



13 Giugno - Roma

SALOTTOTELECO24



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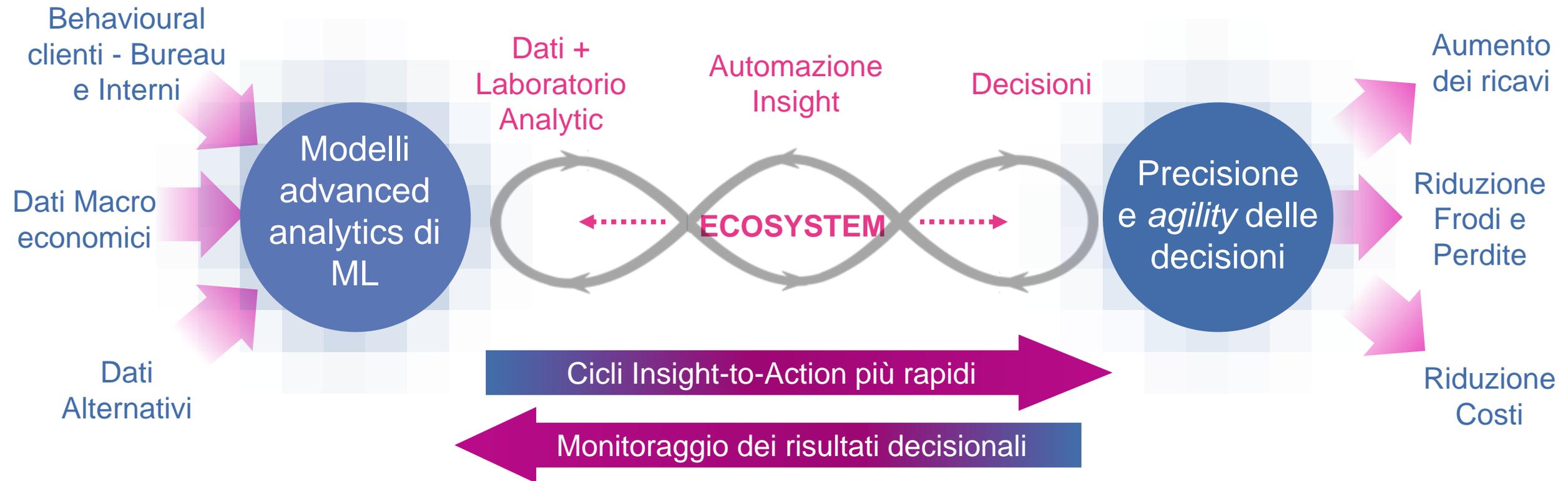
Integrated Decisioning: accelerare la transizione dai dati all'azione durante l'intero ciclo di vita del cliente



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Head of Advisory, Italy, France, Balkans
& CEE
Experian

In un momento di cambiamento, l'aumento dell'accuratezza e della *agility* sono diventati obiettivi di fondamentale importanza



Una soluzione strategica, immediata e scalabile per implementare modelli di ML

Tempi lunghi

in media per sviluppare e mettere in produzione un modello



“Vogliamo che i nostri team di analytics siano owner **dei modelli dalla creazione al deployment**, senza dipendere da altri per la ricodifica, ritest e convalida”

Creazione dei modelli una sola volta senza ricodifica

55% istituti di credito

segnala di avere costruito modelli che non ha mai portato in produzione



“Vogliamo che tutta la nostra community di analytics disponga di un **unico processo strategico e completamente scalabile** per l'implementazione di tutti i modelli creati”

Approccio unificato

73% istituti di credito

ammette di avere difficoltà a spiegare i propri modelli e i loro risultati



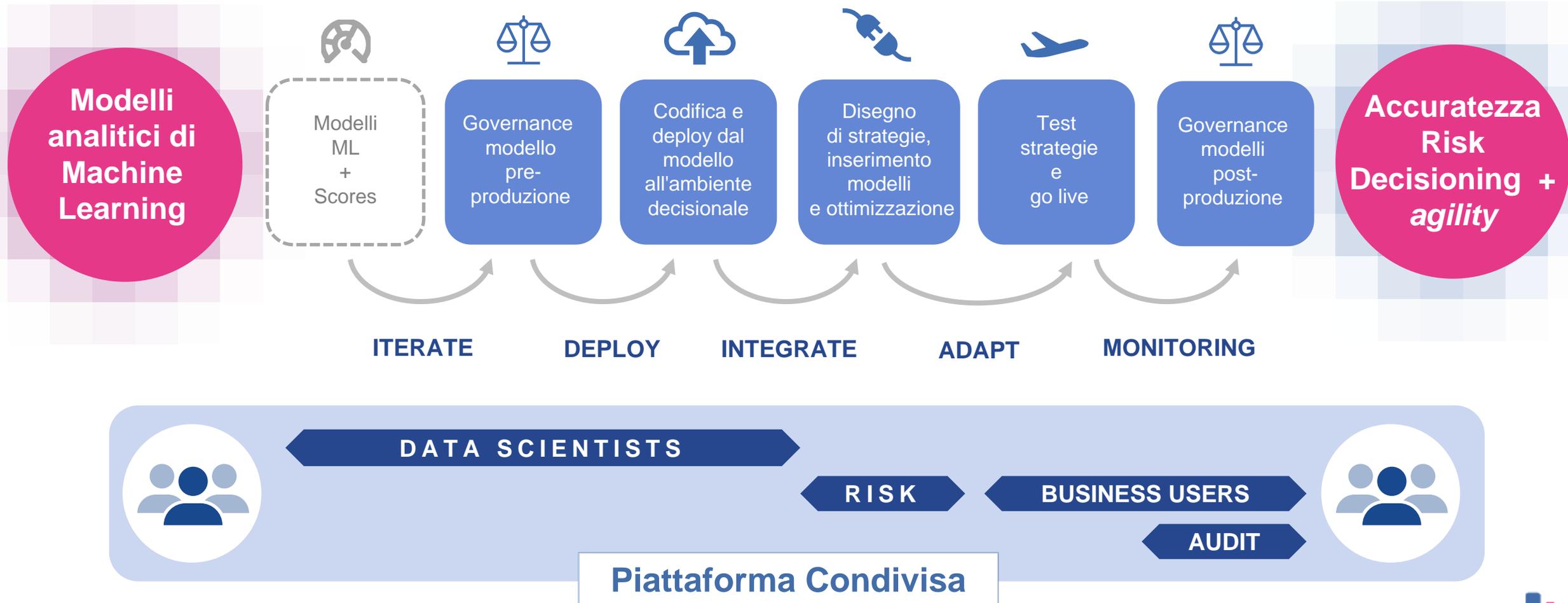
“Vogliamo un modo scalabile per **aumentare la trasparenza** dei modelli, delle metodologie, della spiegabilità e del monitoraggio continuo dei modelli”

Controlli di governance integrati

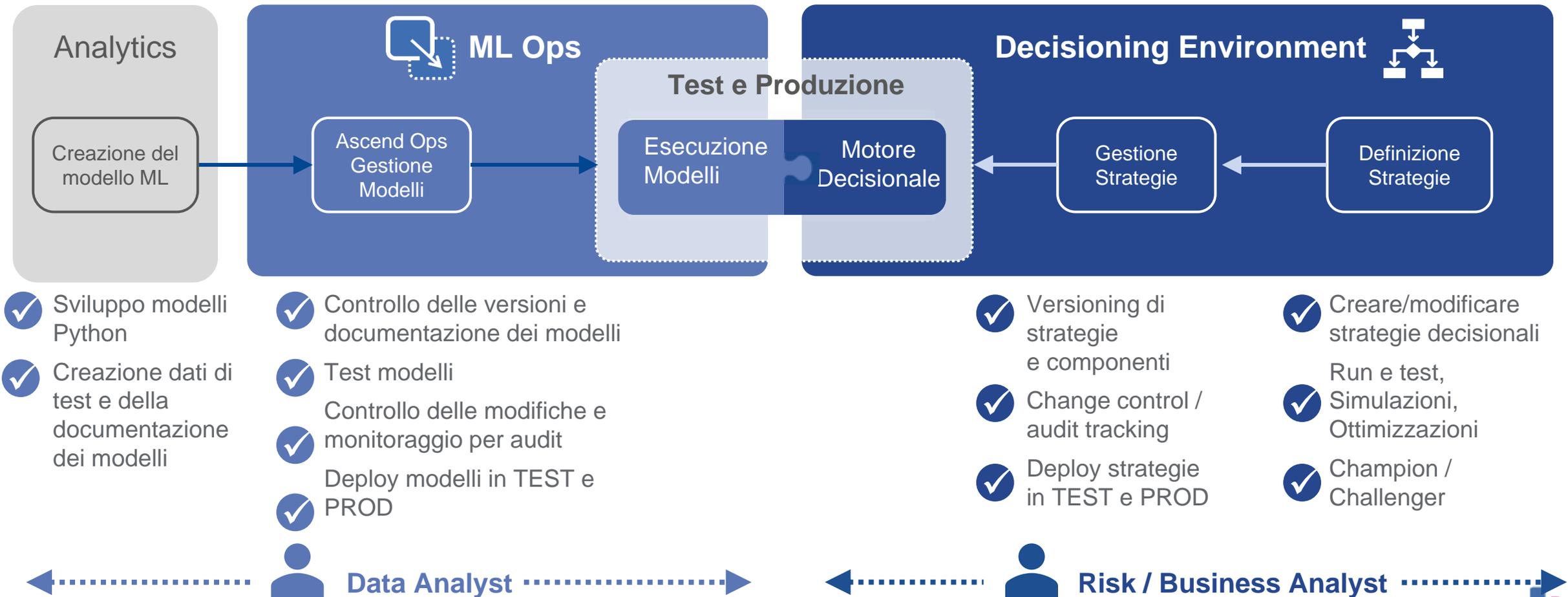
Aumentare velocità, accuratezza e *agility* delle decisioni di rischio nel ciclo di vita del cliente



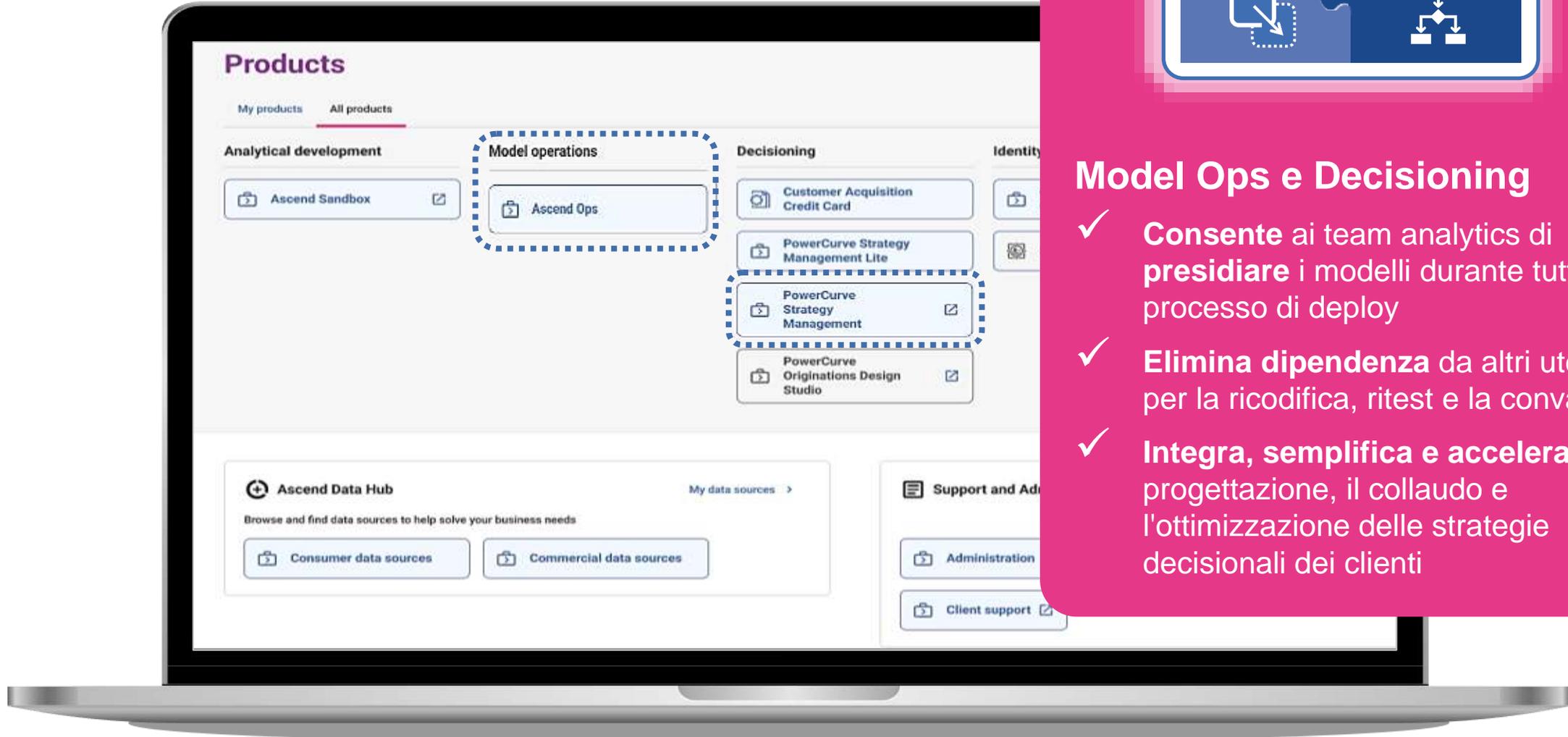
Supportare data scientist, utenti frodi, rischio e business riducendo la complessità e la necessità di IT



Integrated Decisioning: Integrazione tra modelli analitici e strategie decisionali



Integrated Decisioning Come funziona



Model Ops e Decisioning

- ✓ Consente ai team analytics di **presidiare** i modelli durante tutto il processo di deploy
- ✓ **Elimina dipendenza** da altri utenti per la ricodifica, ritest e la convalida
- ✓ **Integra, semplifica e accelera** la progettazione, il collaudo e l'ottimizzazione delle strategie decisionali dei clienti

Products

My products All products

Analytical development

Ascend Sandbox

Model operations

Ascend Ops

Decisioning

Customer Acquisition Credit Card

PowerCurve Strategy Management Lite

PowerCurve Strategy Management

PowerCurve Originations Design Studio

Identity

Ascend Data Hub

My data sources

Browse and find data sources to help solve your business needs

Consumer data sources

Commercial data sources

Support and Administration

Administration

Client support

Model Ops



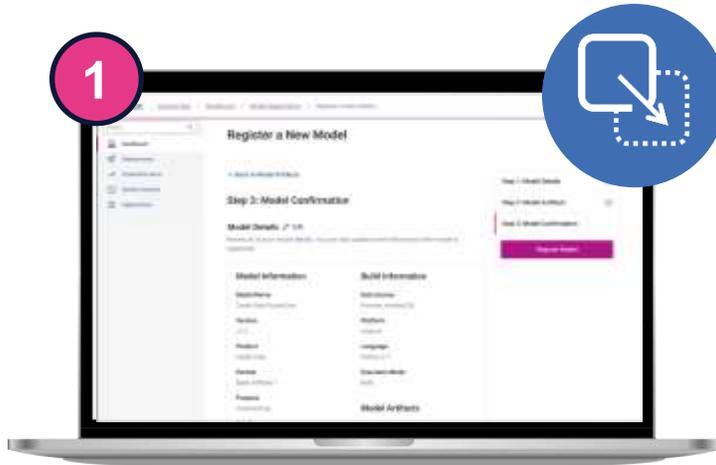
Decisioning Strategy



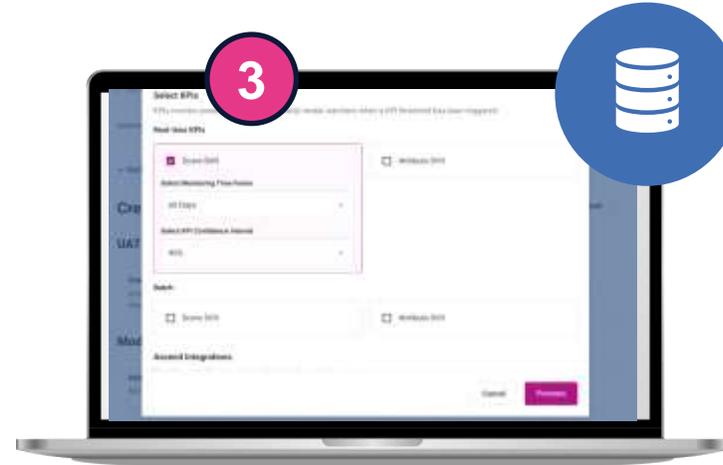
Parte 1 Model Ops



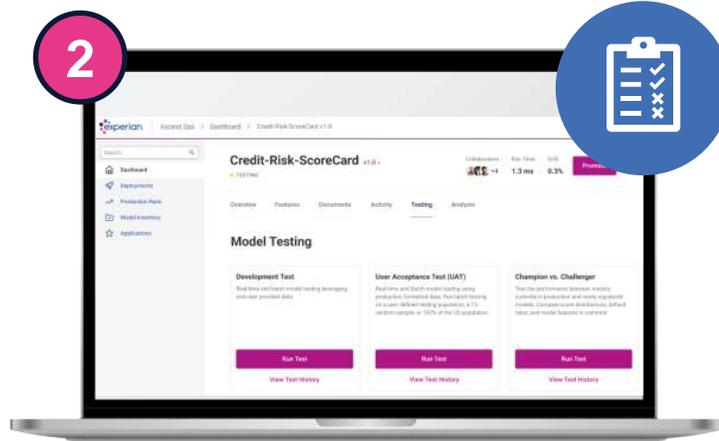
Model Ops: Gestione dei modelli da parte dell'utente e deployment in produzione



Registrazione Modello



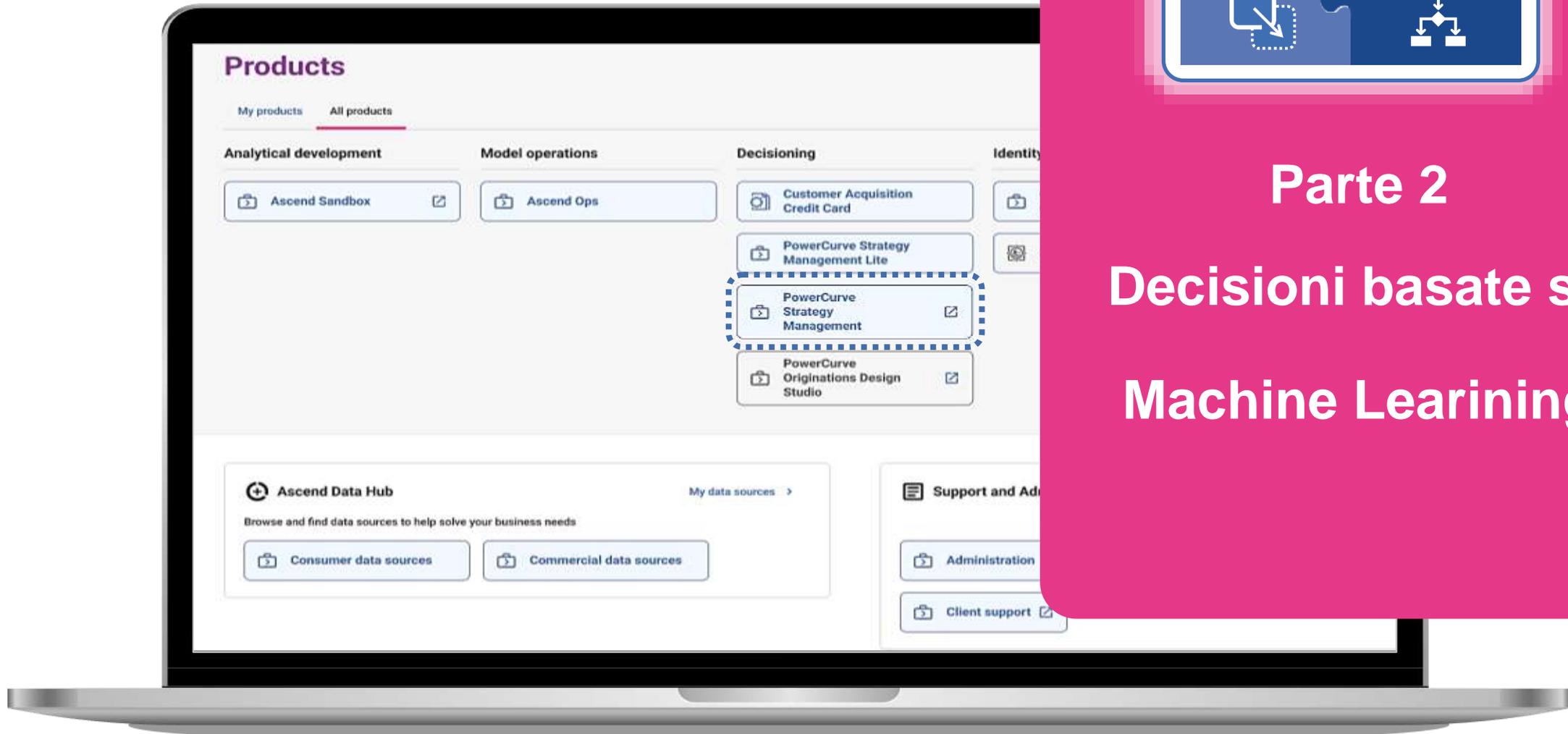
Deploy



Test e validazione



Gestione e monitoraggio

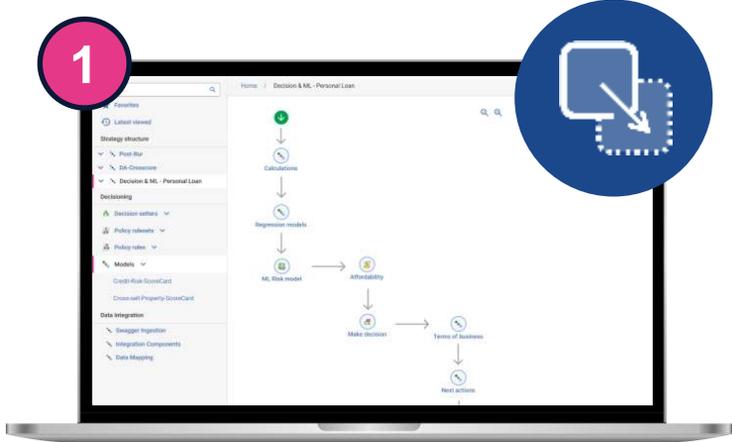


Parte 2

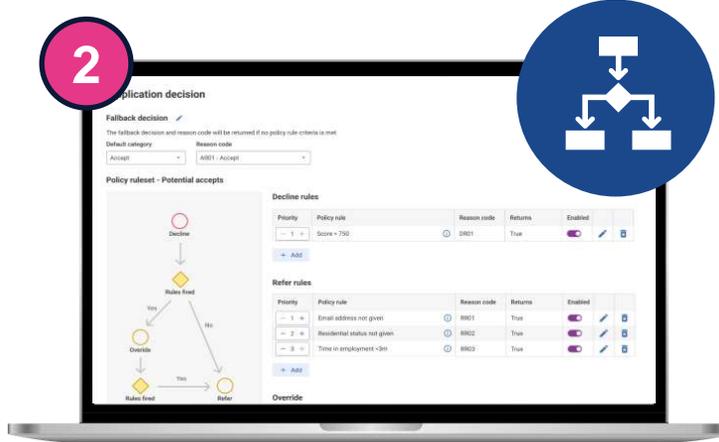
Decisioni basate su Machine Learning



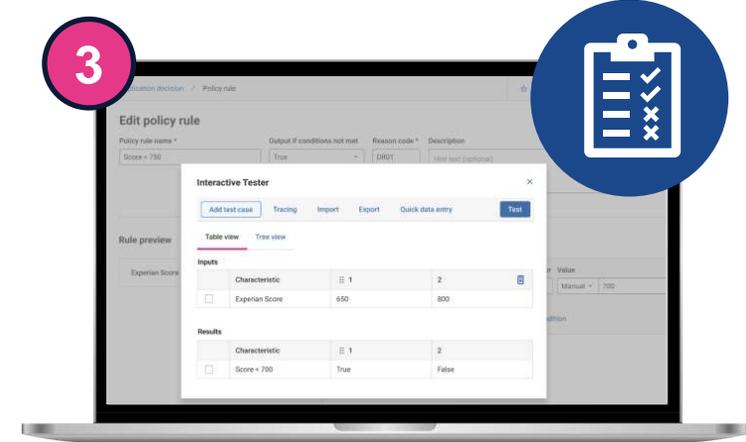
PowerCurve: Integrazione dei modelli nelle strategie decisionali



1 Collegamento a Design Studio



2 Creazione Strategie



3 Test Strategie con dati di PROD

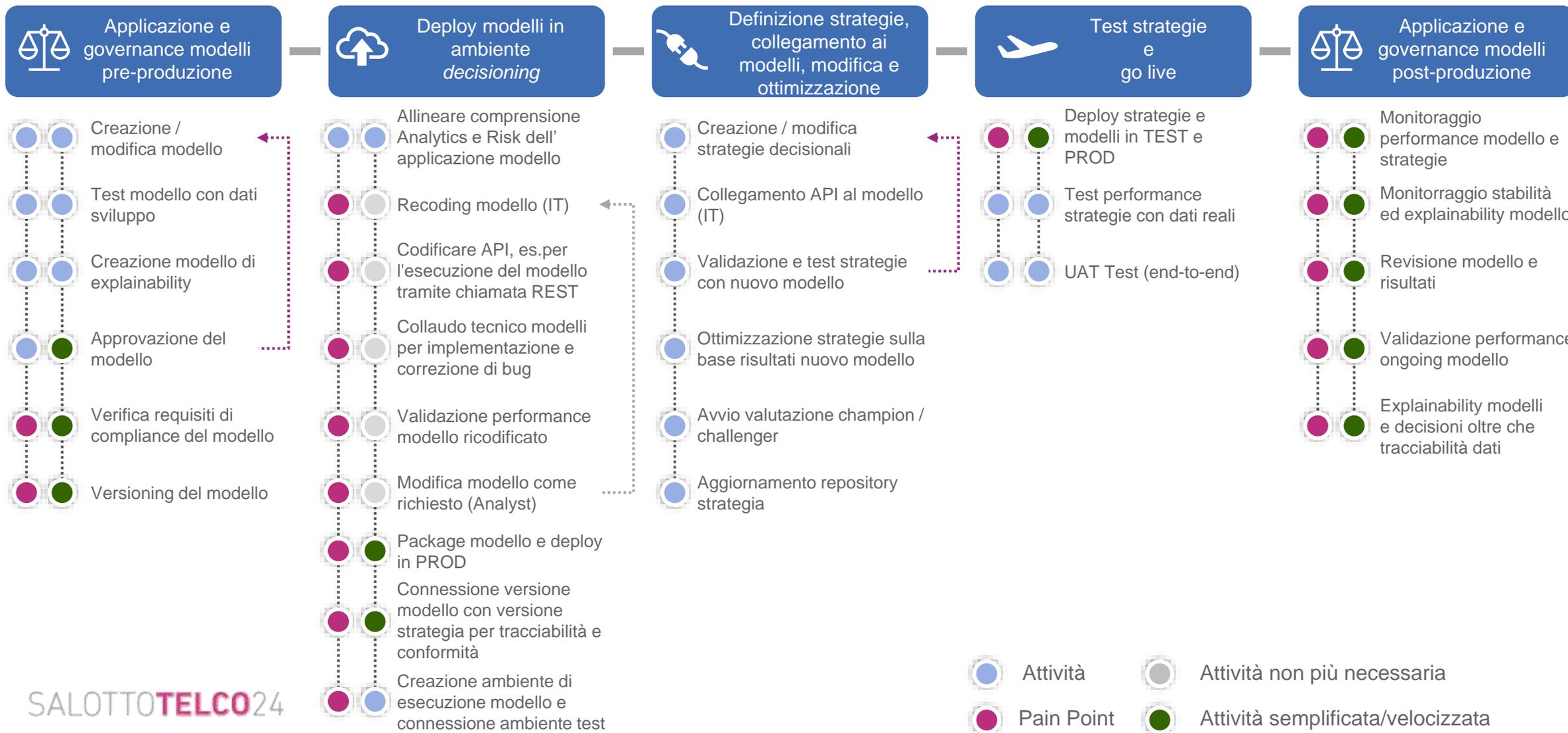


4 Simulazione e ottimizzazione



5 Deploy strategie in PROD

Integrated Decisioning: Semplificare e accelerare i processi esistenti



Integrated Decisioning: Caratteristiche e Benefici

Costruzione **modelli una sola volta** ✓

Deploy di più modelli e più velocemente ✓

Unico approccio semplificato ✓

Controllo e governance **integrato** ✓

Model Ops



Ascend Ops

Decisioning
Strategy Design



PowerCurve Strategy
Management



Costruzione **librerie** di strategia **riutilizzabili**

Percorsi utente intuitivi

Creazione, deploy e aggiornamento strategia in **pochi minuti** ✓



AUMENTA
accuratezza
e agility del
rischio



ACCELERA
creazione
valore
analytics e ROI



RIDUCE
complessità
IT e il costo
totale del
servizio



RIDUCE
Tempi di
implementazio
ne da mesi a
settimane



EMPOWER
Community
di Data
Science



MIGLIORA
la gestione
dei modelli



AUMENTA
collaborazione
e allineamento



Data | Analytics | Technology | Expertise

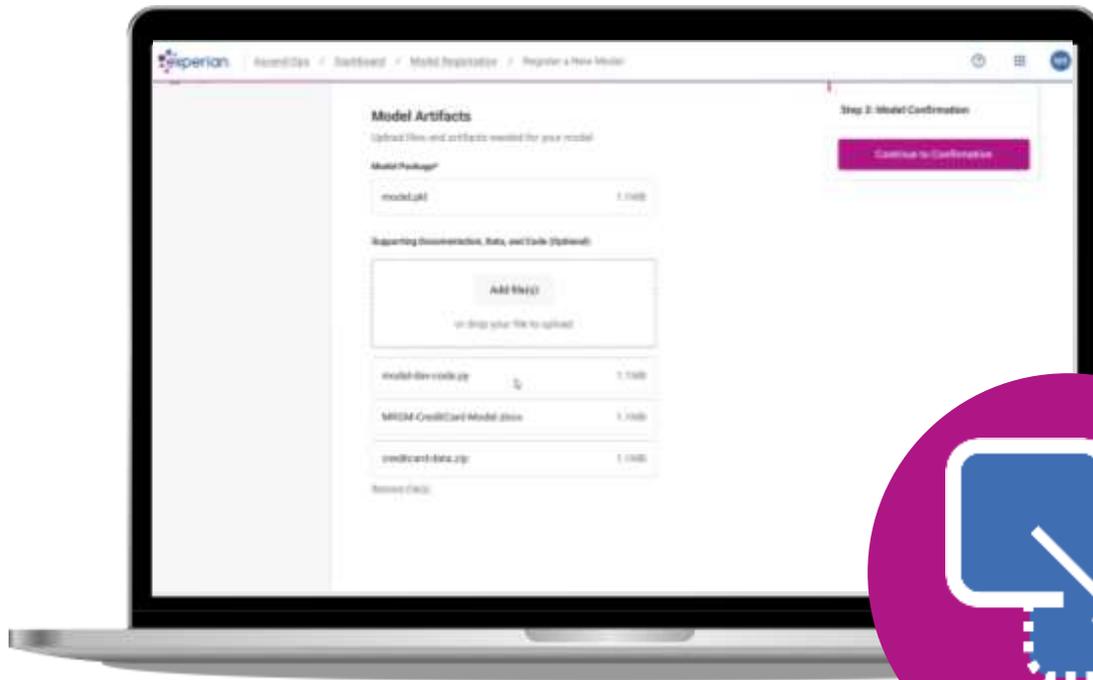


 experian®

Detailed Slides for possible questions

Step (i) - Register your Model

Ingest model onto the Experian ML Ops Platform from your own analytics environment or from Experian Analytics

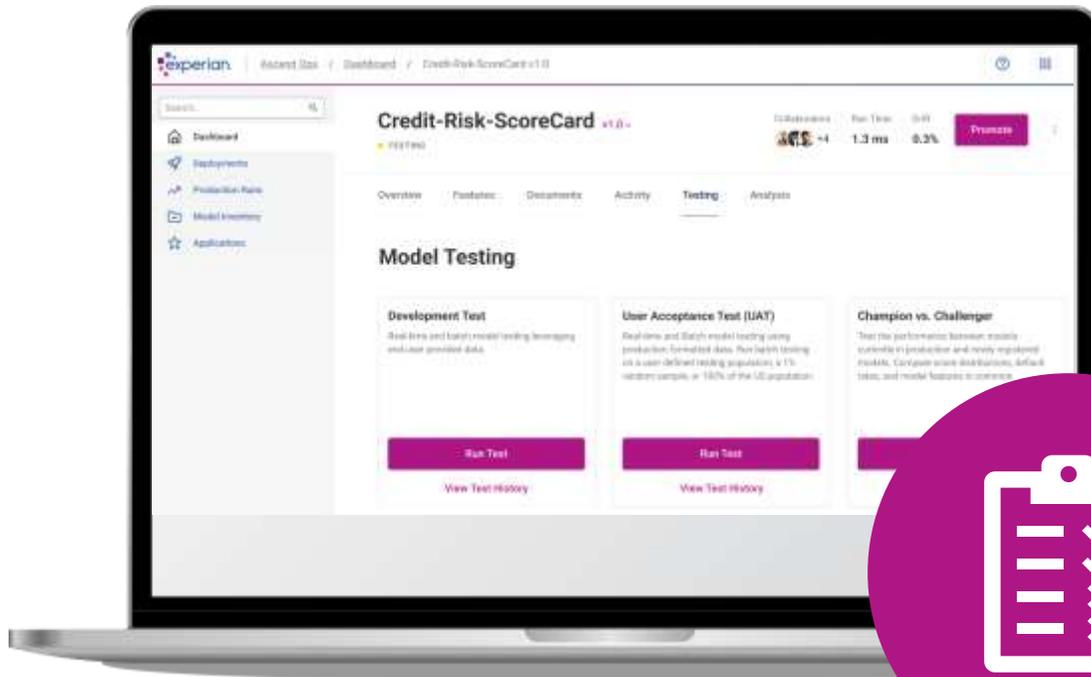


Drag and drop functionality to load the model and supporting artefacts

- ✓ Data attributes and filters
- ✓ Data dictionary
- ✓ Descriptions
- ✓ Methodology
- ✓ Graphical visualisations

Step (ii) - Test and Validate Model

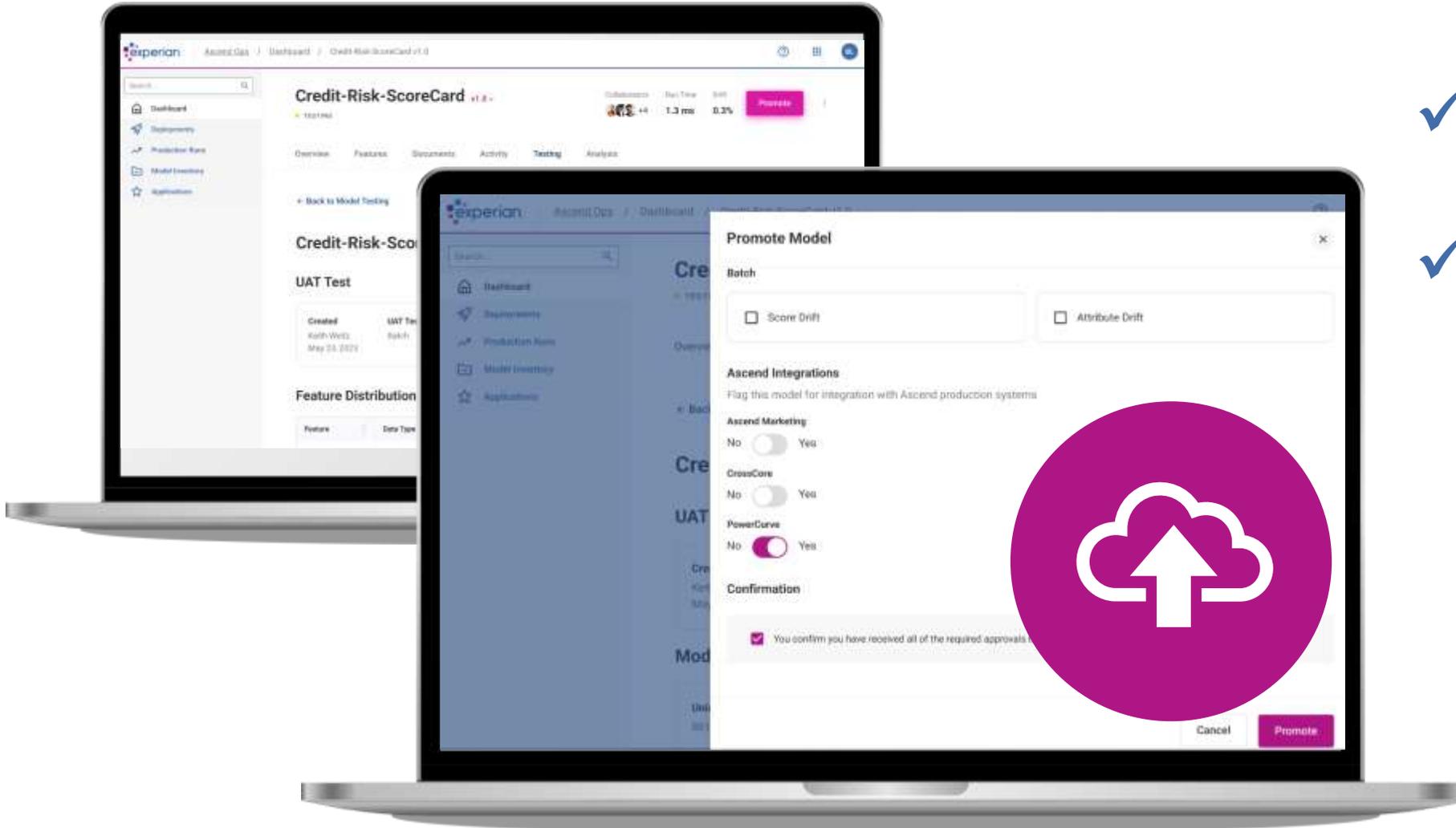
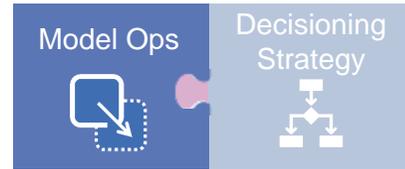
Leverage data assets behind modelling process to test the model



- ✓ Batch and real time use cases
- ✓ Run packaged tests (Development tests and detailed UAT tests)
- ✓ Understand features

Step (iii) Deploy to Cloud

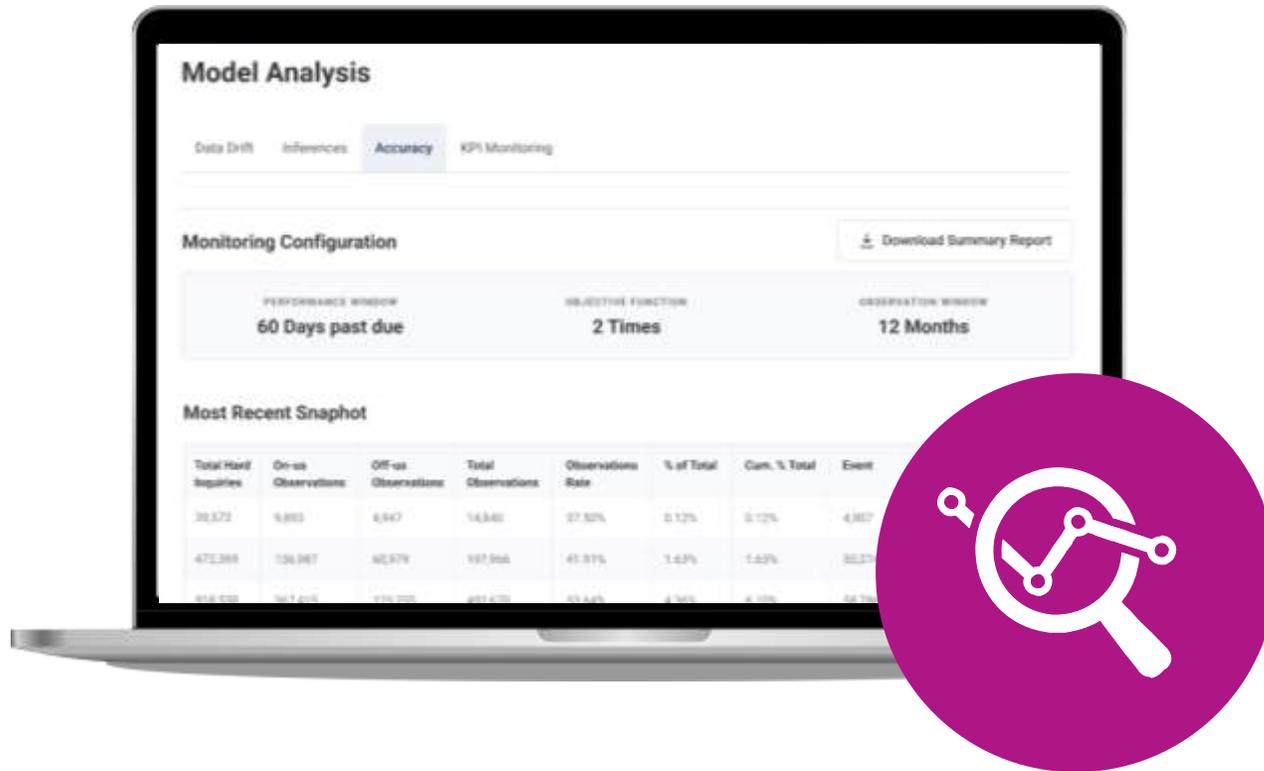
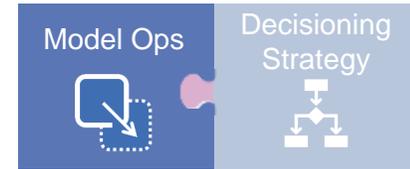
One click process promotes to model to production



- ✓ Move model into production
- ✓ Enable API access to models by PowerCurve Strategy Management

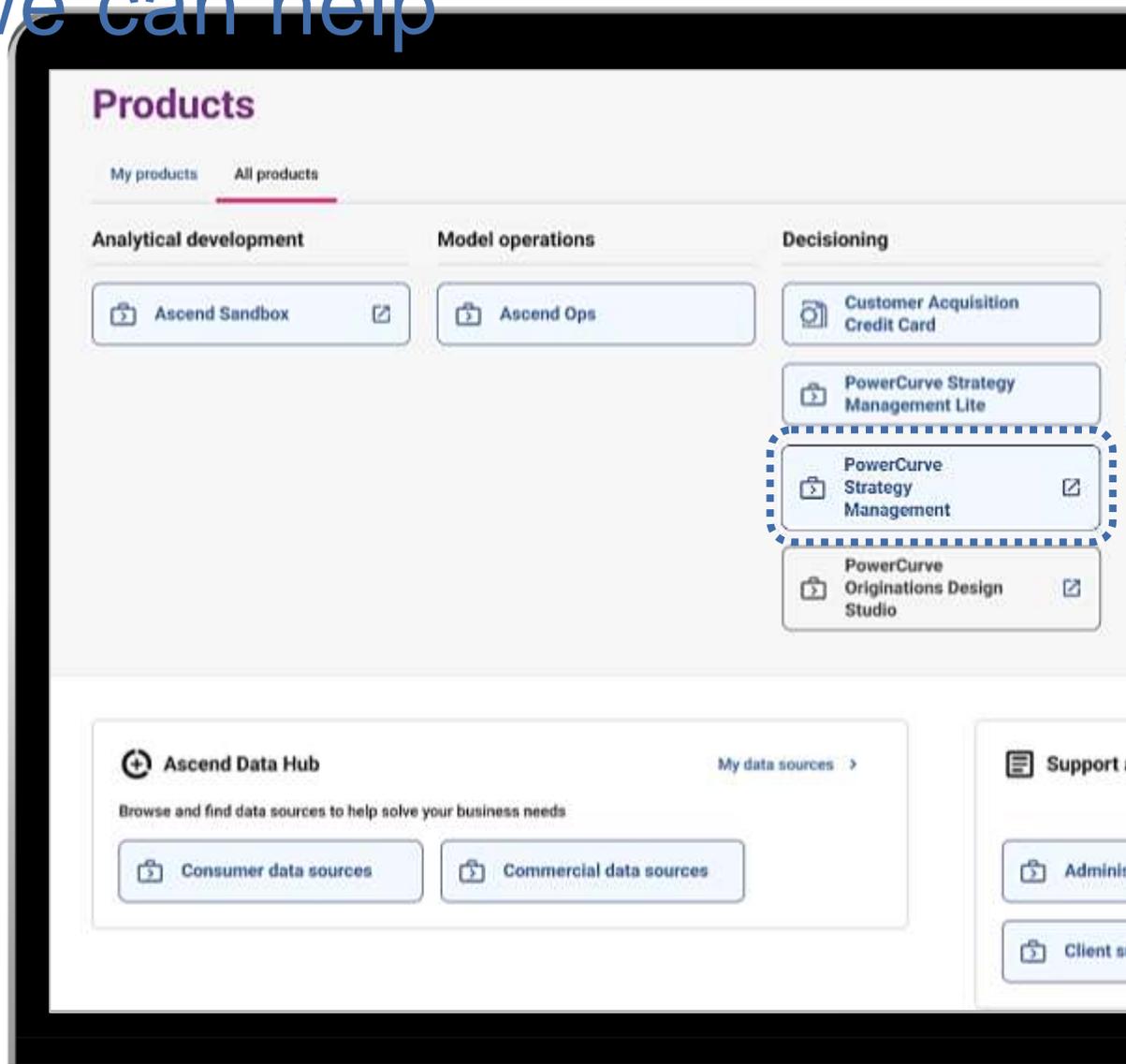
Step (iv) Post Deployment Model Governance

Manage models all in one place



- ✓ Track model drift
 - Identify changes in model calibration
- ✓ Monitor model performance
- ✓ Meet regulatory requirements
 - Model explainability
 - Data traceability

How we can help



Part 2 Machine Learning Powered Customer Decisioning



Guided user journeys streamline the strategy creation process



Link Model
to Design
Studio



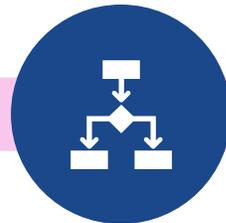
Refine, assess
and optimise
strategies



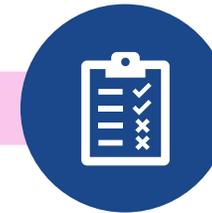
Promote to
strategies into
live decisioning



Create
strategies

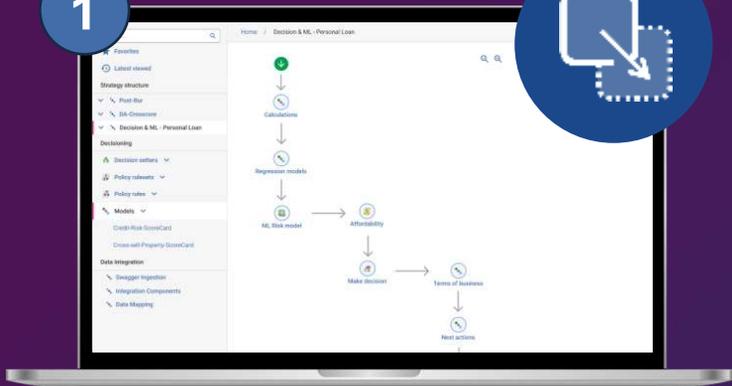


Test
strategies with
live data



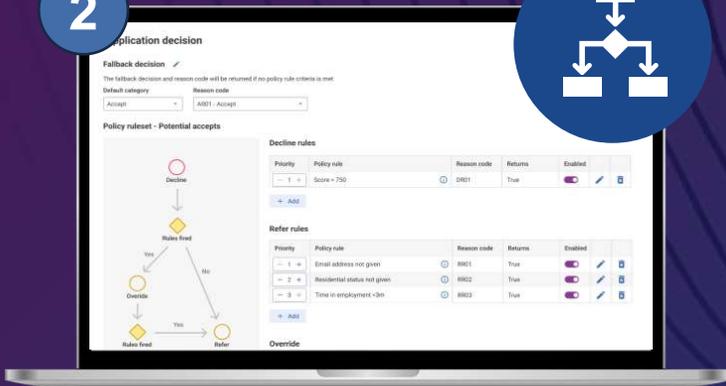
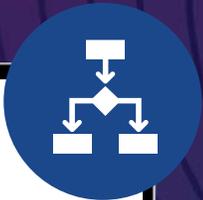
PowerCurve for integrating model into decisioning strategy

1



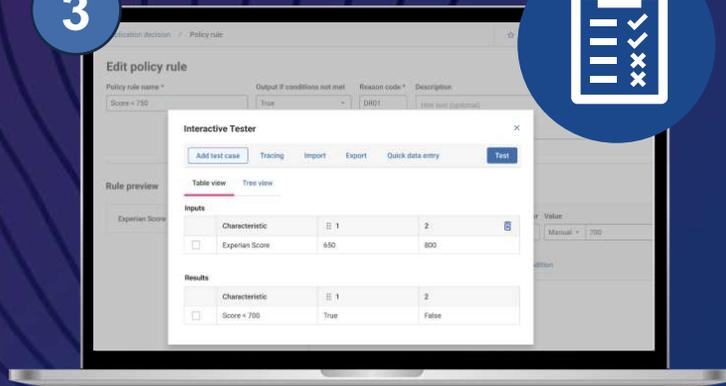
Link to design Studio

2



Create Strategies

3



Test Strategies with Live Data

4



Refine Assess and Optimise

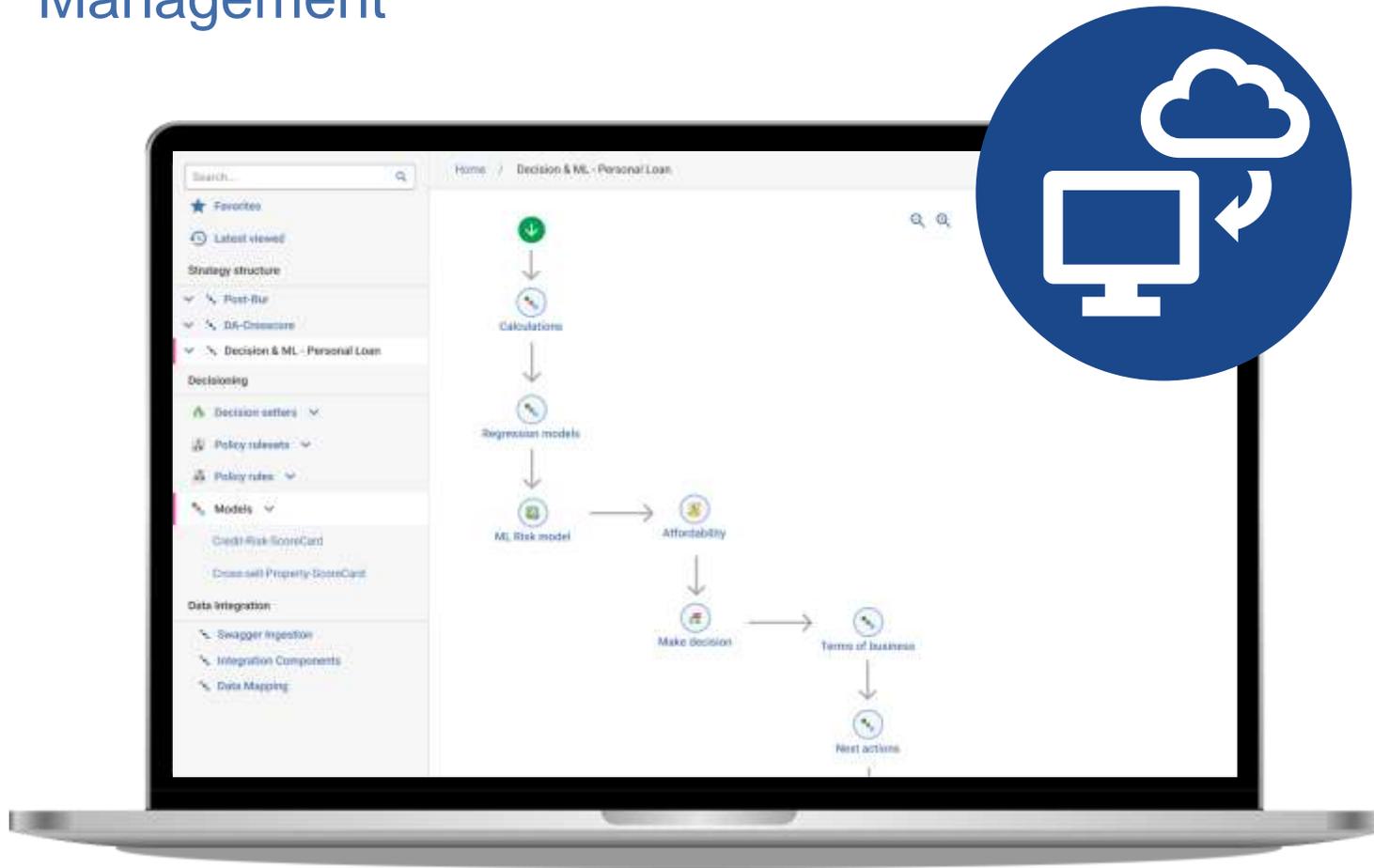
5



Promote Strategies into Live Decisioning

Step (i) Link model to Design Studio

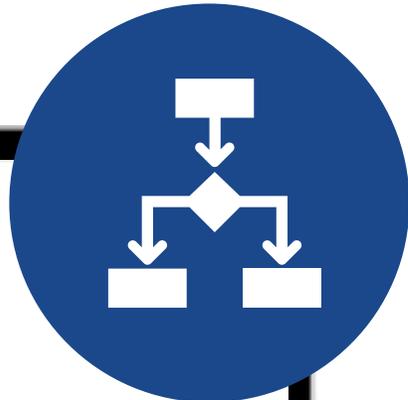
Integrate model and supporting artefacts into PowerCurve Strategy Management



- ✓ Guided journey automatically accesses and generates all artifacts required for ingestion of model from Ascend Ops
- ✓ Visualisation of mapping between the Data Attributes and the Data Dictionary
- ✓ Drag and drop the model into the strategy flow

Step (ii) Create strategies

Align the decisioning strategy with business objectives



✓ Create or adapt policy rules and cut-offs to reflect the new model and scores

The screenshot shows a web interface for 'Application decision'. It includes a 'Fallback decision' section with dropdowns for 'Default category' (Accept) and 'Reason code' (A001 - Accept). Below is a 'Policy ruleset - Potential accepts' section with a flowchart. The flowchart starts with a 'Decline' node (red circle), leading to a 'Rules fired' node (yellow diamond). From 'Rules fired', a 'Yes' path leads to an 'Override' node (yellow circle), which then leads to a 'Rules fired' node (yellow diamond), which finally leads to a 'Refer' node (yellow circle). A 'No' path from the first 'Rules fired' node also leads to the 'Refer' node. To the right of the flowchart are two tables: 'Decline rules' and 'Refer rules'. Each table has columns for Priority, Policy rule, Reason code, Returns, and Enabled.

Priority	Policy rule	Reason code	Returns	Enabled
- 1 +	Score < 750	DR01	True	<input checked="" type="checkbox"/>

Priority	Policy rule	Reason code	Returns	Enabled
- 1 +	Email address not given	RR01	True	<input checked="" type="checkbox"/>
- 2 +	Residential status not given	RR02	True	<input checked="" type="checkbox"/>
- 3 +	Time in employment < 3m	RR03	True	<input checked="" type="checkbox"/>

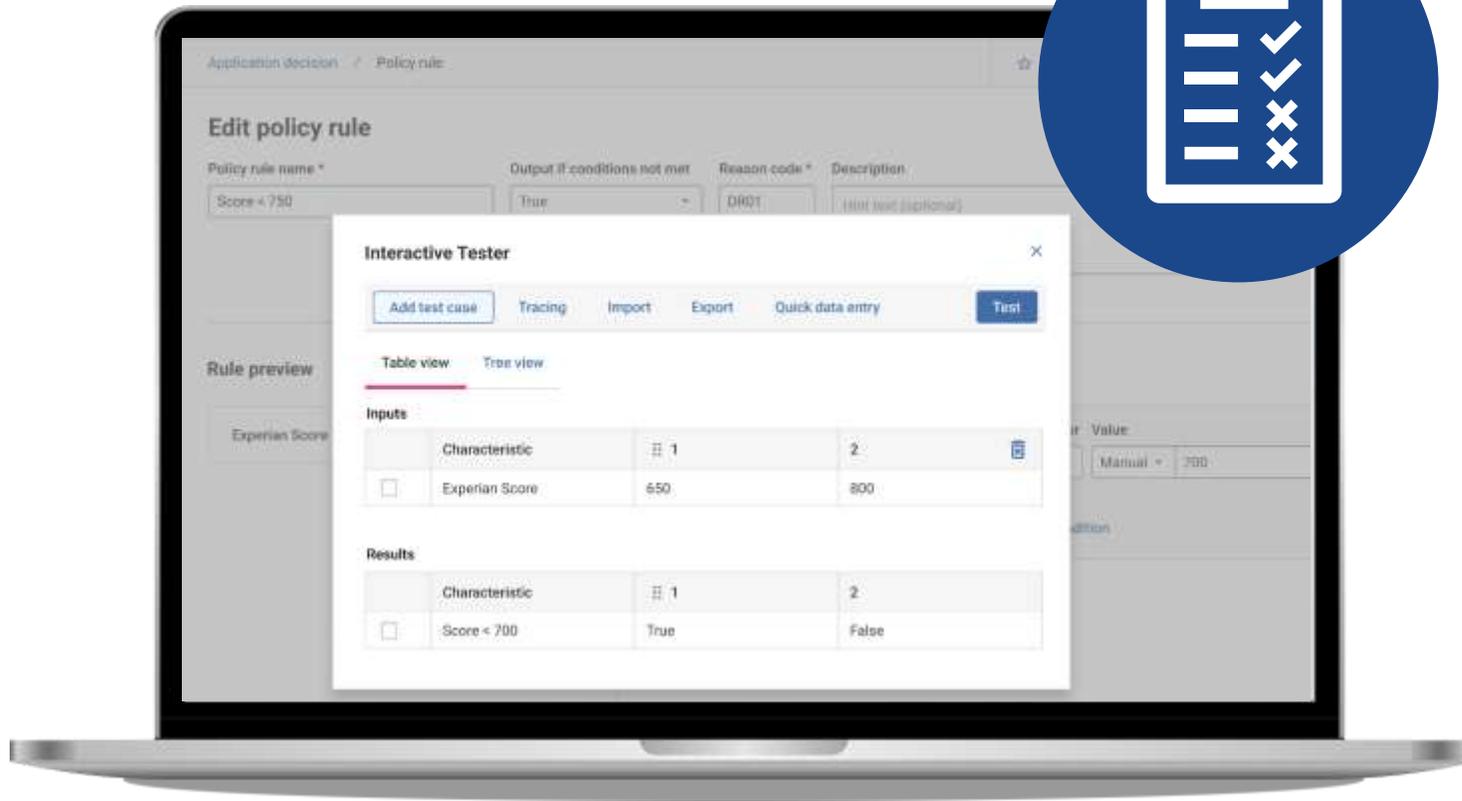


Step (iii) Test strategies with live data

Effortlessly validate model is working effectively within the strategy



- ✓ Interactive Tester
- ✓ Enables business users to perform simple tests to check results



Step (iv) Refine, assess and optimise strategies

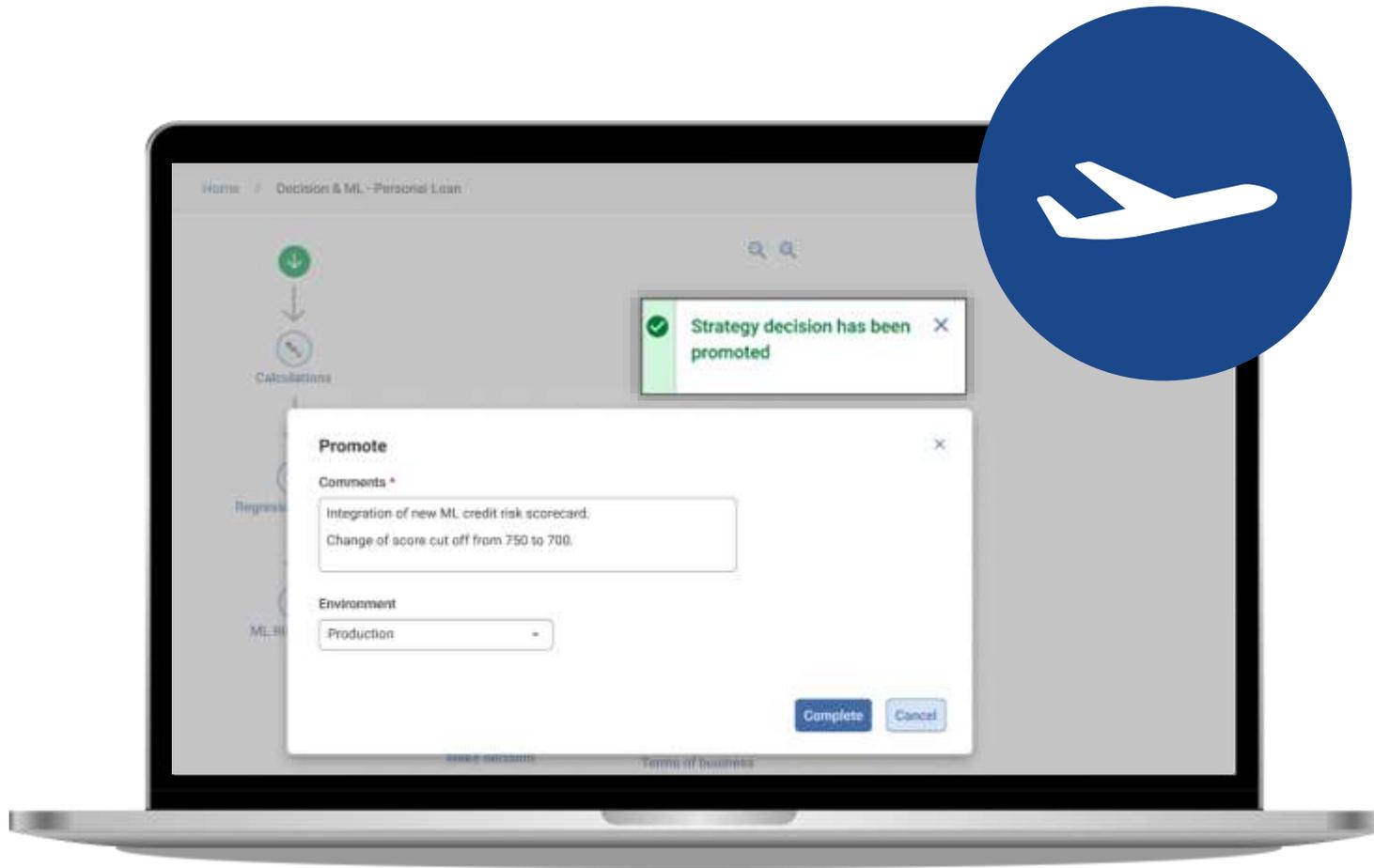
Adjust strategy to optimise revenue and costs without having to revisit either the model or the API link



- ✓ Champion / Challenger and “What if” scenario testing
- ✓ Enable customer to go deeper into the segmentation process
- ✓ Generate new segmentation trees based on most predictive variables
- ✓ “Assisted Strategy Design”¹
 - Balance goals and constraints
 - Optimisation algorithms propose best next actions

Step (v) Promote strategies to live decisioning

Directly apply the model to live customer data within the strategy



- ✓ 2 step process
- ✓ Promote the new / updated strategies into UAT environment
- ✓ Push strategy into production