



SME credit risk & antifraud toolbox - how to automate processes in financial institutions with AIOps?

Marcin Woch, CEO Algolytics

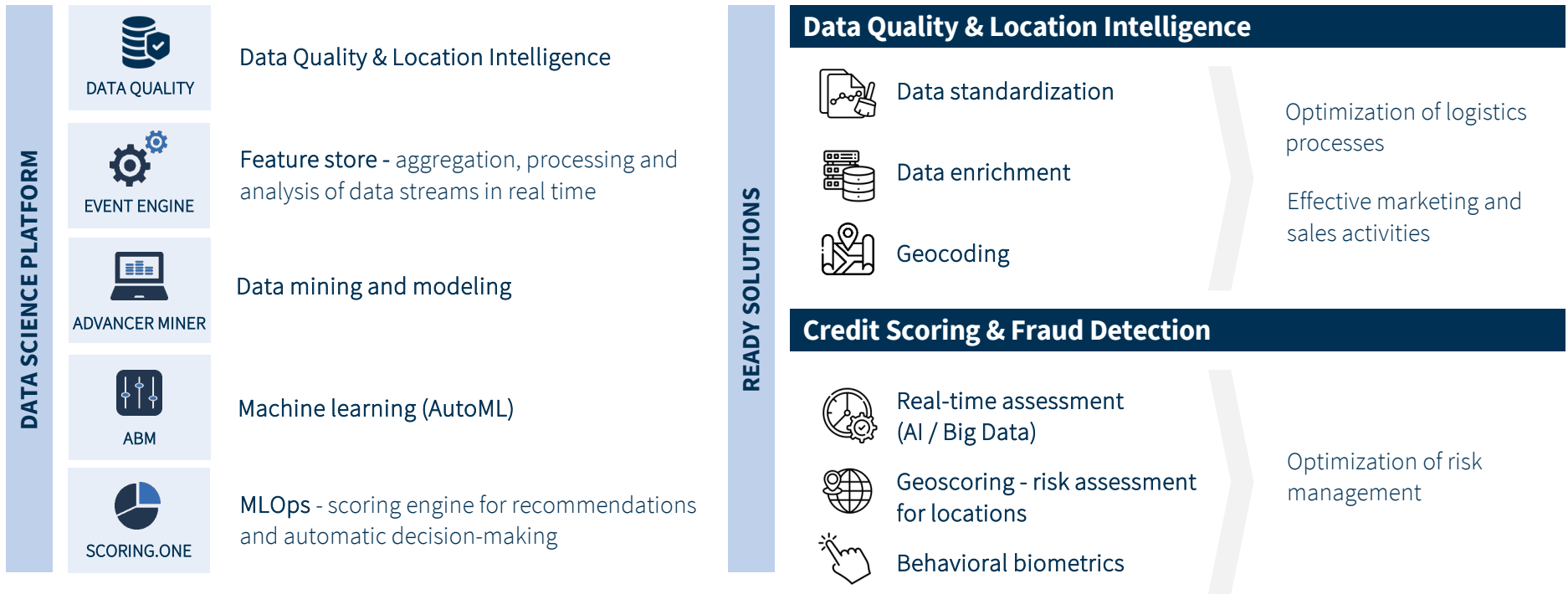
SME Banking Conference

November 2023



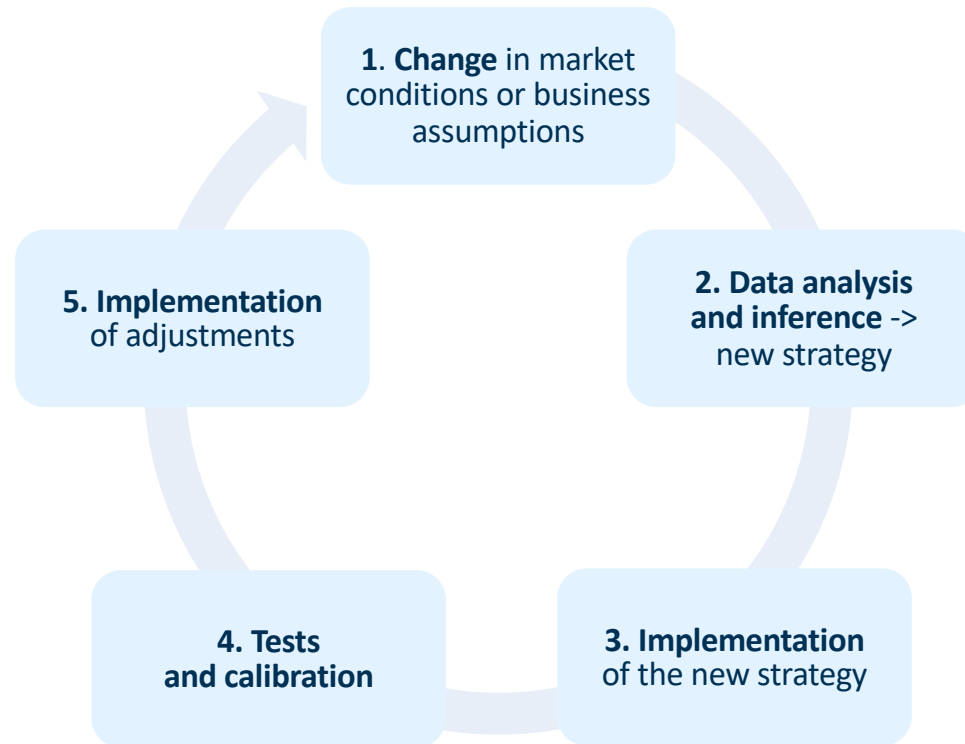
End-to-end Data Science Platform

Overall support of ML processes (data preparation, modeling, implementation and deployment)



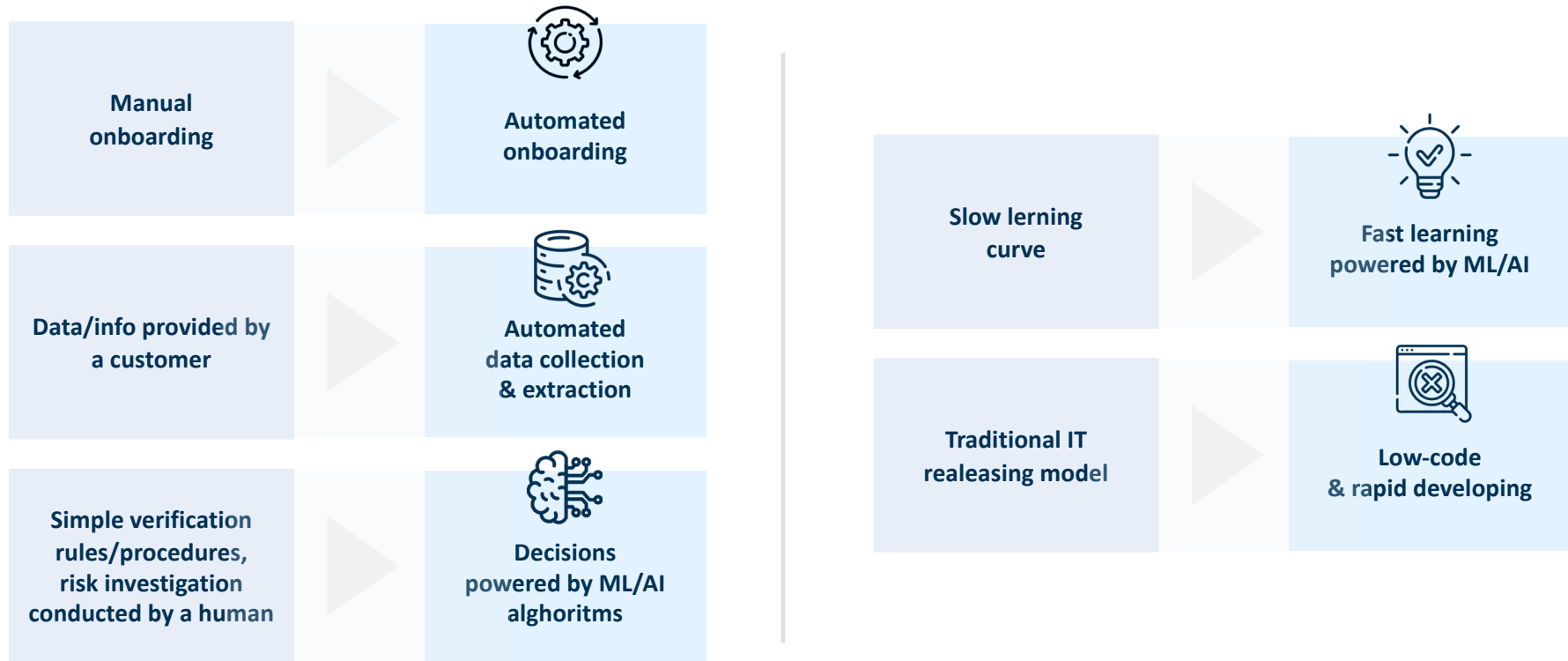
Every change forces a strategy adjustment

Continuous adjustment process in lending space forced by market and regulatory changes



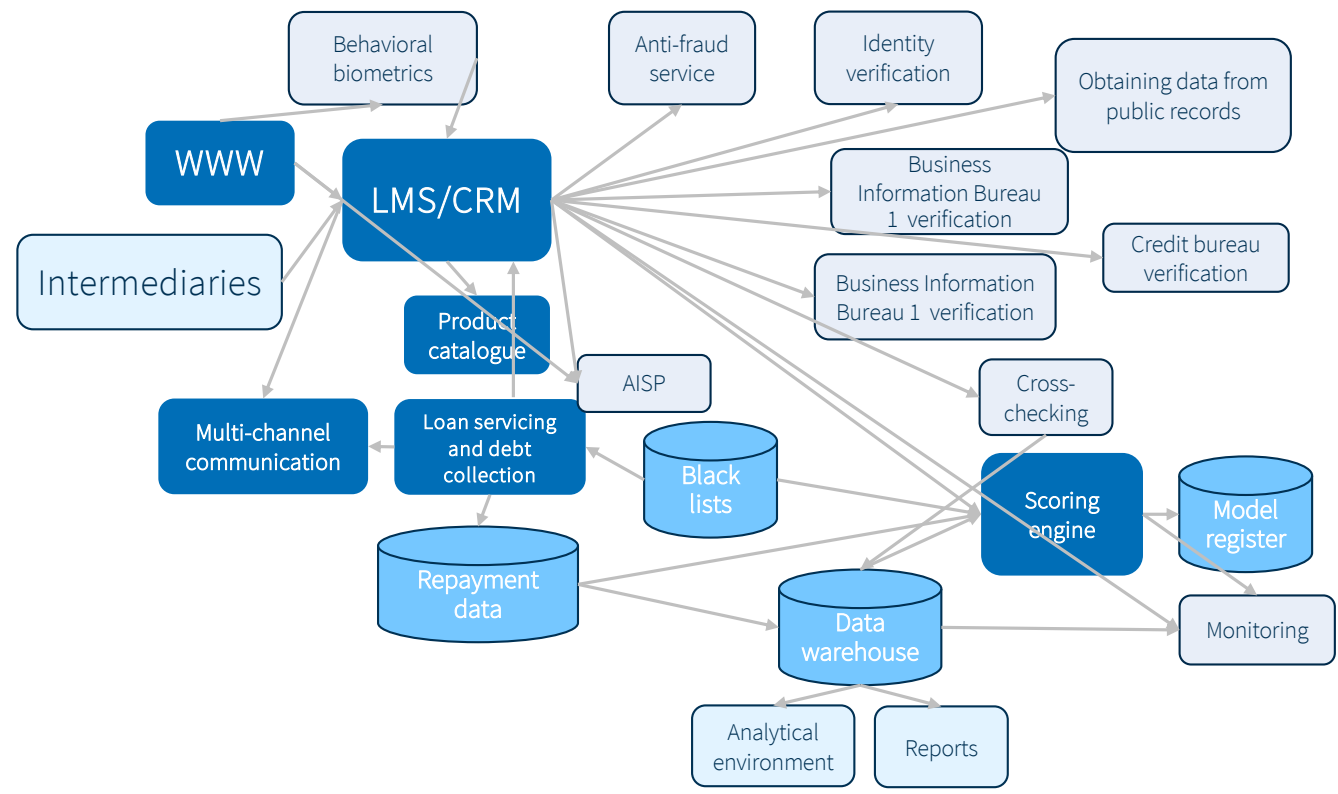
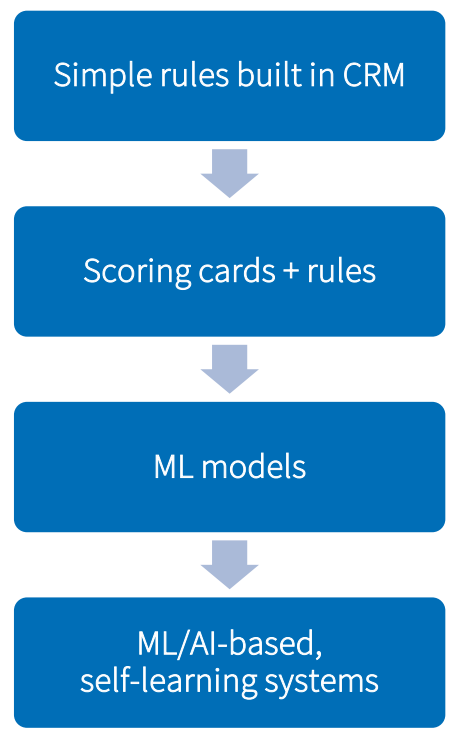
SME lending transformation

ML/AI : The main factor in the digitalization of onboarding and verification of SME customers



Complex architecture of legacy credit scoring systems

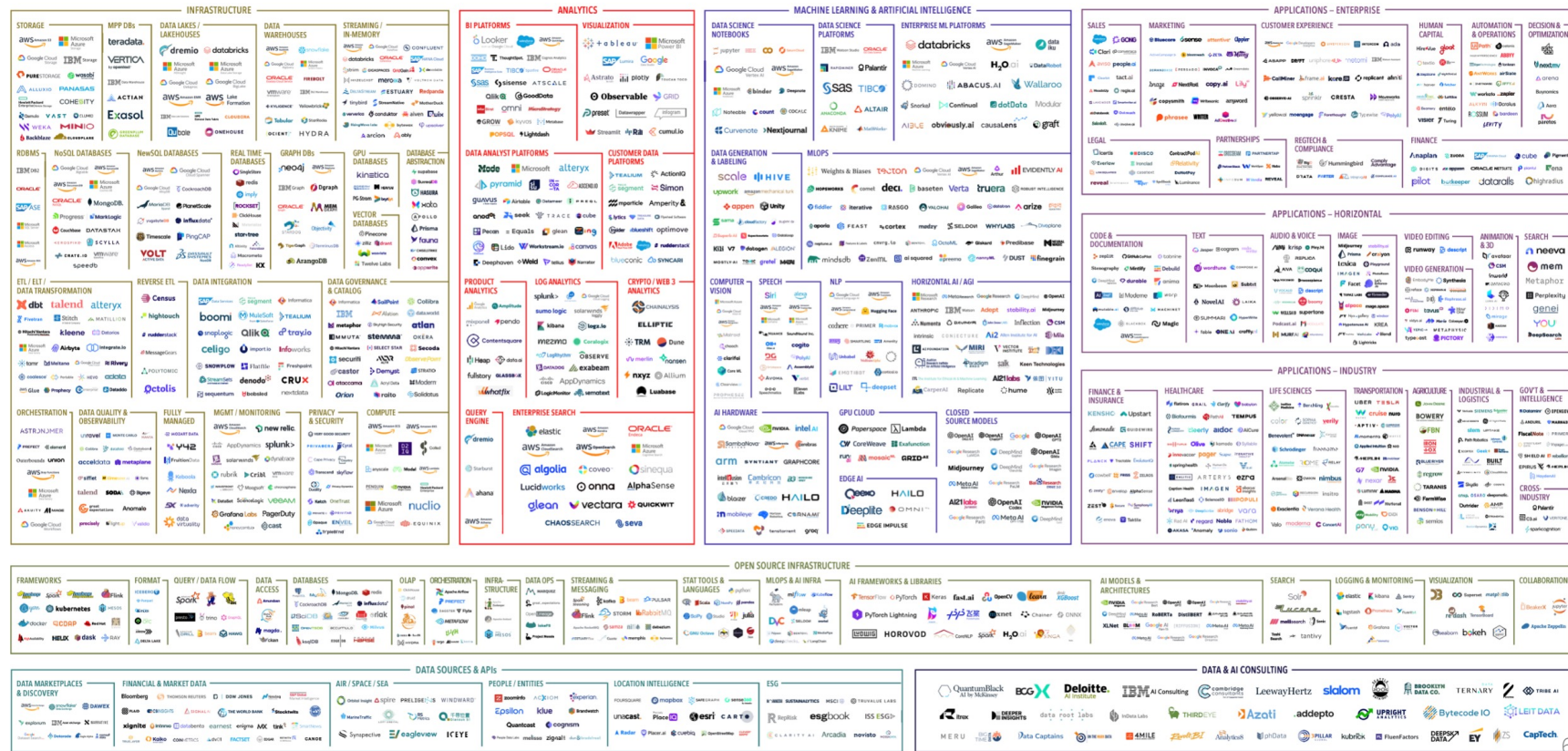
Customized systems based on microservices architecture



[MLOPs] Many tools that are not integrated

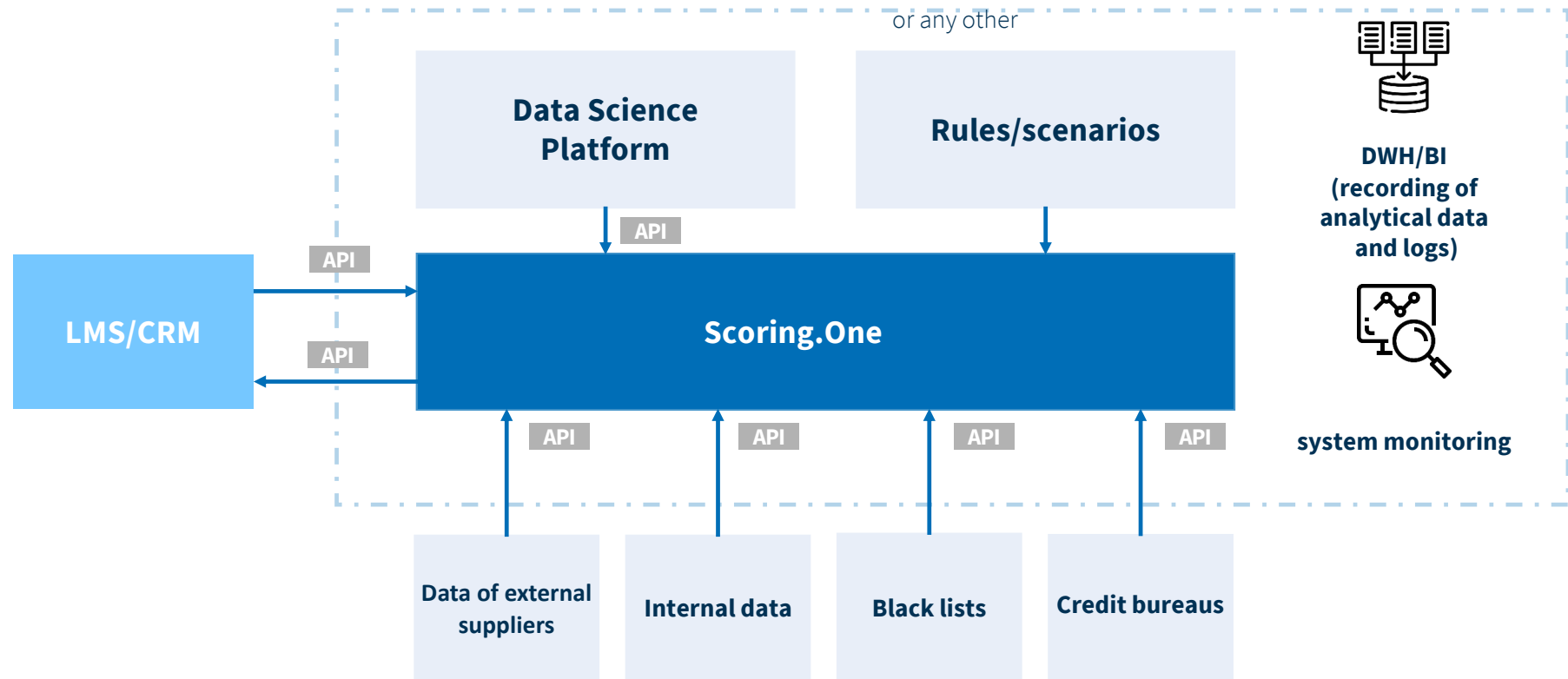
Data Scientists waste time on integrations before they can run AI/ML in production environment

THE 2023 MAD (MACHINE LEARNING, ARTIFICIAL INTELLIGENCE & DATA) LANDSCAPE

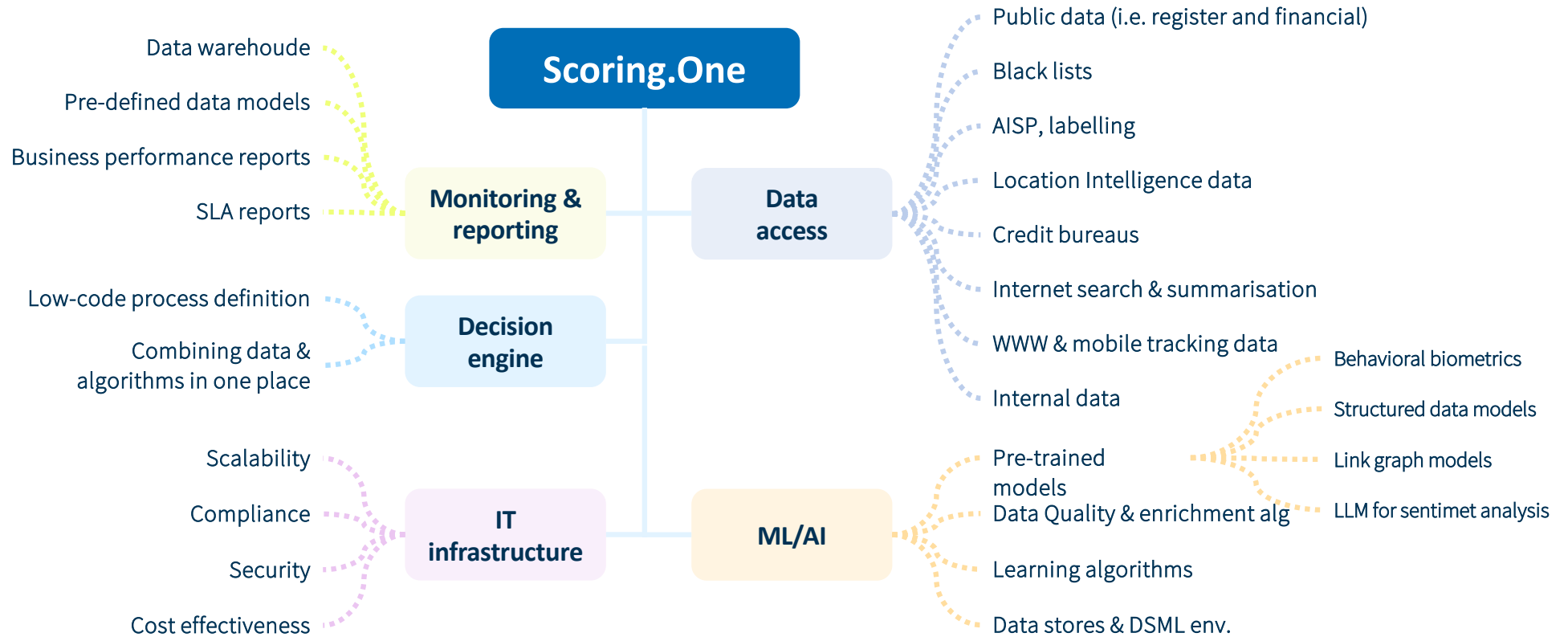


Simple architecture of a integrated credit risk management system

One software piece covering wide range of functionalities

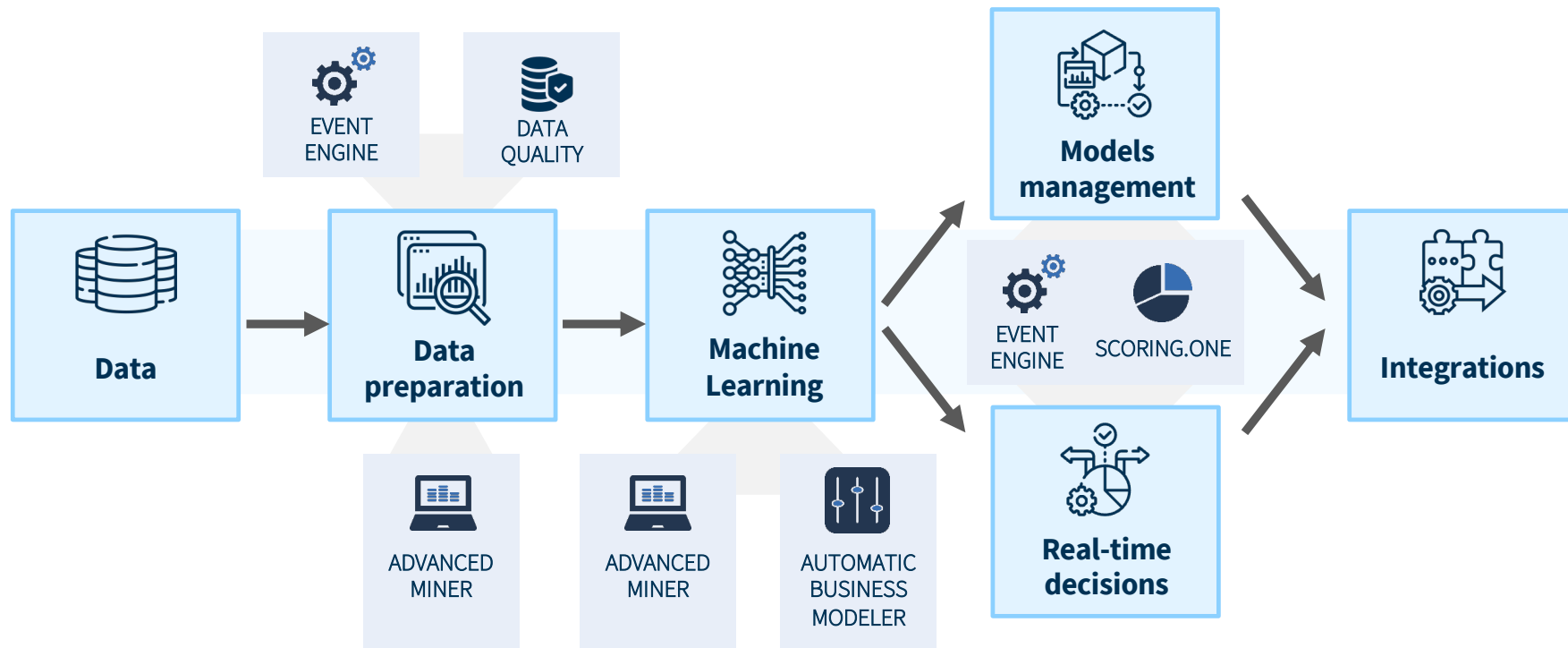


All required tools in a single environment



Full support of ML processes

From data preparation, through modeling and deployment, to monitoring and managing models in production



Automatic Business Modeler

Welcome to Algolytics Automatic Business Modeler – a tool for automatic creation of predictive models.

Welcome Marcin

Project: ModelPDV1

Model building process (click the icon to see the stage result)

Available projects limit: 9975
Limit will be renewed on: 2023-10-31
Gold mode counts as 5.



Clone project Run Cancel

ABM is working hard now to get you the best possible prediction.
When the prediction is ready you can score your data.

Traditional vs. integrated infrastructure

Traditional approach



Long time-to-market

- ✓ Implementing changes in 2-4 weeks (IT needed)



Complicated environment

- ✓ Complicated communication of system components



Multi-level changes

- ✓ Change requires analysis of all connections and elements



Threatened data

- ✓ Spreading data across multiple applications



Scoring.One



Speed

- ✓ Implementing changes in 1-2 days (no IT needed)



Simplicity

- ✓ Drag&drop interface, low-code mechanisms



Flexibility

- ✓ Combining different models, data sources and rules with ease



Security & compliance

- ✓ The entire process and all the data in one application

Thank you



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