

**7** ways smart **banks** are using  
**Generative**  
**AI** to stay ahead  
of the game



#1

# Conversational banking

**Goodbye, unhelpful chat systems:**

Chatbots capable of **context-aware dialogue** are enhancing customer service



# #2

# Credit issuance

**Hello, fuss-free loans:** Simplifying complex application processes to create **more opportunities for SMEs**





#3

# Client onboarding

**KYC, streamlined:**

Onboarding is being sped up and simplified to deliver

**ROI sooner**



#4

# Cybersecurity

**Surveillance, refined:**

Large language models are **distilling complex data** and responding **quickly to breaches**.



#5

# Loyalty programs

**Universe of Me:**  
Smart loyalty experiences are **matching customers to benefits they actually want**





#6

# Wealth advisory

**Finance, rationalized:**

AI advisors are democratizing **high-quality financial expertise** unencumbered by human emotions, preconceived notions or wishful thinking



#7

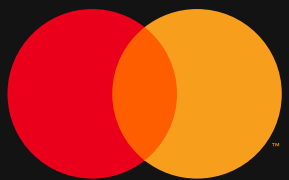
# Knowledge and insights

**Efficiency, supercharged:**

Bankers' research  
processes are  
being reduced  
**from hours  
to minutes**







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Want to learn more  
about how Generative  
AI will transform the  
future of banking?

**EXPLORE**

the Mastercard Signals report [here](#).

**CONTACT**

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