

Shinhan Financial Group_Innovation in Mobile Online Distribution Channels

Shinhan Financial Group has completed the establishment of the Group Integrated AI Contact Center (AICC) platform and started customer service.

○ **AICC Deployment Overview**

AICC is an intelligent customer center where voicebots and chatbots through artificial intelligence answer consumer questions, and each subsidiary of Shinhan Financial group have built and operated AICC with their each AI models.

Shinhan Financial Group's integrated AICC platform was implemented to enhance AICC's completeness and utilization by ▲ Strengthening platforms based on AI capabilities ▲ Reducing costs through Integrated management ▲ Expanding additional use of subsidiaries and expanding new service channels in the future.

Through this, It provides fast and convenient counseling services without time constraints through customer center to customers of financially underprivileged groups who are difficult to visit branches such as the elderly.

○ **New Service and Upgrade Contents by subsidiary**

Shinhan Bank (Shinhan SOL Bank) upgraded ▲ Customer AI counseling service ▲ Loan-related customer notification service ▲ Customer support service related to retirement pension. In addition, when consulting using AI voicebots and ARSs, the function of

Multimodal (Business channel using Web View) was utilized to enhance customer's convenience.

Shinhan Card (Shinhan SOL Pay) will introduce AI voicebot service to deliver more comfortable and reliable services to customers by using it for ▲ Information on card payment details ▲ Report loss and release of credit card ▲ Examination of credit card issuance ▲ Loan counseling.

Shinhan Investment & Securities (Shinhan SOL Securities) launched a new Kakao Talk chatbot service last month. Based on frequent chatbot questions such as extending the maturity of credit transactions and terminating the return of mail, we plan to provide additional services within this year that allow customers to handle their business directly.

Meanwhile, **Jeju Bank** introduced a new AI counseling service to provide **JBANK's** chatbot 'Gini' and AI voicebot services for the first time in Regional Bank. In particular, Jeju Bank's AI chatbot provides not only financial services but also non-financial **services that** make use of Jeju Island's unique local color, such as "Jeju dialect dictionary" and " Jeju residents recommended restaurants."