-pilot, claims processing, back-office bots
- KPI: Cost per contact, AHT, first-contact resolution, processing time
- Proof point: Fino Payments Bank CMS – 11 hours → 26 mins (96% reduction)

## RISK AVOIDANCE

- Use cases: FRAML, AML investigation agent, RegTech reporting, TPRM
- KPI: Fraud loss reduction, false-positive rate, regulatory penalty avoidance
- Proof point: HDFC Unified Privacy Solution – 200+ channels integrated for DPDP

## SPEED-TO-VALUE

- Use cases: GenAI knowledge management, workforce co-pilots, self-service apps
- KPI: Time to first production use case, dev cost reduction, use cases / qtr
- Proof point: Digital Bank Europe – 8 use cases in 4 months on one platform

**Map every use case to one of these four pools, with one CFO-grade KPI per use case – that's how the conversation moves from pilot to portfolio.**

# HOW TO START – A 90-DAY PATH TO PRODUCTION

We don't sell a two-year transformation. We sell a 90-day proof – then we scale from there.

## 01 WEEKS 1–4 ASSESS & PRIORITIZE ZainTECH-led

- AI readiness assessment (data, governance, talent)
- Use-case prioritization workshop with business
- Business case and value map (4-pool framework)
- Platform fitment validation
- Top 3 use case shortlist + sequencing

---

**OUTCOME:** Signed-off use case #1, business case, value baseline

## 02 WEEKS 5–8 BUILD Joint ZainTECH + UnifyApps

- Platform stand-up (SaaS, private cloud, or on-prem)
- Top 5 system integrations (core, CRM, channel, risk)
- Use case #1 build – typically Comms Hub or FRAML
- Governance baseline (policies, access, observability)
- User testing and UAT cycles

---

**OUTCOME:** Use case #1 in UAT, integrations live, governance configured

## 03 WEEKS 9–12 SCALE Joint with bank ops

- Production go-live, operational handover
- KPI dashboard live (CFO-grade reporting)
- Use case #2 build initiated
- COE structure & talent enablement agreed
- 12-month roadmap and investment plan

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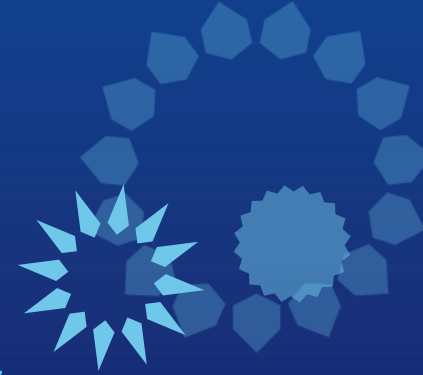
**OUTCOME:** Use case #1 in production with measured value; foundation for 10× scale

**Pick a use case. Set up the platform. Show measurable value in one quarter. Then expand. Let's talk after this session.**



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