AI and Deep Learning in Finance: applications, limits, impact and use-cases

Company

Axyon AI leverages the most recent advancements in **AI and deep learning** to create business applications for **capital markets and asset management**

Main investors

ING UniCredit

Main partners

REFINITIV IBM NVIDIA UNIMORE UNIVERSITÀ DEGLI STUDI DI MODENA E REGGIO EMILIA

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AI in Finance

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Banking and technology

Retail banking

Serves individuals and entities that are not companies

Corporate and investment banking

Serves corporates and large organizations (e.g. governments)

Cutting-edge technology

AI/Deep Learning

AI/Deep learning-powered products

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Applications

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Credit Decisions

Digital banks use AI-algorithms to use alternative data to **evaluate loan eligibility**. Automobile lending companies in the U.S. reported success with AI. Bringing AI on board **cut losses by 23% annually**.

Artificial Intelligence provides a **faster, more accurate assessment of a potential borrower, at less cost,** and accounts for a wider variety of factors, which leads to a better-informed, data-backed decision

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Personalized Banking

Smart chatbots provide clients with comprehensive **self-help solutions** while reducing the call-centers' workload, and they get **smarter every day**.

AI-based intelligent systems **track** income, essential recurring expenses, and spending habits and come up with an **optimized plan and financial tips.**

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Trading

Trading systems provide recommendations for trading and asset management, identifying the **assets** and suggest **investment strategies**.

AI/Deep Learning Trading Systems monitor **both structured** (databases, spreadsheets, etc.) and **unstructured** (social media, news, etc.) data in a fraction of the time it would take for people to process it

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Limits

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Banks

Needs

- Always up and running
- Low risk
- Compliant with regulations

Characteristics

- Slow and bureaucratic
- High transparency
- High impact with small improvements

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Startups

Needs

- Clarity on the whole process
- Internal sponsor
- Clear view of: viability feasibility desirability

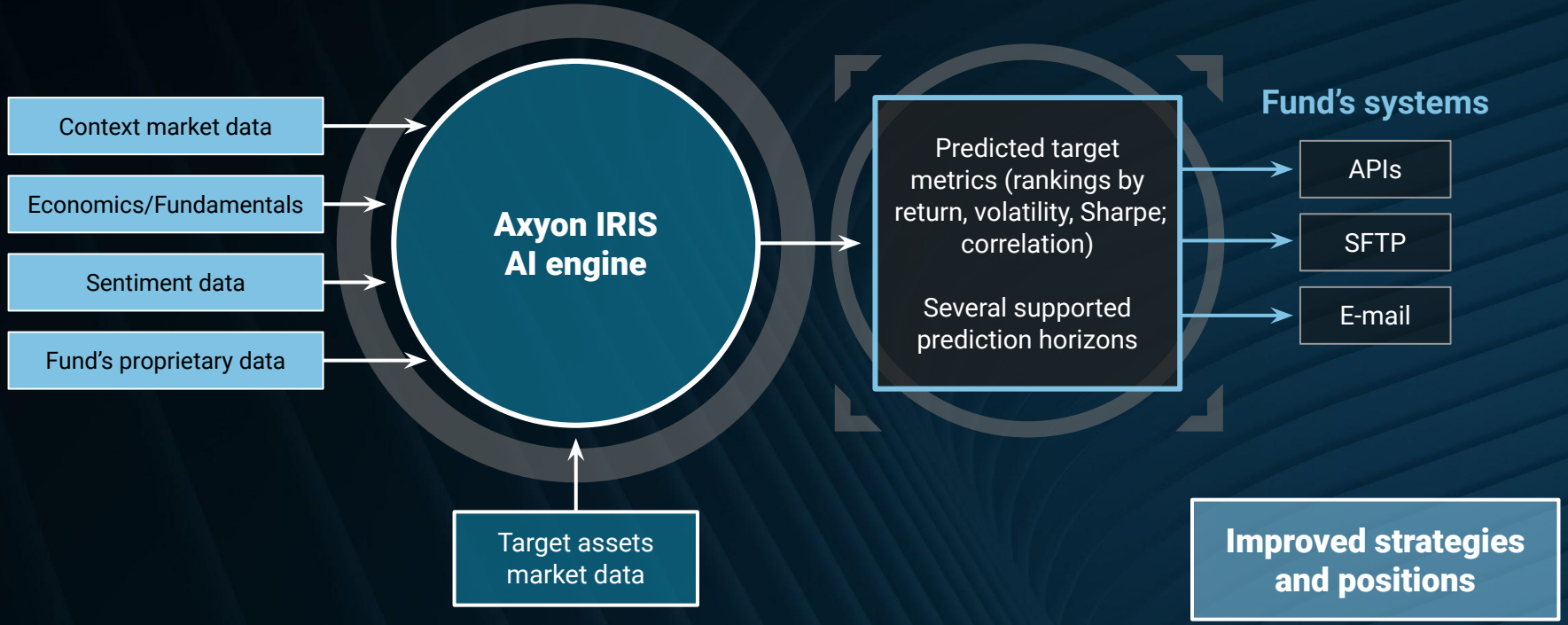
Characteristics

- Fast
- Make mistakes
- Highly innovative

Why AI

	AI/Machine learning	Traditional algorithms
DATA	Big Data Alternative data sources, unstructured data (news, social media)	Small datasets Old data sources, structured data only
MODELS	Learn how to solve problems by themselves, without having to be specifically programmed Free-form approach, adaptive	Do not learn Based on human intuitions Parametric approach
PATTERNS	New, complex, non-linear Containing predictive value (Alpha)	Simple, Linear With little predictive value
DECISIONS	Data-driven Unaffected by cognitive/behavioral bias	Driven by intuitions Prone to cognitive bias/behavioral bias

Axyon: asset management (2)



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Axyon: Loan syndication

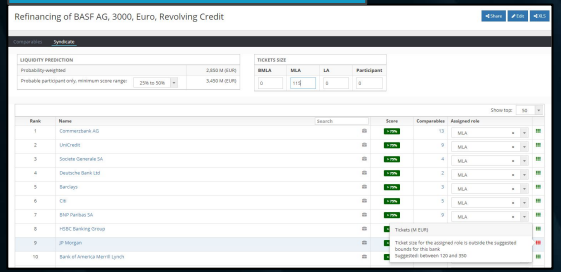
Refinitiv LPC + Proprietary data

SynFinance helps to improve bank's position in the syndicated loan market

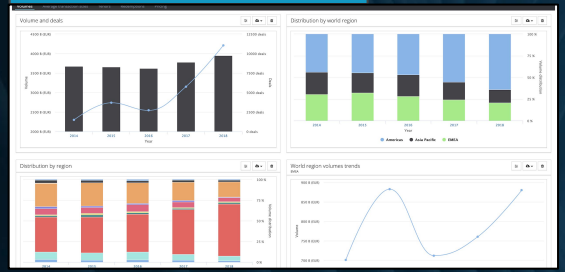
Smart and predictive analytics and market insights

Used by originators and syndicators from origination phase to execution

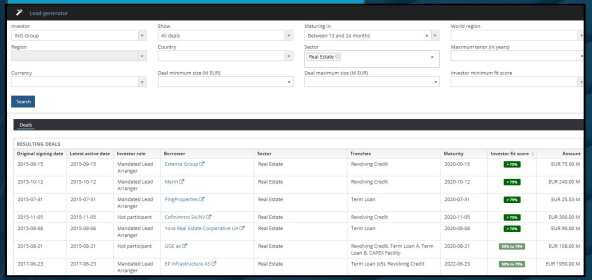
Liquidity analysis



Market analysis



Lead generation



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Contacts

Axyon AI SRL

Modena, Italy
London, United Kingdom
info@axyon.ai

Giacomo Barigazzi
giacomo.barigazzi@axyon.ai

AXYON.AI