

# Research & Innovation at KBTG

ATPER 2018 Talk, 09.01.2018

**KASIKORN**



**Business-Technology Group**

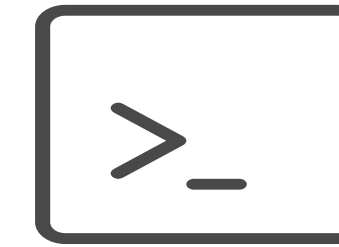
**Where The Digital Banking Innovations Created**



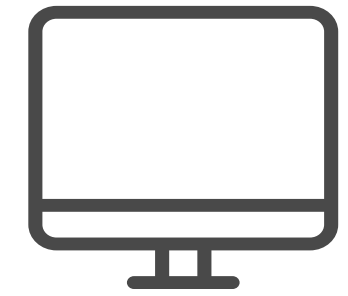
# What We Do?



Technology  
Research and  
Innovation



Technology  
Development



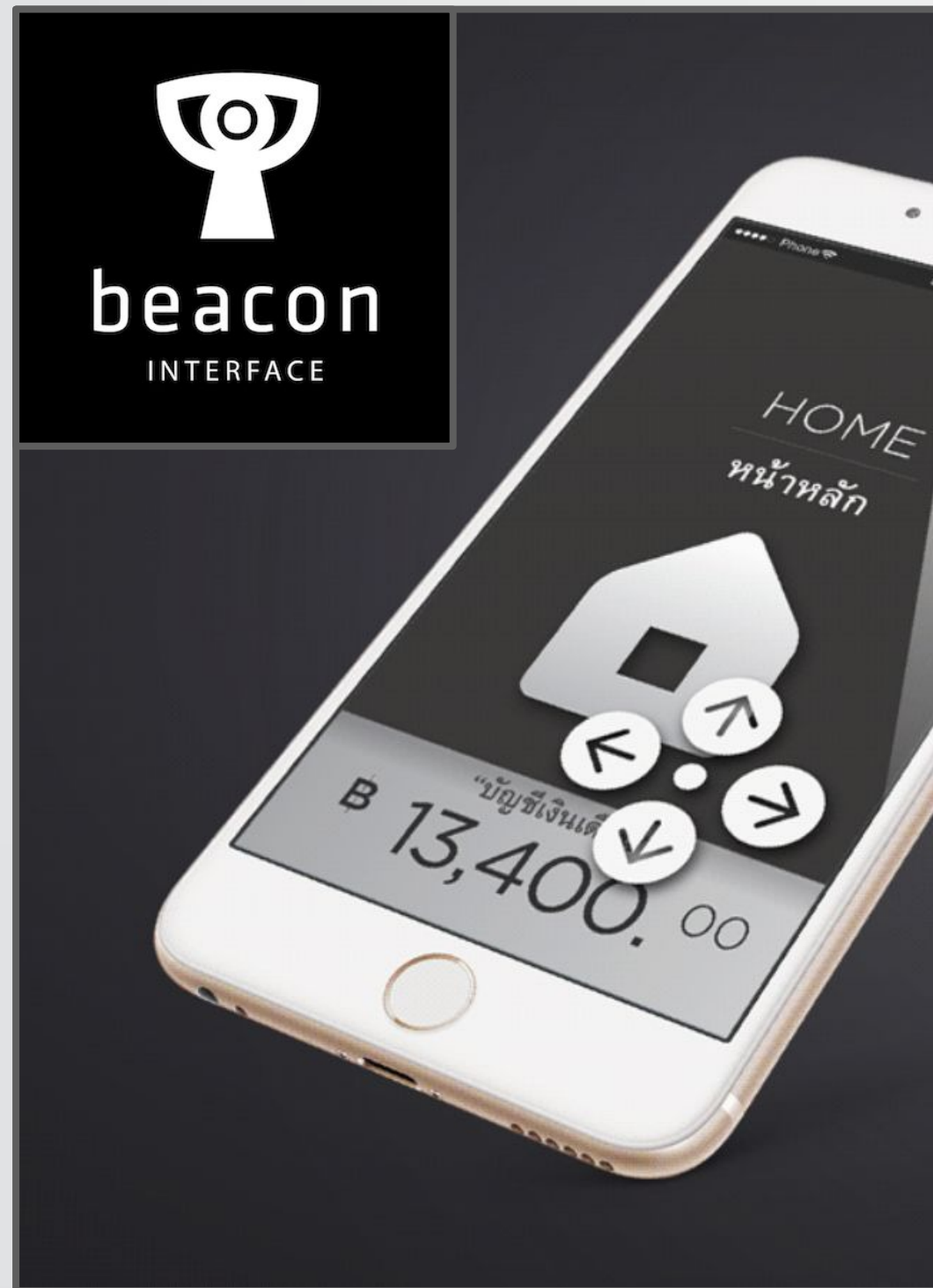
Infrastructure  
Management



Flexibility for  
Partnership



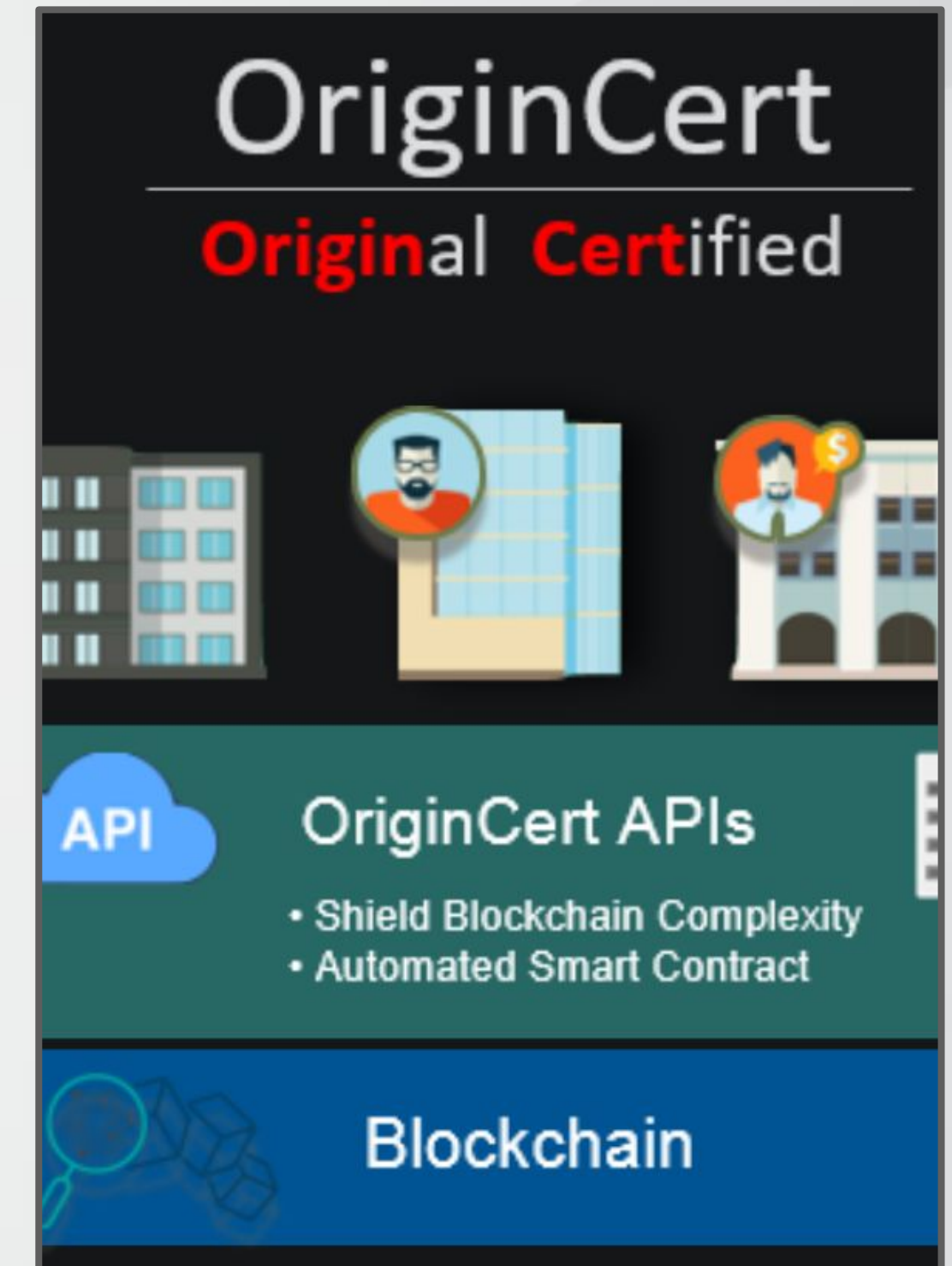
Talent  
Development



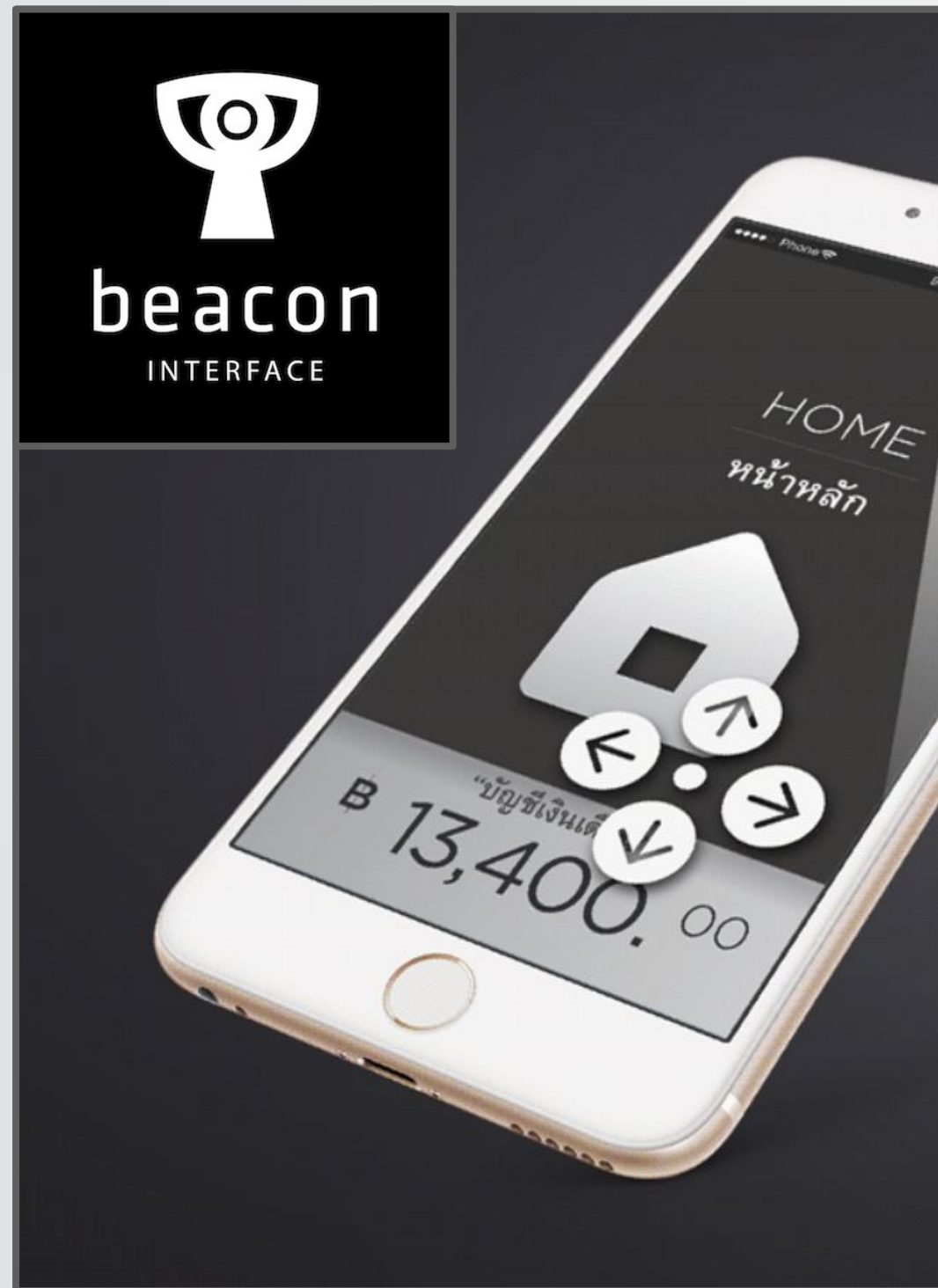
**K-PLUS Beacon**  
Mobile banking for  
visually impaired



**Machine Lending**  
Fully-automated  
frictionless lending



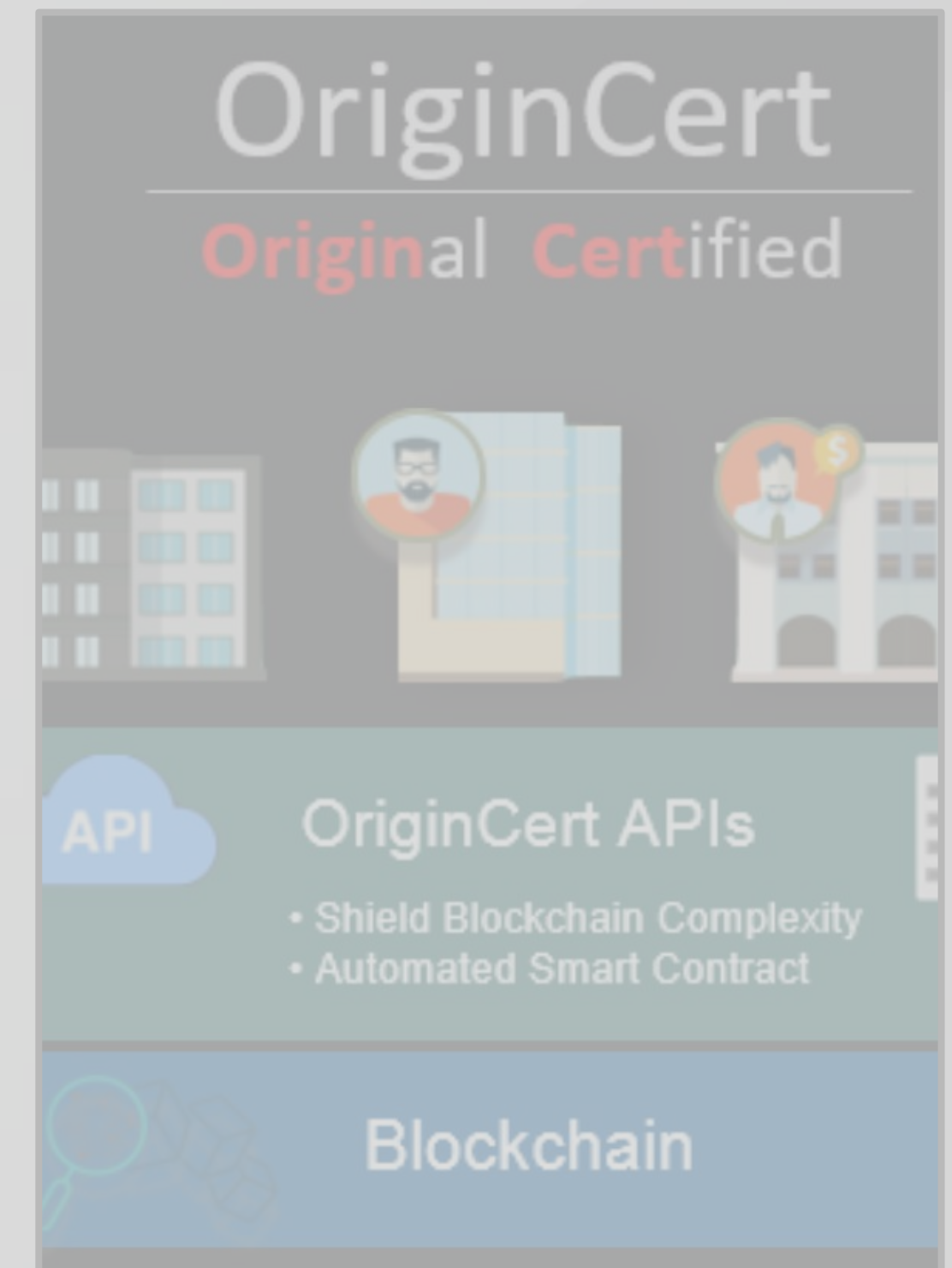
**OriginCert**  
Trust platform for official  
paperless documents



**K-PLUS Beacon**  
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**OriginCert**  
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## One Screen For One Task

With just one function per screen, decisions are made step by step, minimising error and enhancing users' confidence.



## Multi Sensory Interaction

Interface utilises an integrated audio-visual-haptic feedback system to create an all-inclusive user experience.



## Intuitive Navigation

A simple navigational system that consists only of swiping up, down, left, and right.



## Layout Design

Simple yet elegant, the layout utilises different colors, icons, and shapes to create an optimal user experience.





- Extensive usability test with **REAL USERS**
- Bring in expertise from **DIFFERENT** teams (Internally and Externally)
- Environment that encourage **NON-SILO** working team

14  
18  
NOV  
2016

# SINGAPORE FINTECH FESTIVAL



1st prize  
Winner  
Award

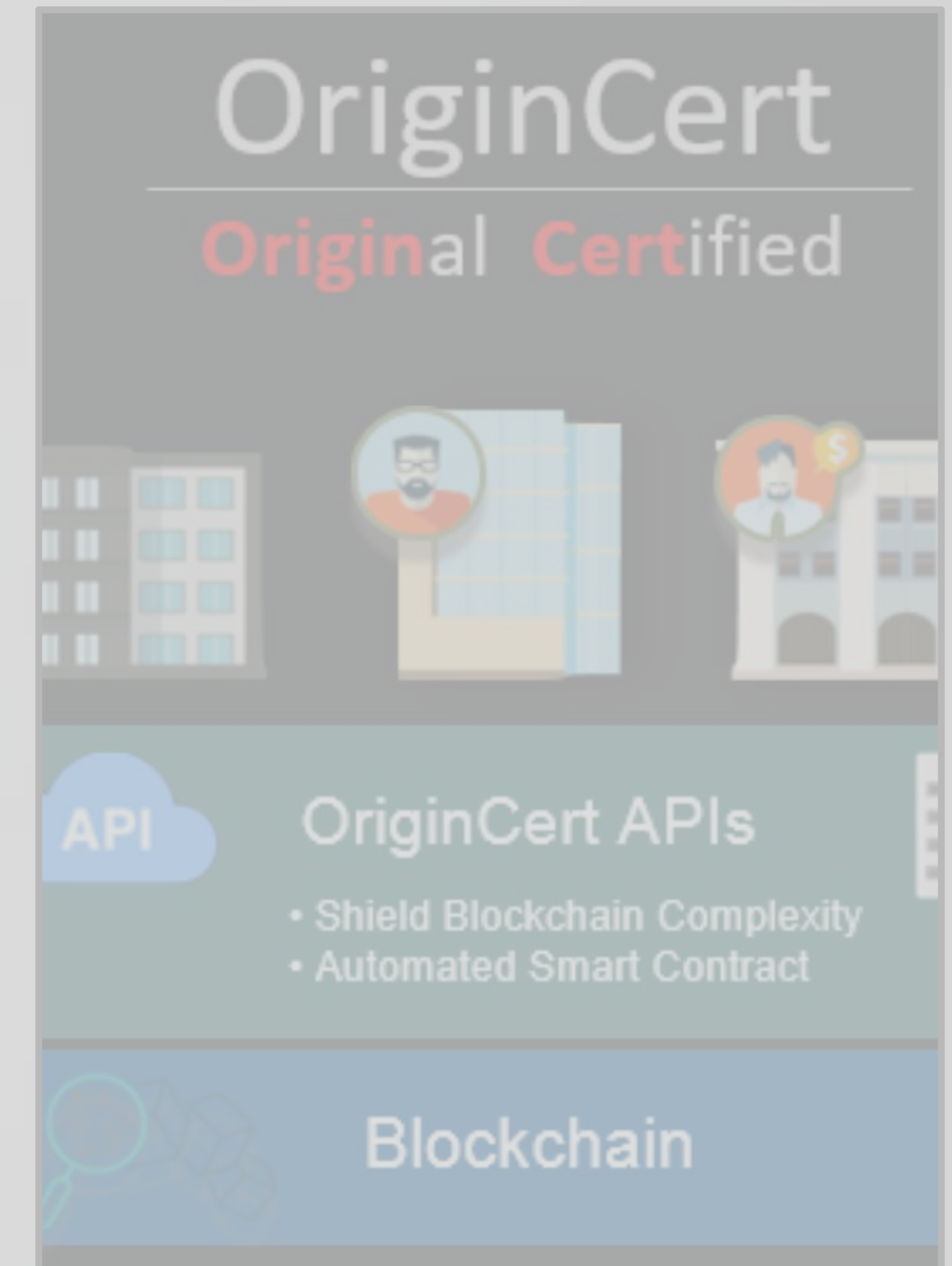




**K-PLUS Beacon**  
Mobile banking for visually impaired



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**OriginCert**  
Trust platform for official paperless documents

# MACHINE LENDING

BETTER LENDING EXPERIENCE VIA K+

## สินเชื่อ SME บน K PLUS K+ ส่งตรงถึงคุณ ไม่ต้องมีหลักประกัน | ไม่ต้องยื่นเอกสาร | 1 นาทีรับเงิน



1. เข้า Life PLUS เพื่อดูการแจ้งเตือน



2. กดที่ปุ่ม สนใจสมัคร



3. เลือกเงื่อนไขสินเชื่อ



4. ธนาคารพิจารณาอนุมัติสินเชื่อ



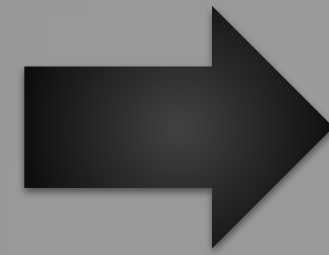
5. ตกลงรับสินเชื่อ

# MACHINE LENDING

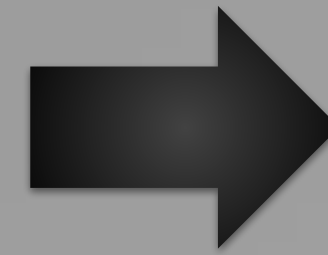
## HOW TO TRANSFORM TRADITIONAL LENDING PROCESS



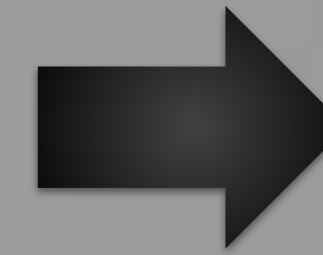
In-person Offering  
(Telesales / Branch)



Manual Application  
(paper-based)



Underwriter Approval

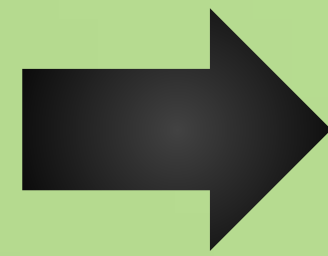


Cash Disbursement  
(Branch)

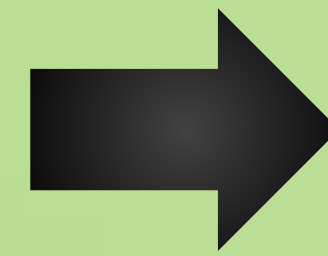
**Traditional Lending**  
**(8 – 11 days)**



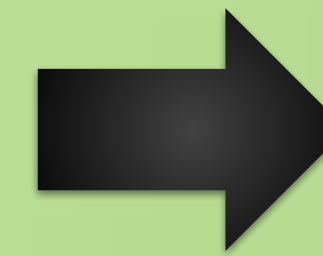
Offering  
(Mobile)



Pre-filled Application  
(Mobile)



Automated Approval



Cash Disbursement  
(Mobile)

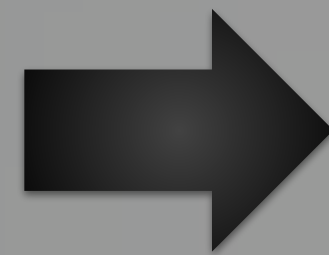
**Machine Lending**

# MACHINE LENDING

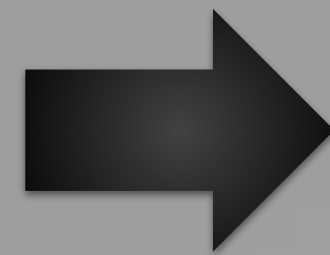
## HOW TO TRANSFORM TRADITIONAL LENDING PROCESS



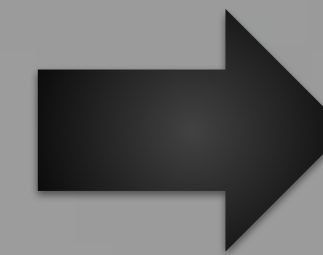
In-person Offering  
(Telesales / Branch)



Manual Application  
(paper-based)



Underwriter Approval



Cash Disbursement  
(Branch)

**Traditional Lending**  
**(8 – 11 days)**

**3X - 5X**  
**conversion**  
**rate**

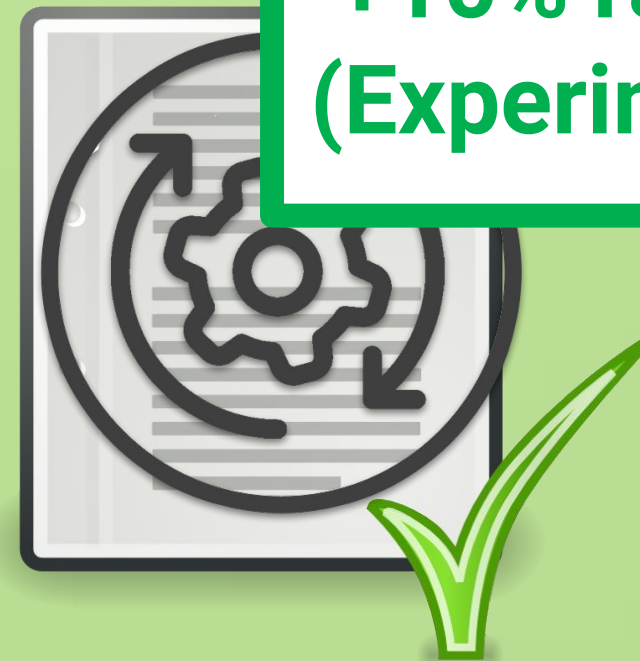
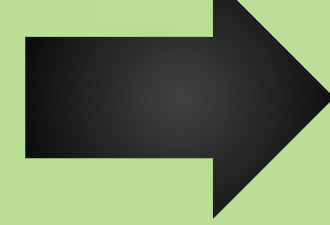


Offering  
(Mobile)

**ML / AI**



Pre-filled Application  
(Mobile)



Automated Approval

**ML / AI**

**+10% ranking**  
**(Experimental)**



Cash Disbursement  
(Mobile)

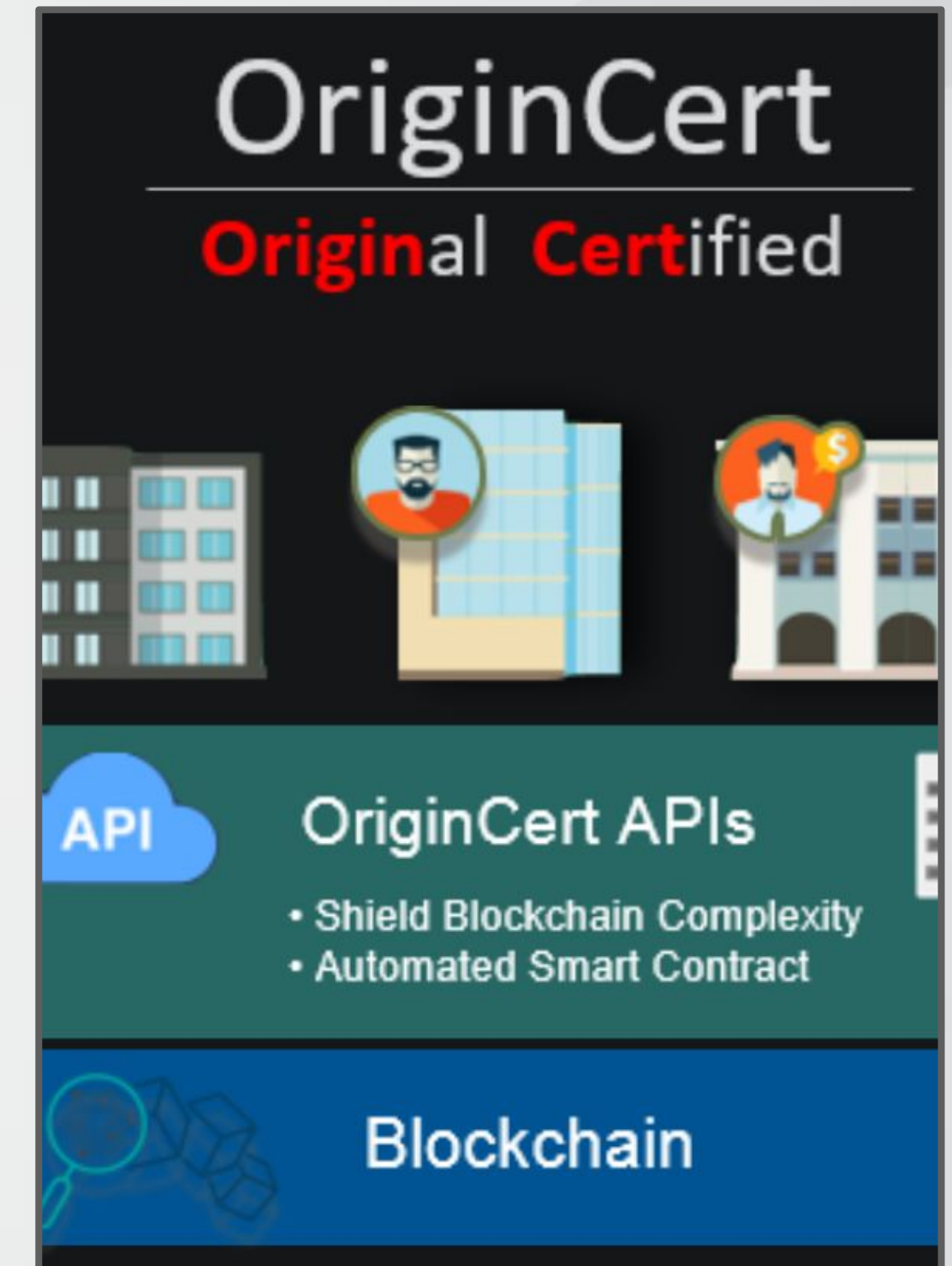
**Machine Lending**  
**(5 minutes)**



**K-PLUS Beacon**  
Mobile banking for  
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**Machine Lending**  
Fully-automated  
frictionless lending

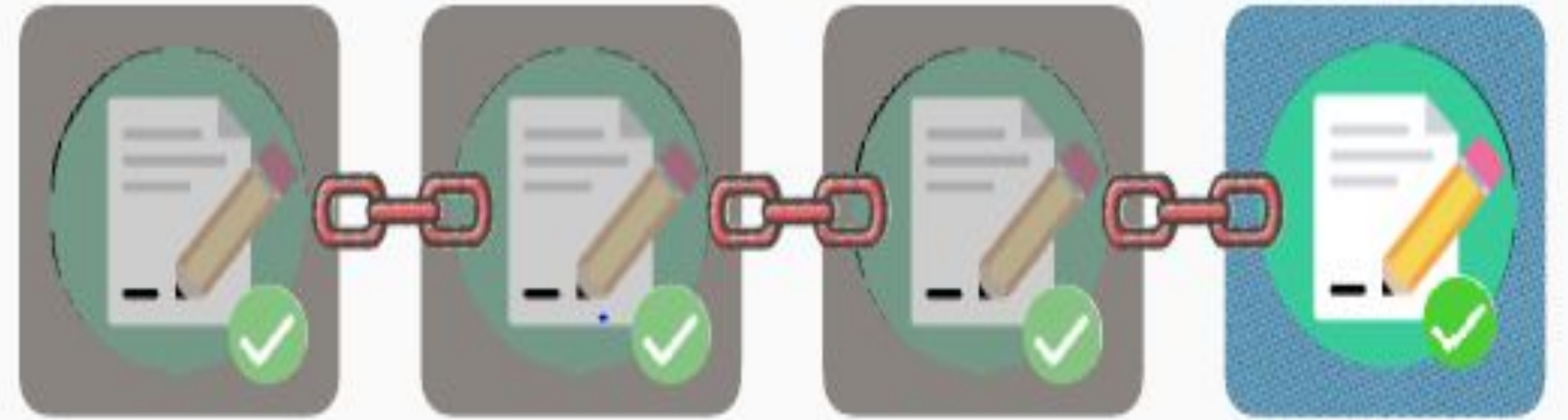


**OriginCert**  
Trust platform for official  
paperless documents

## BLOCKCHAIN

A REPLICATED, CONSENSUS, AND SYNCHRONIZED BLOCK OF DIGITAL DATA :

- DATA IS REPLICATED ACROSS MULTIPLE SITES, COMPANIES, OR COUNTRIES
- NOT CONTROL BY ANY SINGLE ENTITY
- EACH BLOCK CONTAINS CRYPTOGRAPHIC KEY FROM PREVIOUS BLOCK THAT PREVENT DATA TAMPERING
- THE LINK BETWEEN **BLOCKS** CREATE A **CHAIN** OF SECURED DATA

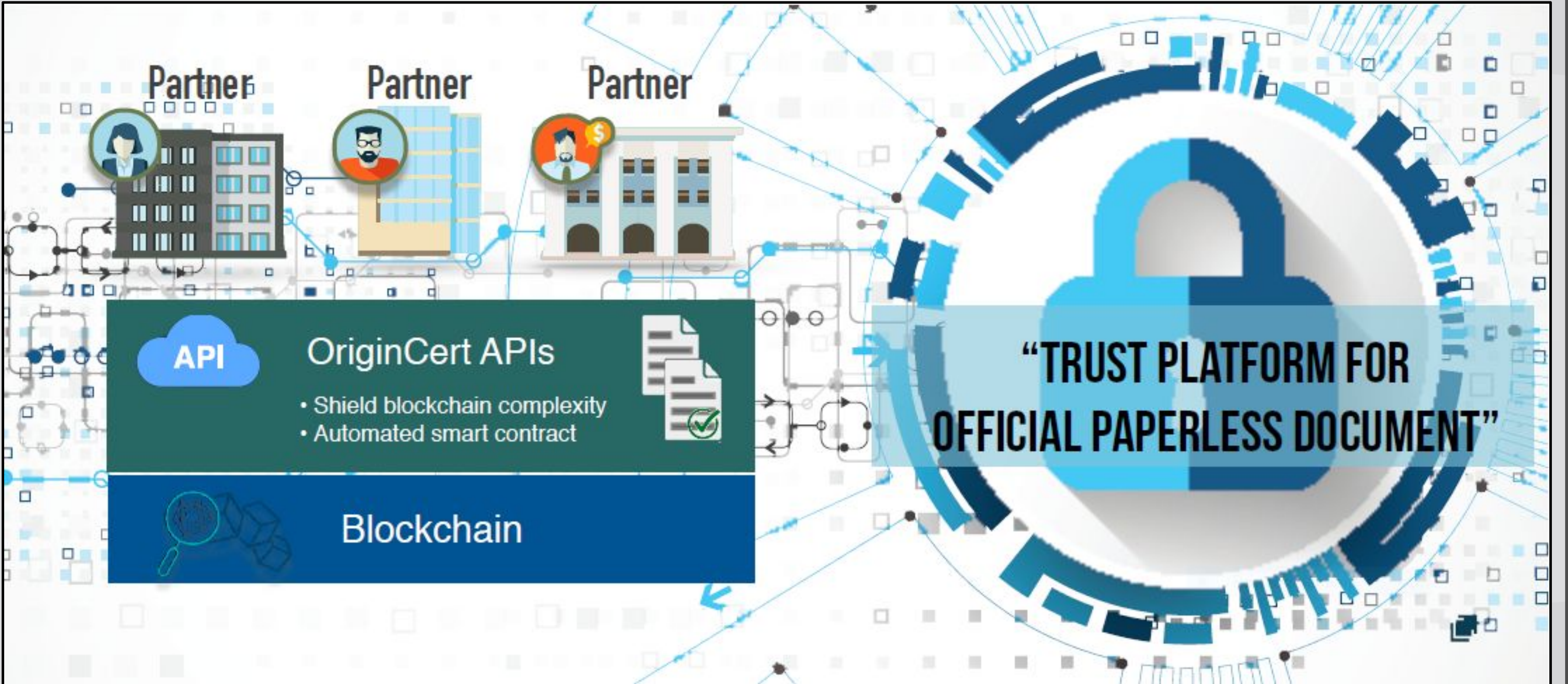


AUTHENTICITY ASSURANCE

TRACEABILITY

TRUST IN MACHINE

SMART CONTRACT





- Formed by 14 major banks in Thailand
- Launched Letter of Guarantee (LG) issuing service based on OriginCert



# TECHNOLOGIES FOR TOMORROW

INNOVATION MADE POSSIBLE BY COLLECTIVE TECHNOLOGIES & CAPABILITIES

Mobile



UX/UI



KYC



API



Blockchain



Machine Learning



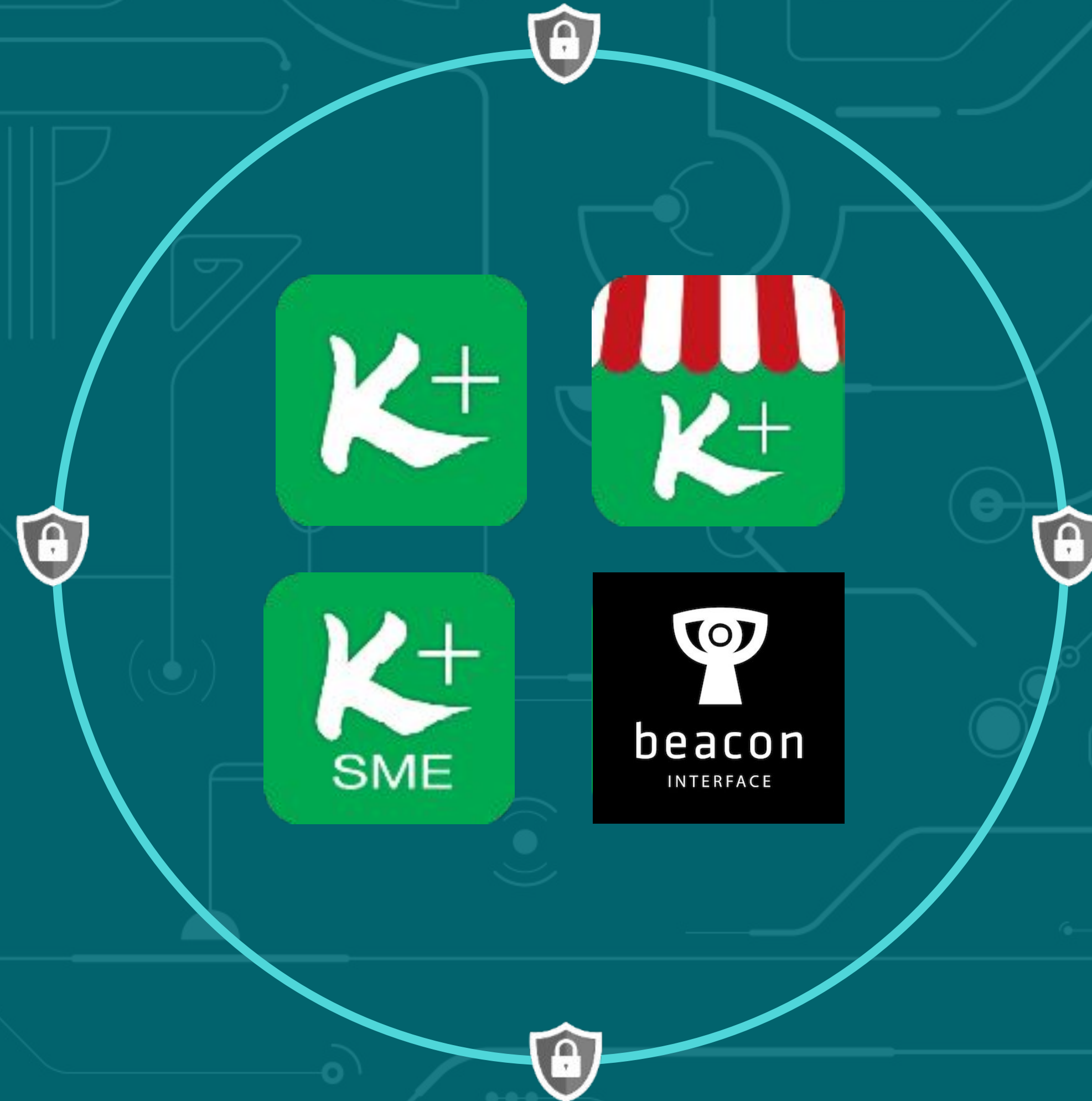
Internet of Things



Biometric



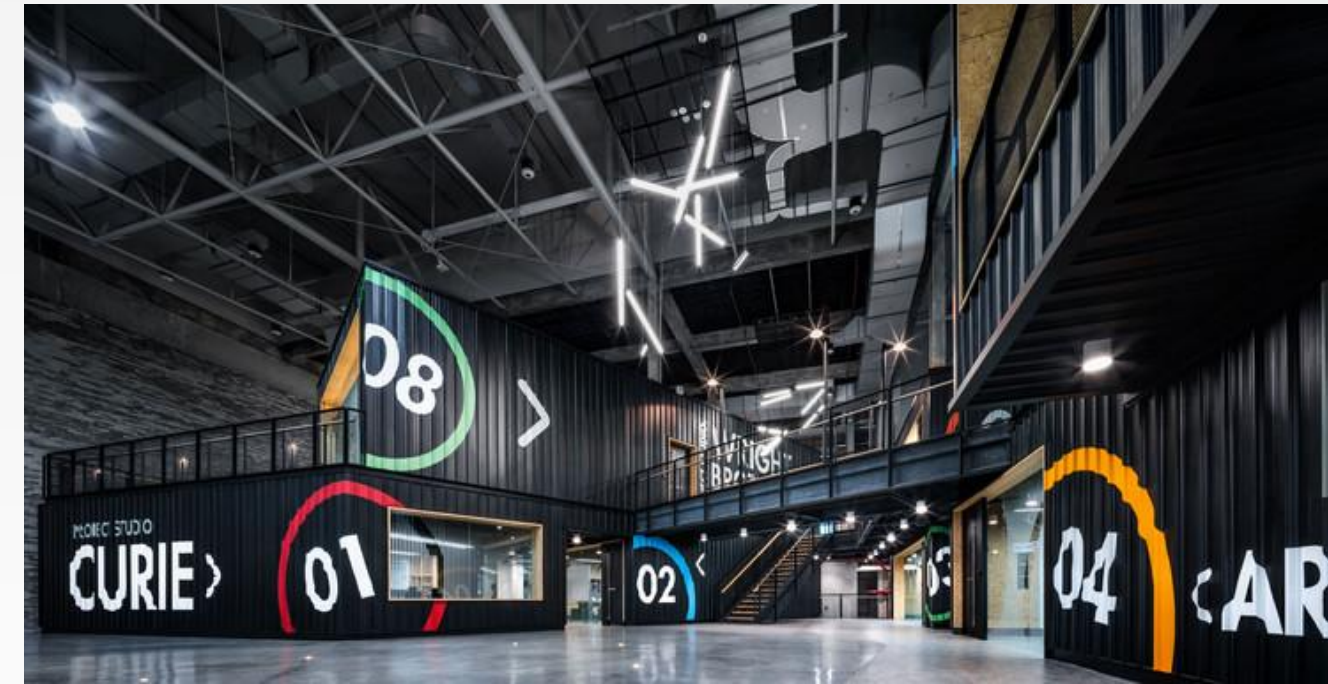
Big Data



# Potential Collaboration

## Opportunities :

- Full-time positions
- Internship
- Partnership
- Sponsorship
- Public competition (techjam.tech)
- Technical discussions / tutorials
- Friendly chats :)



# Contact us



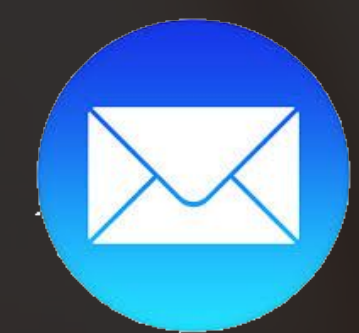
[www.kbtg.tech](http://www.kbtg.tech)



KBTG Channel



KBTG Live



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KBTG Channel