



13 Giugno - Roma

# SALOTTOTELECO24



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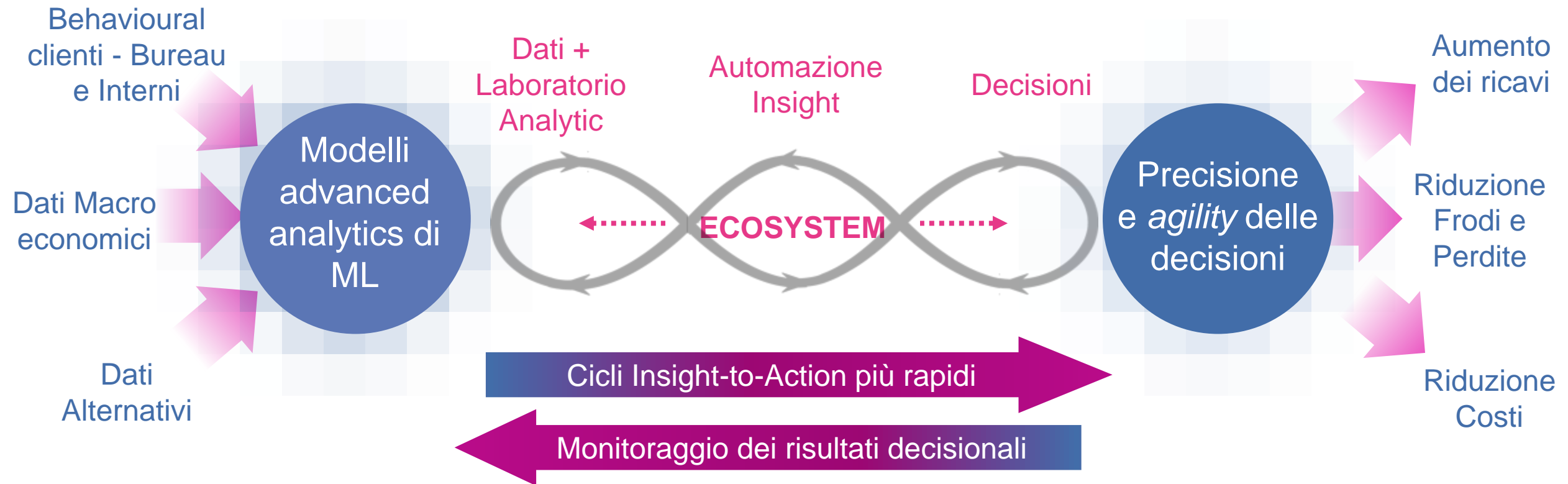
*Integrated Decisioning*: accelerare la transizione dai dati all'azione durante l'intero ciclo di vita del cliente



**Speaker Francesca Boncompagni**

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



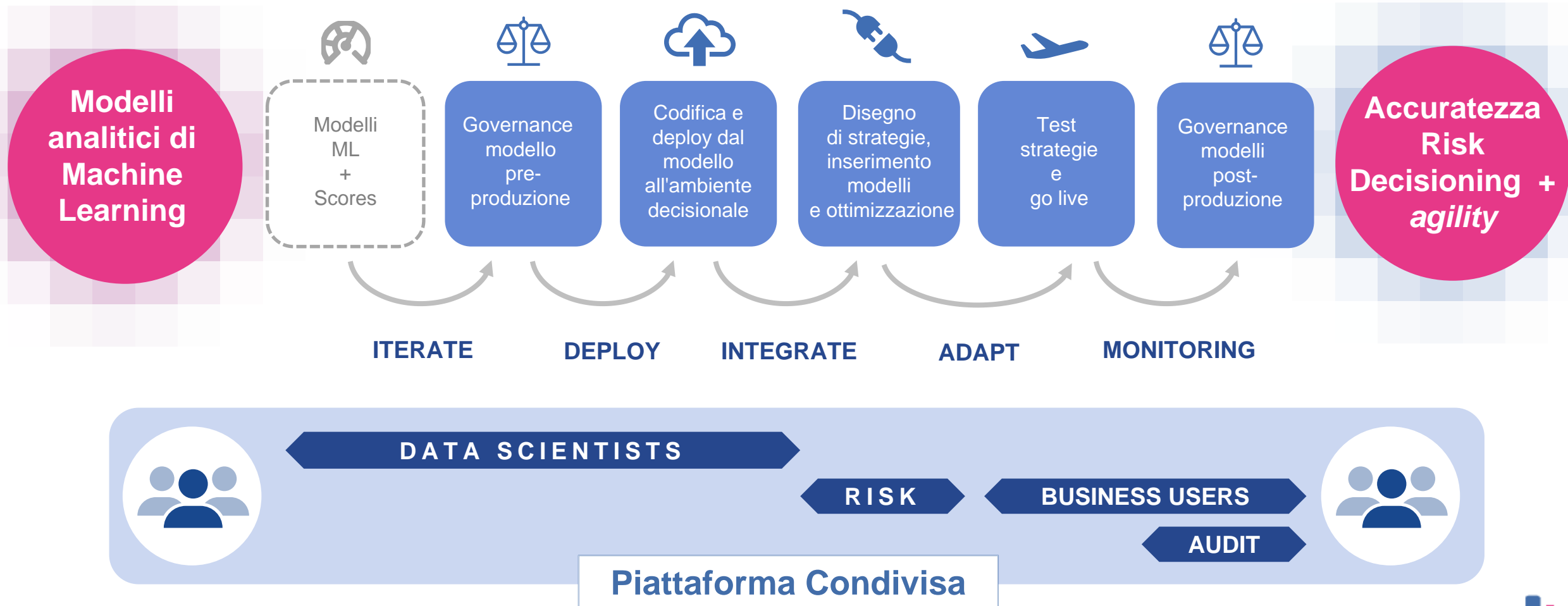
“Vogliamo un modo scalabile per **aumentare la trasparenza** dei modelli, delle metodologie, della spiegabilità e del monitoraggio continuo dei modelli”

**Controlli di governance integrati**

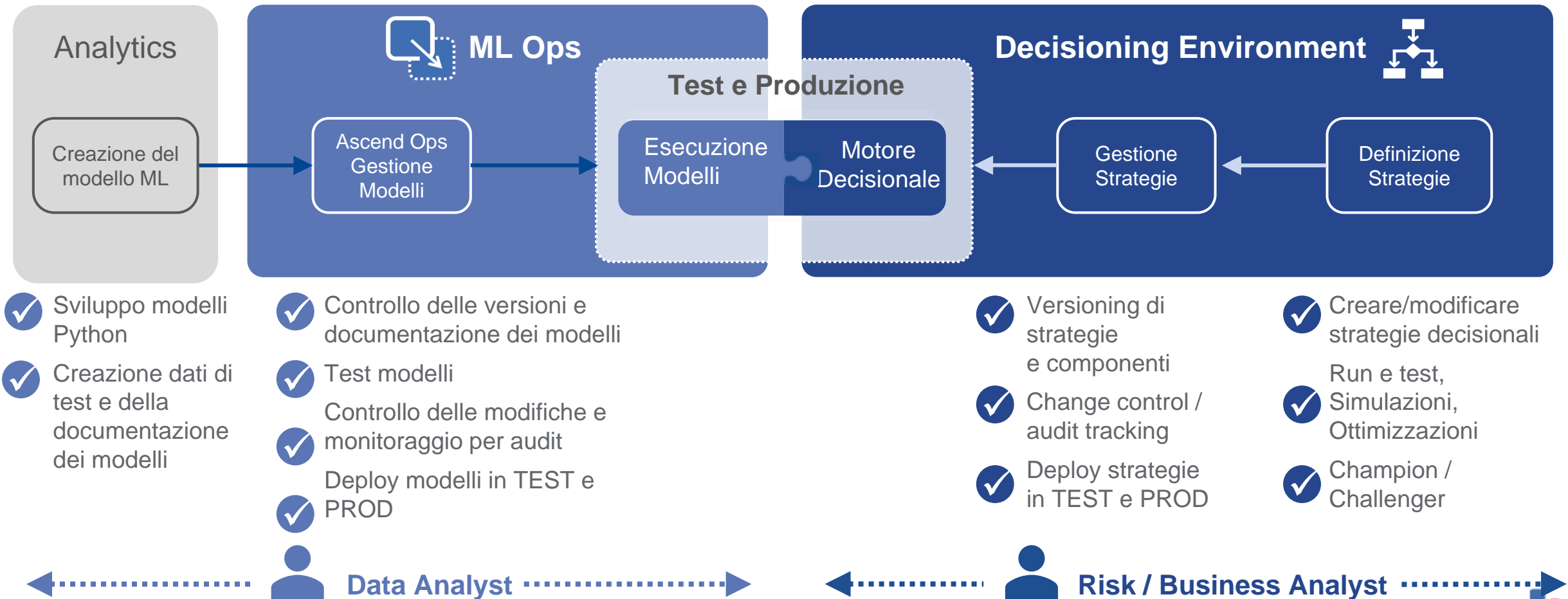
# Aumentare velocità, accuratezza e *agility* delle decisioni di rischio nel ciclo di vita del cliente



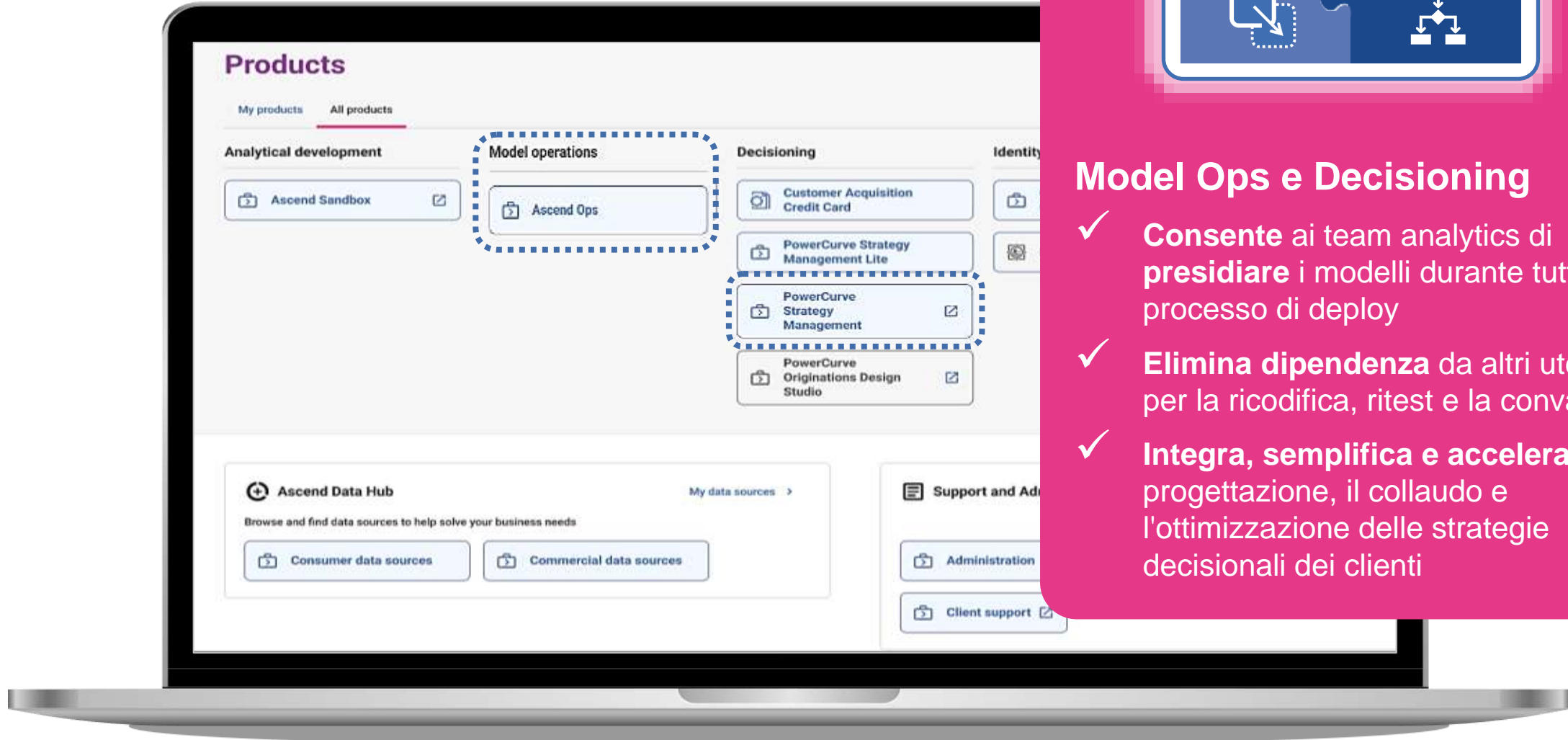
# Supportare data scientist, utenti frodi, rischio e business riducendo la complessità e la necessità di IT



# Integrated Decisioning: Integrazione tra modelli analitici e strategie decisionali



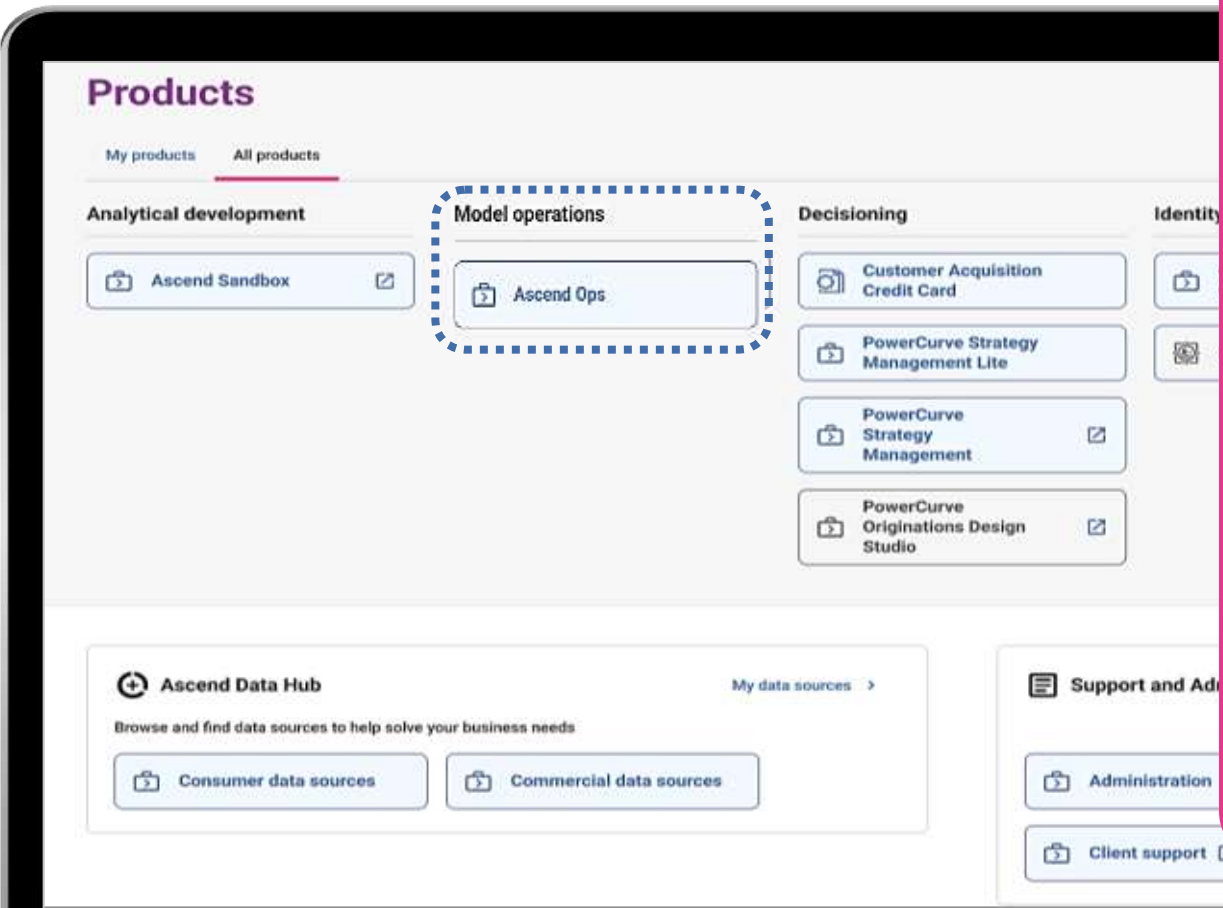
# Integrated Decisioning Come funziona



## 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





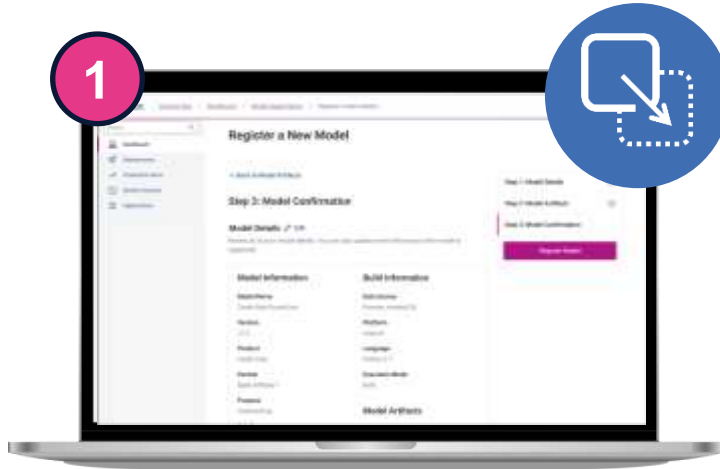
# Parte 1

## Model Ops

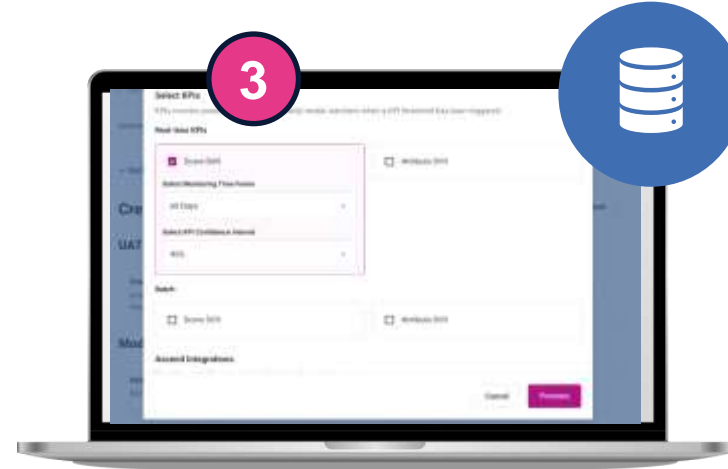




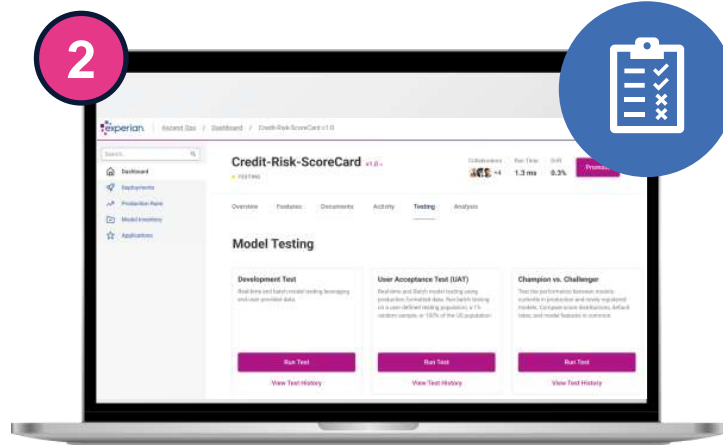
# Model Ops: Gestione dei modelli da parte dell'utente e deployment in produzione



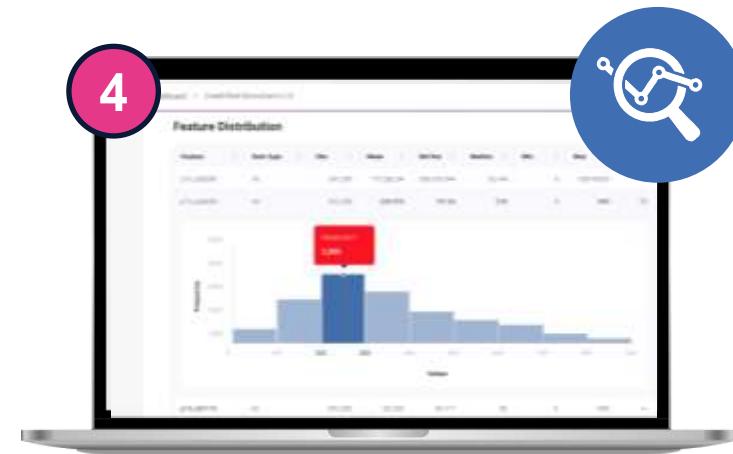
Registrazione Modello



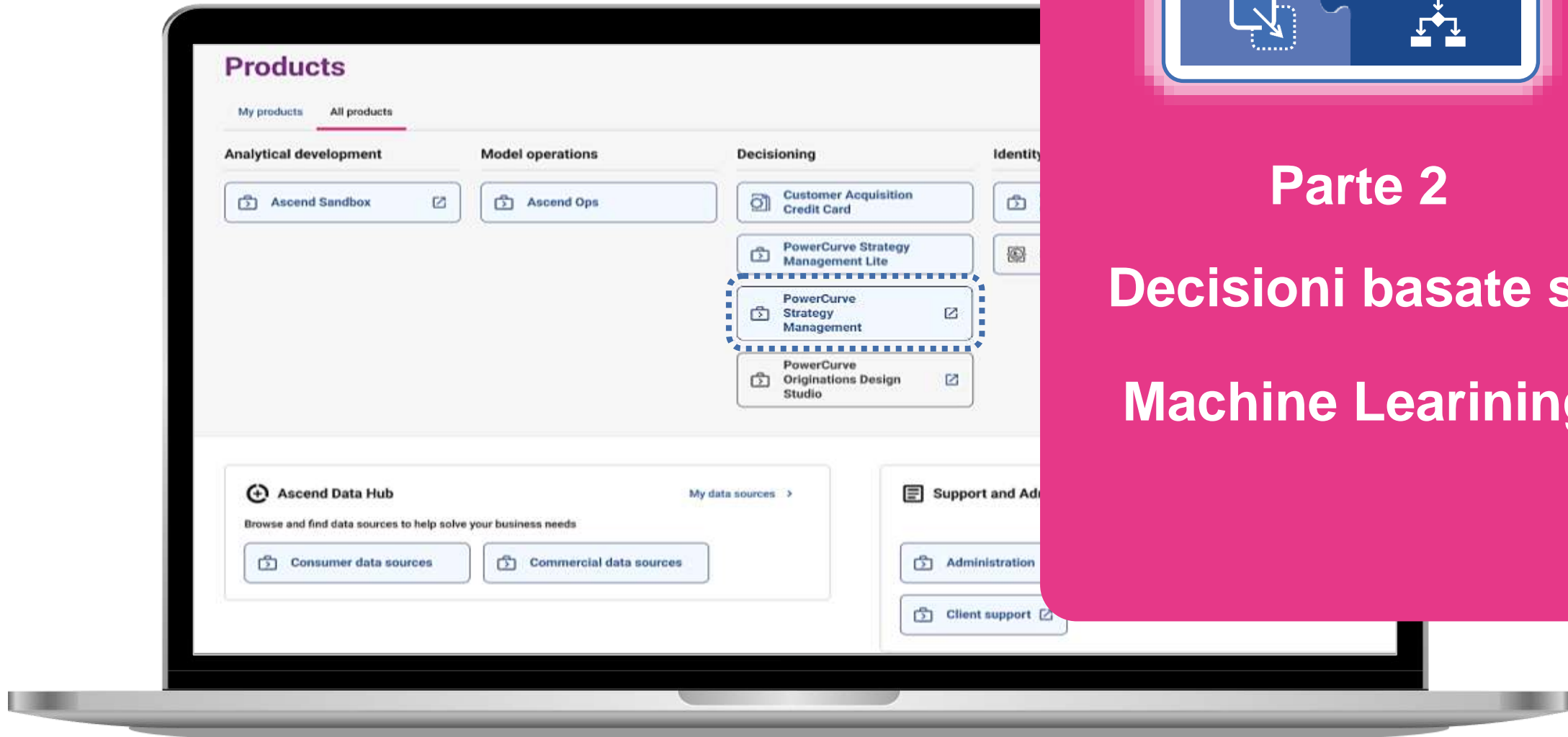
Deploy



Test e validazione



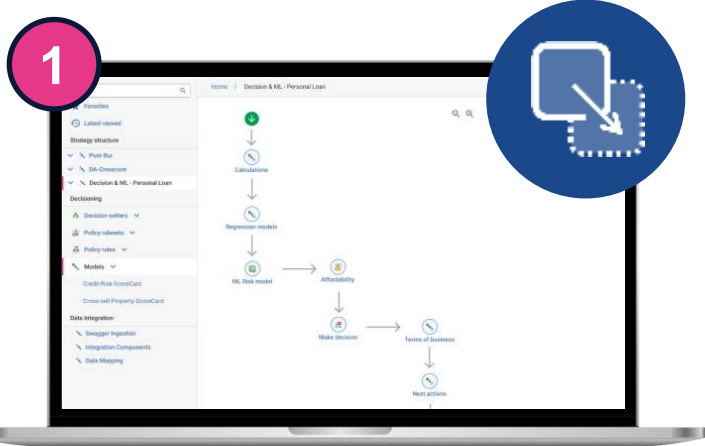
Gestione e monitoraggio



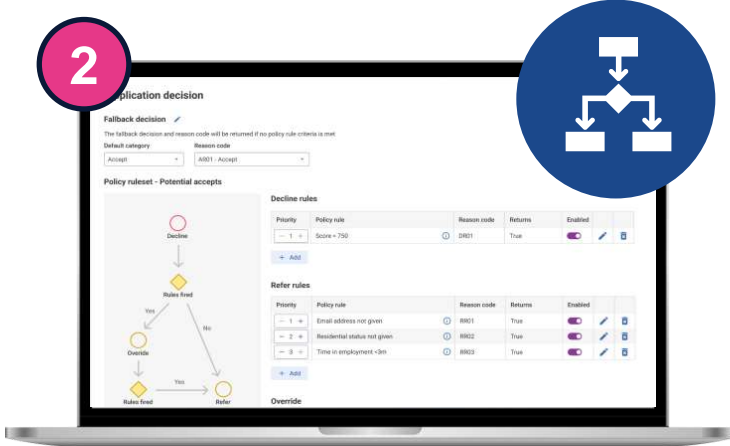
## Parte 2

# Decisioni basate su Machine Learning

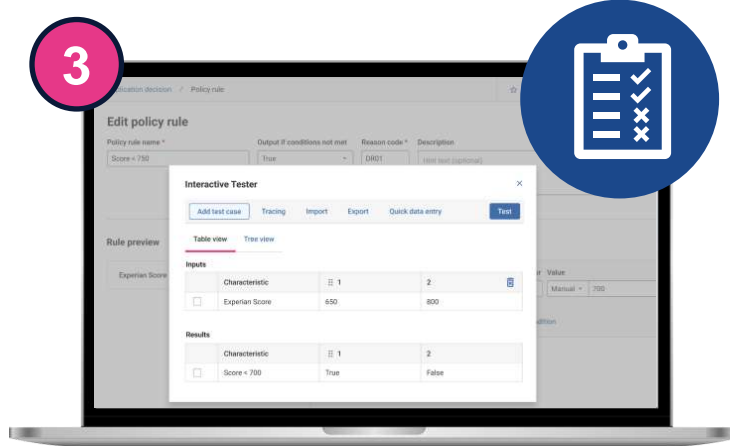
# PowerCurve: Integrazione dei modelli nelle strategie decisionali



1 Collegamento a Design Studio



2 Creazione Strategie



3 Test Strategie con dati di PROD



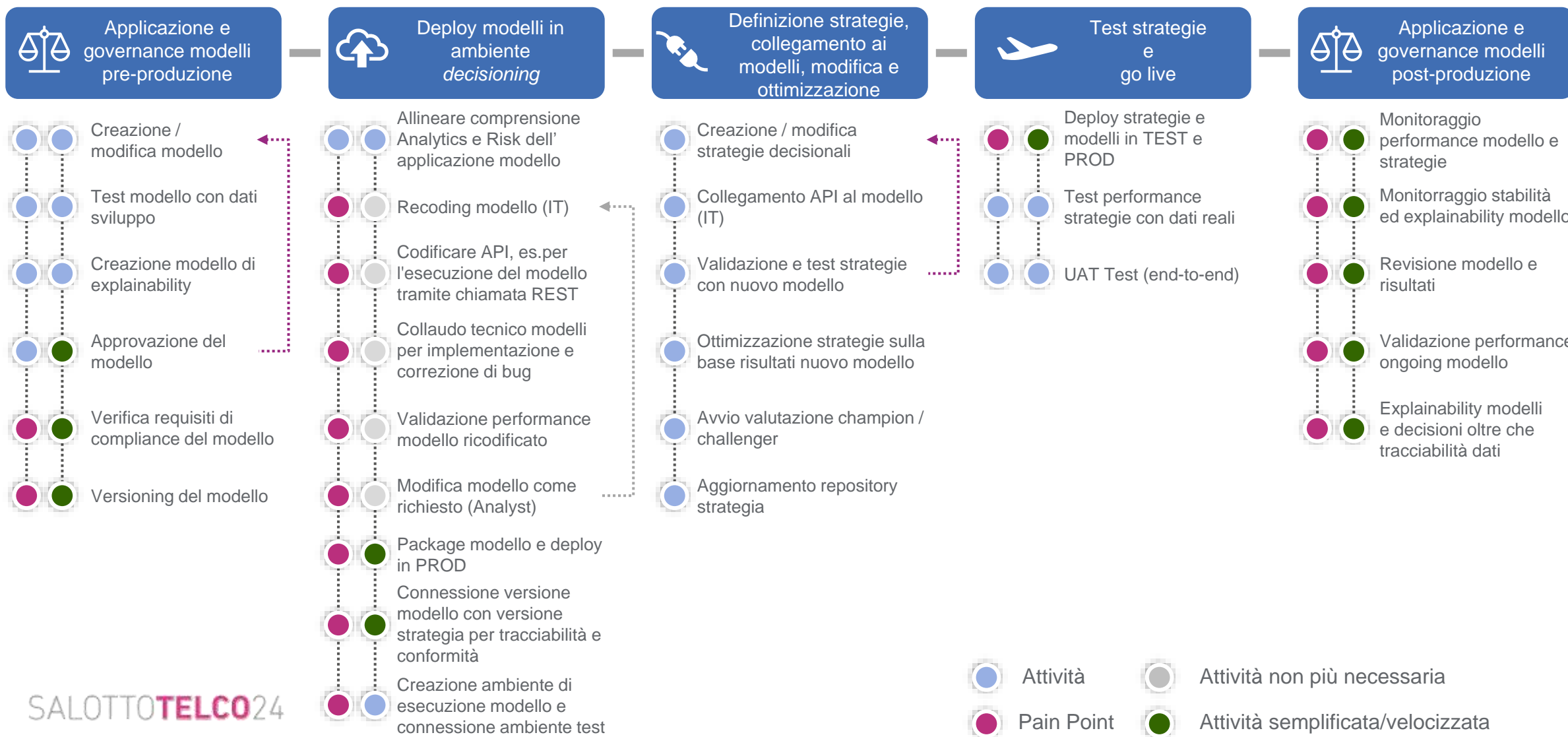
4 Simulazione e ottimizzazione



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



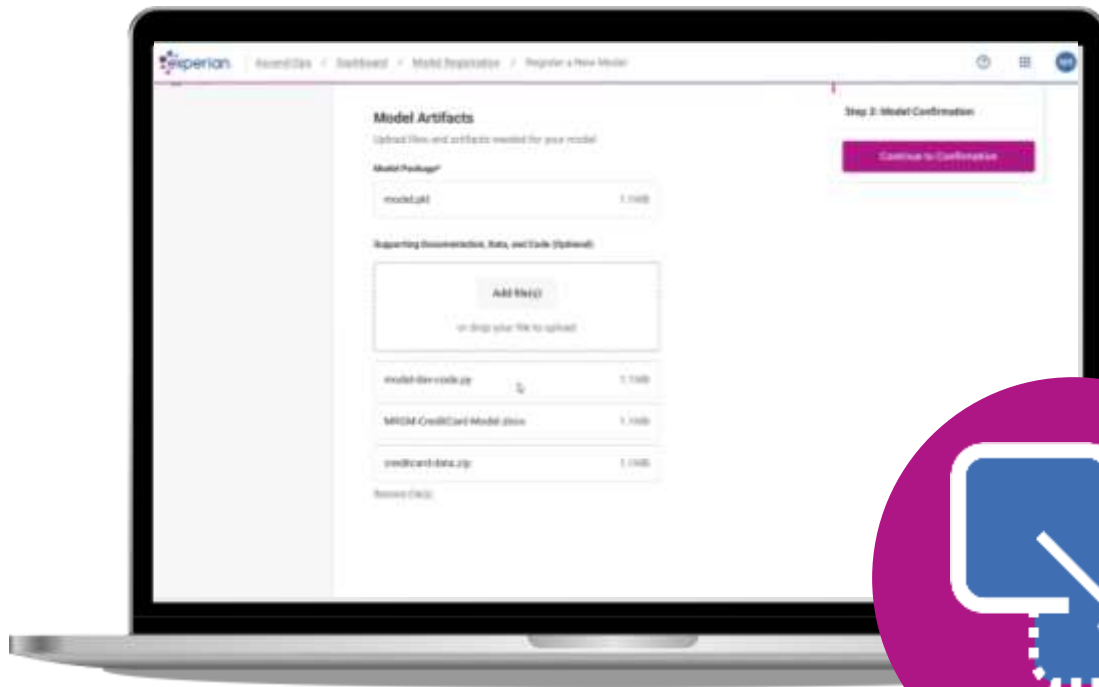
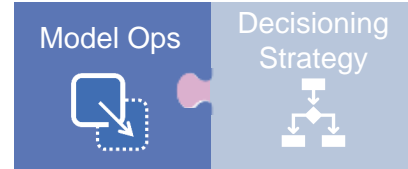
 experian®



# 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

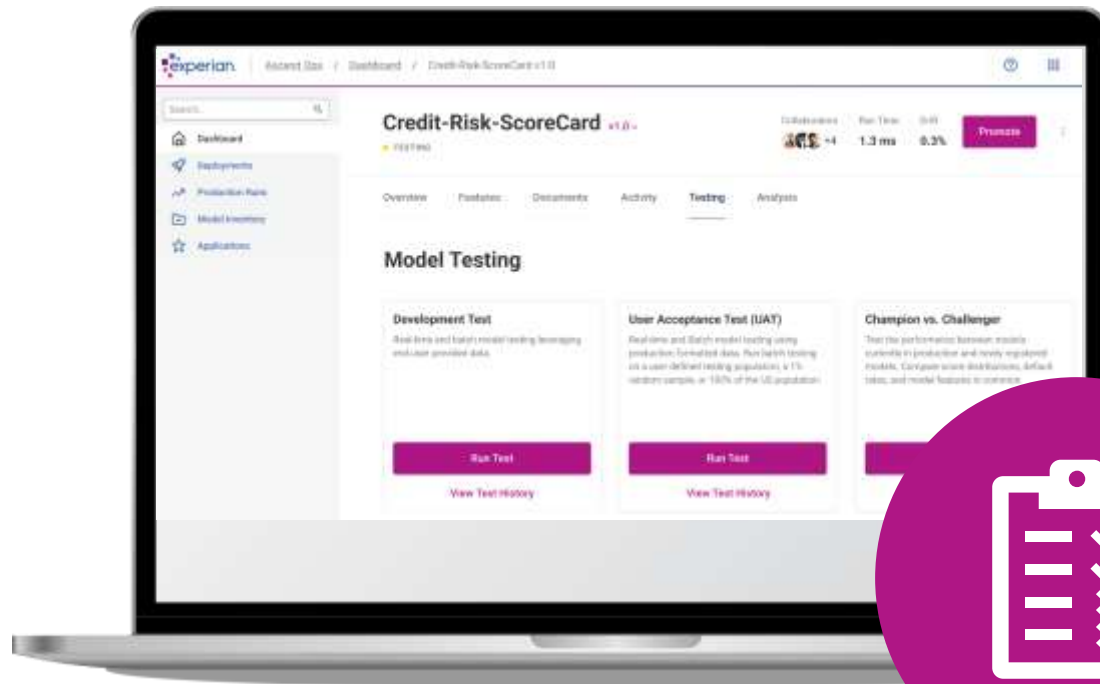
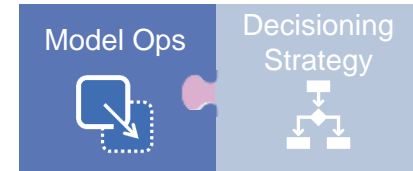


Drag and drop functionality to load the model and supporting artefacts

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

# Step (ii) - Test and Validate Model

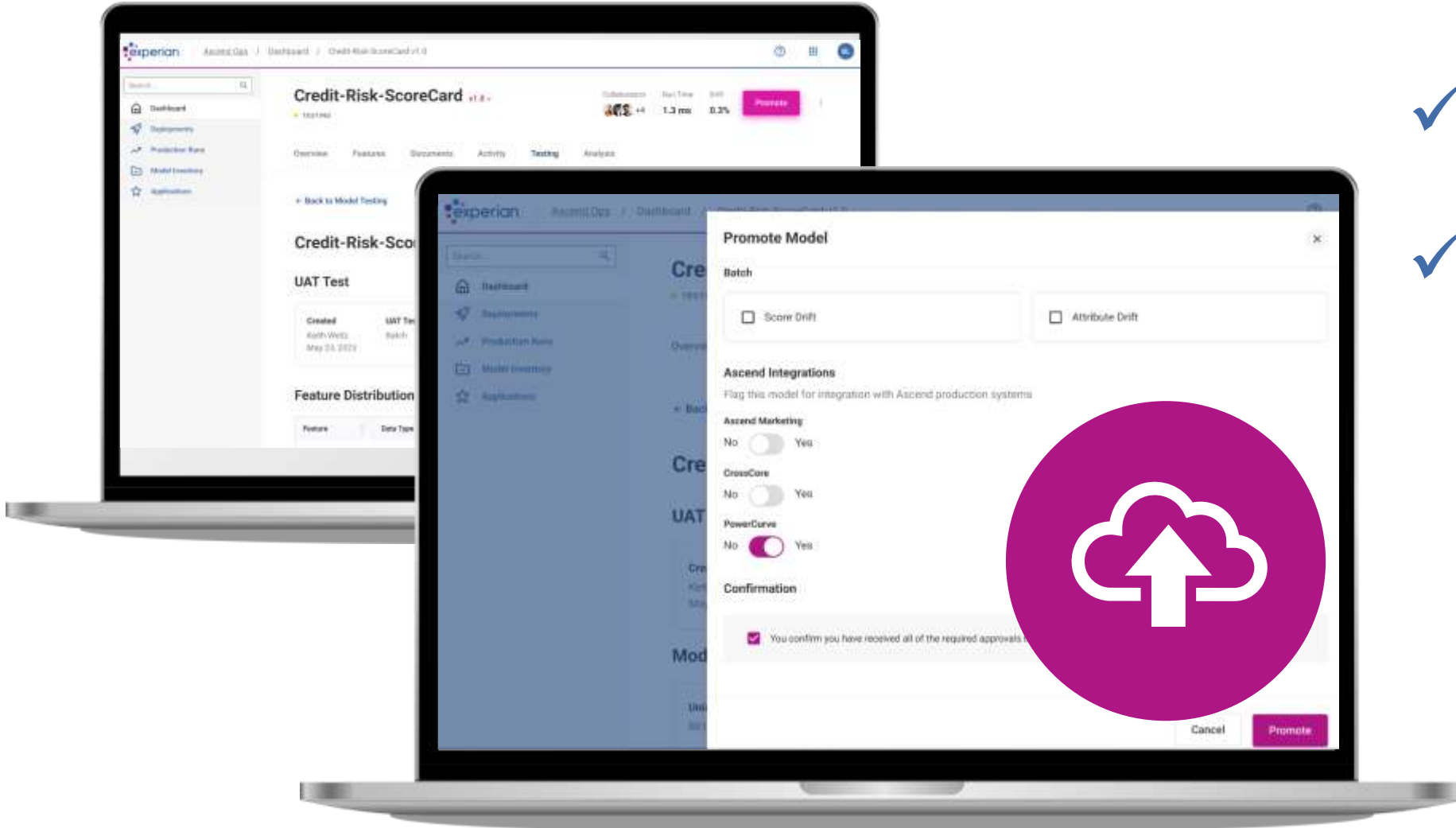
Leverage data assets behind modelling process to test the model



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

# Step (iii) Deploy to Cloud

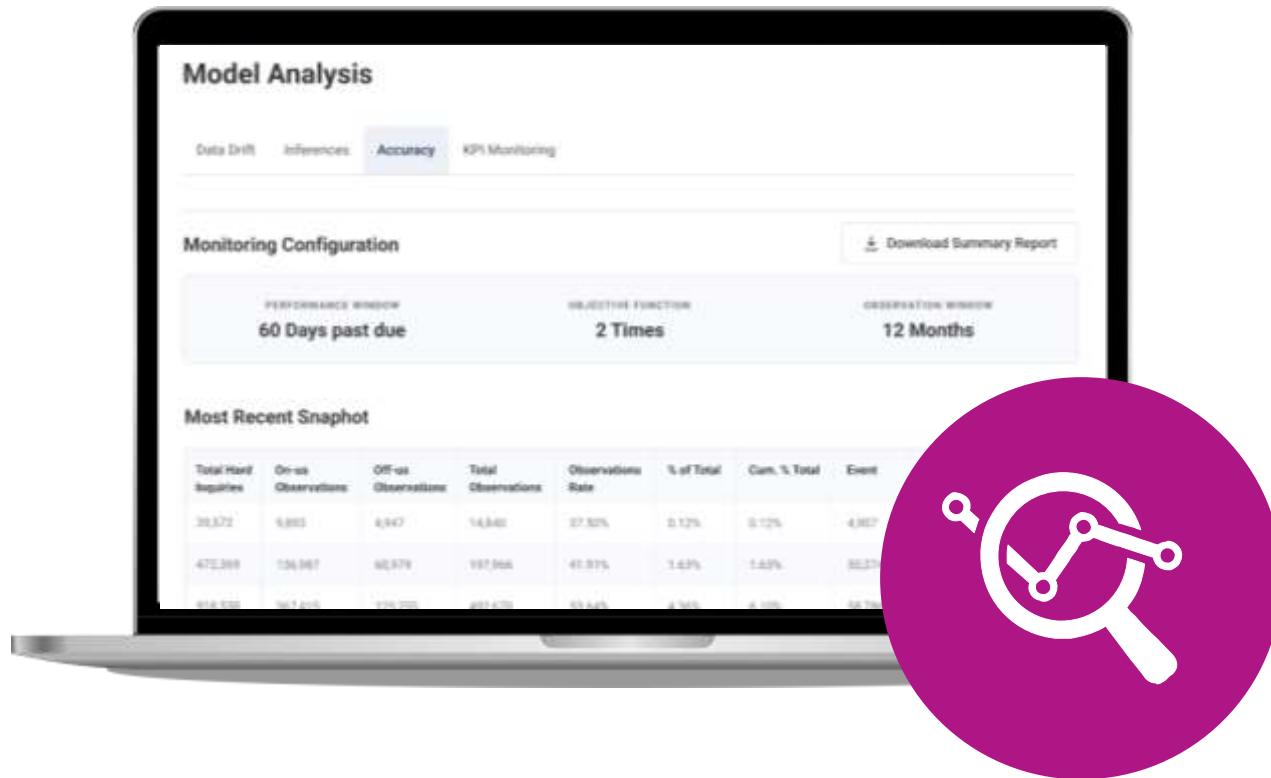
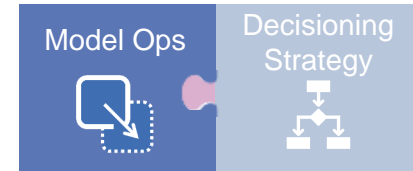
One click process promotes to model to production



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

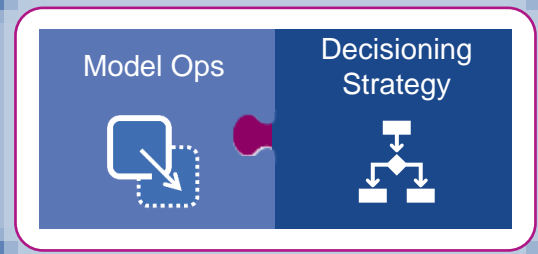
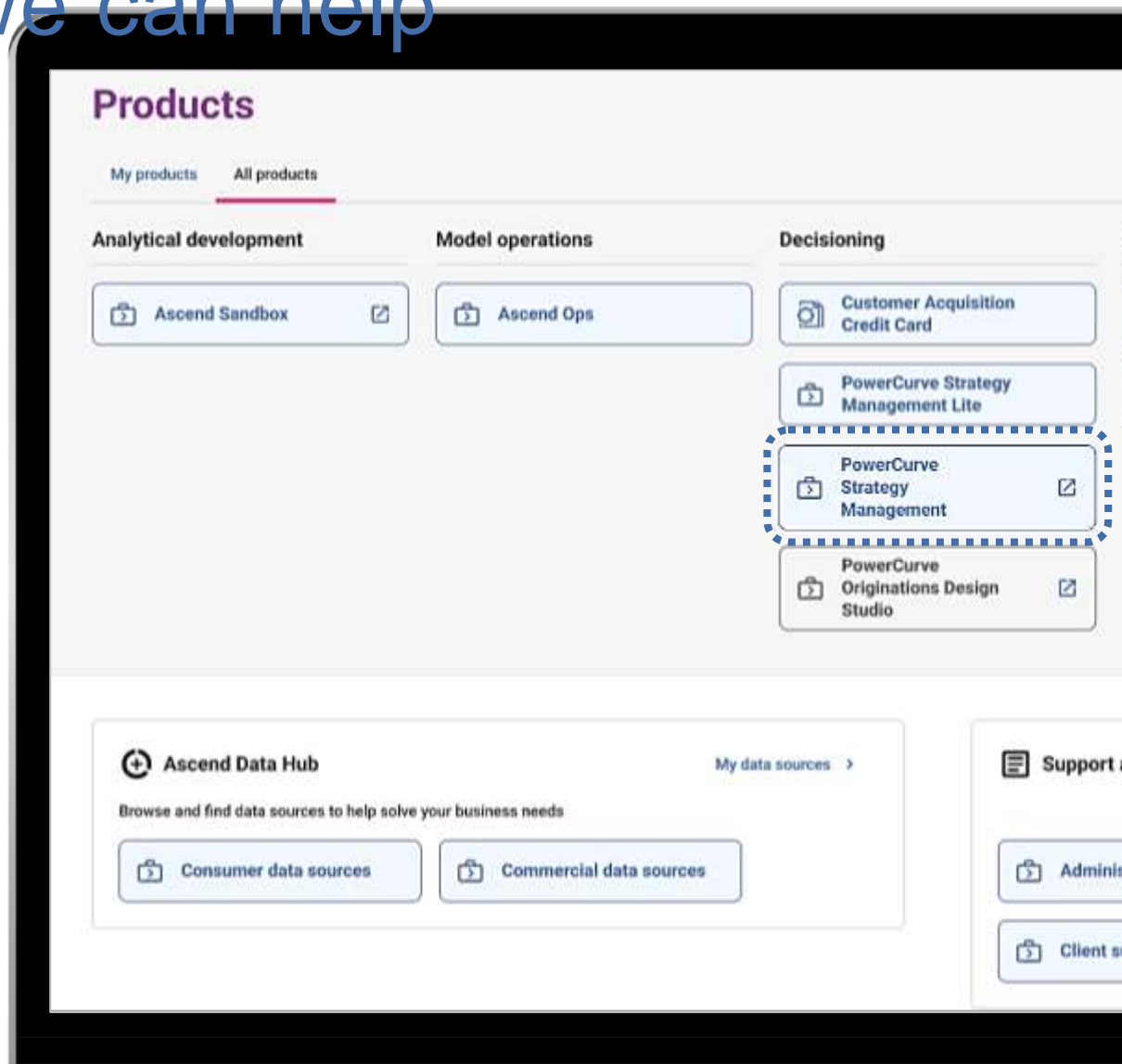
# Step (iv) Post Deployment Model Governance

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



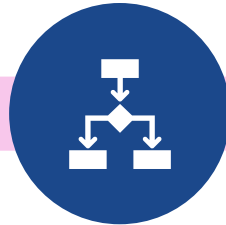
# Guided user journeys streamline the strategy creation process



Link Model  
to Design  
Studio



Refine, assess  
and optimise  
strategies



Create  
strategies



Test  
strategies with  
live data

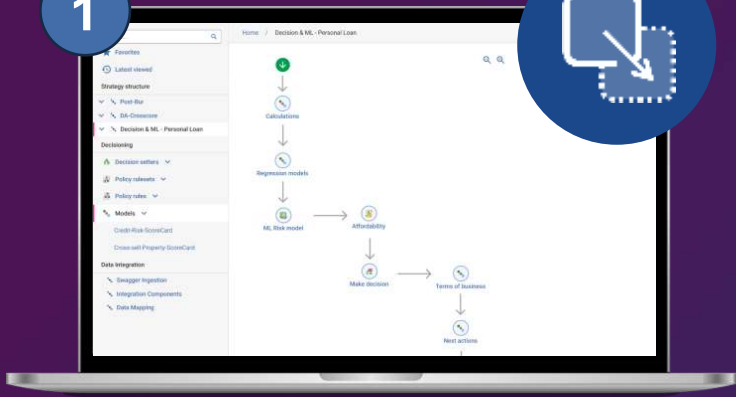


Promote to  
strategies into  
live decisioning



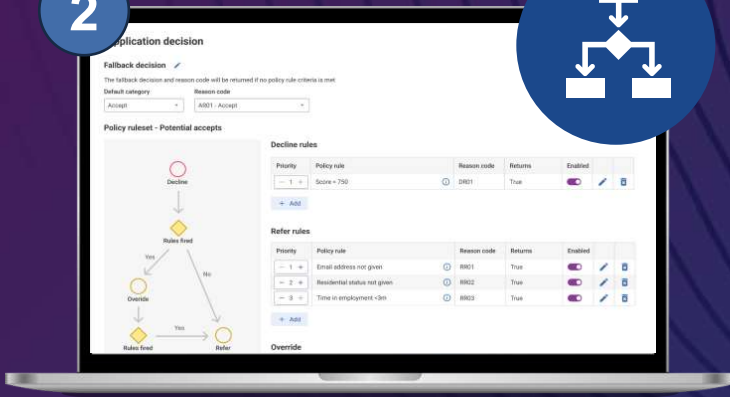
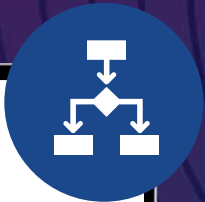
# PowerCurve for integrating model into decisioning strategy

1



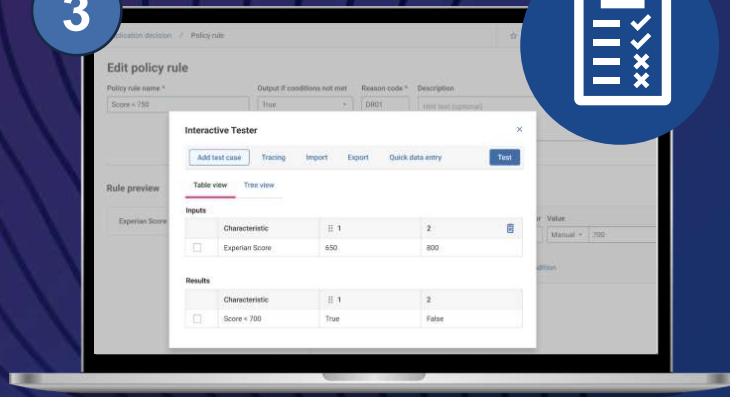
Link to design Studio

2



Create Strategies

3



Test Strategies with Live Data

4



Refine Assess and Optimise

5

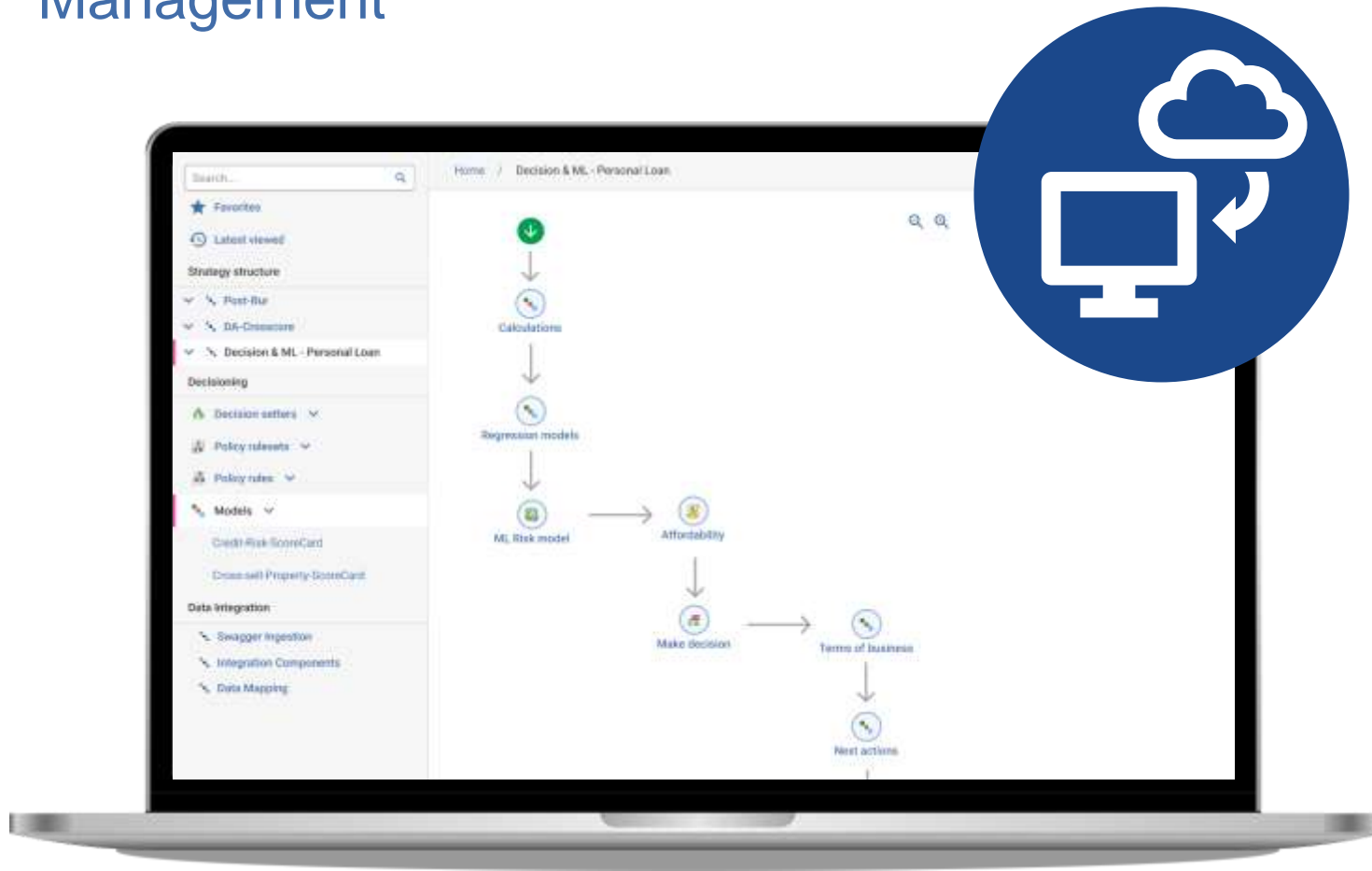


Promote Strategies into Live Decisioning



# Step (i) Link model to Design Studio

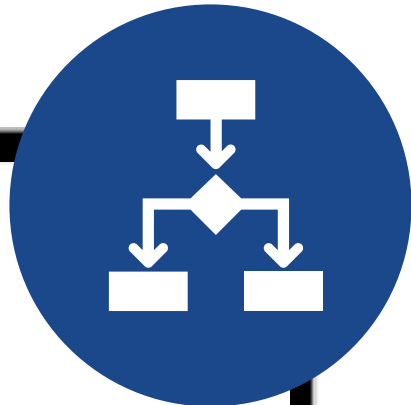
Integrate model and supporting artefacts into PowerCurve Strategy Management



- ✓ 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

A screenshot of a web application 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 and two tables: 'Decline rules' and 'Refer rules'.

**Decline rules**

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

**Refer rules**

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"/>

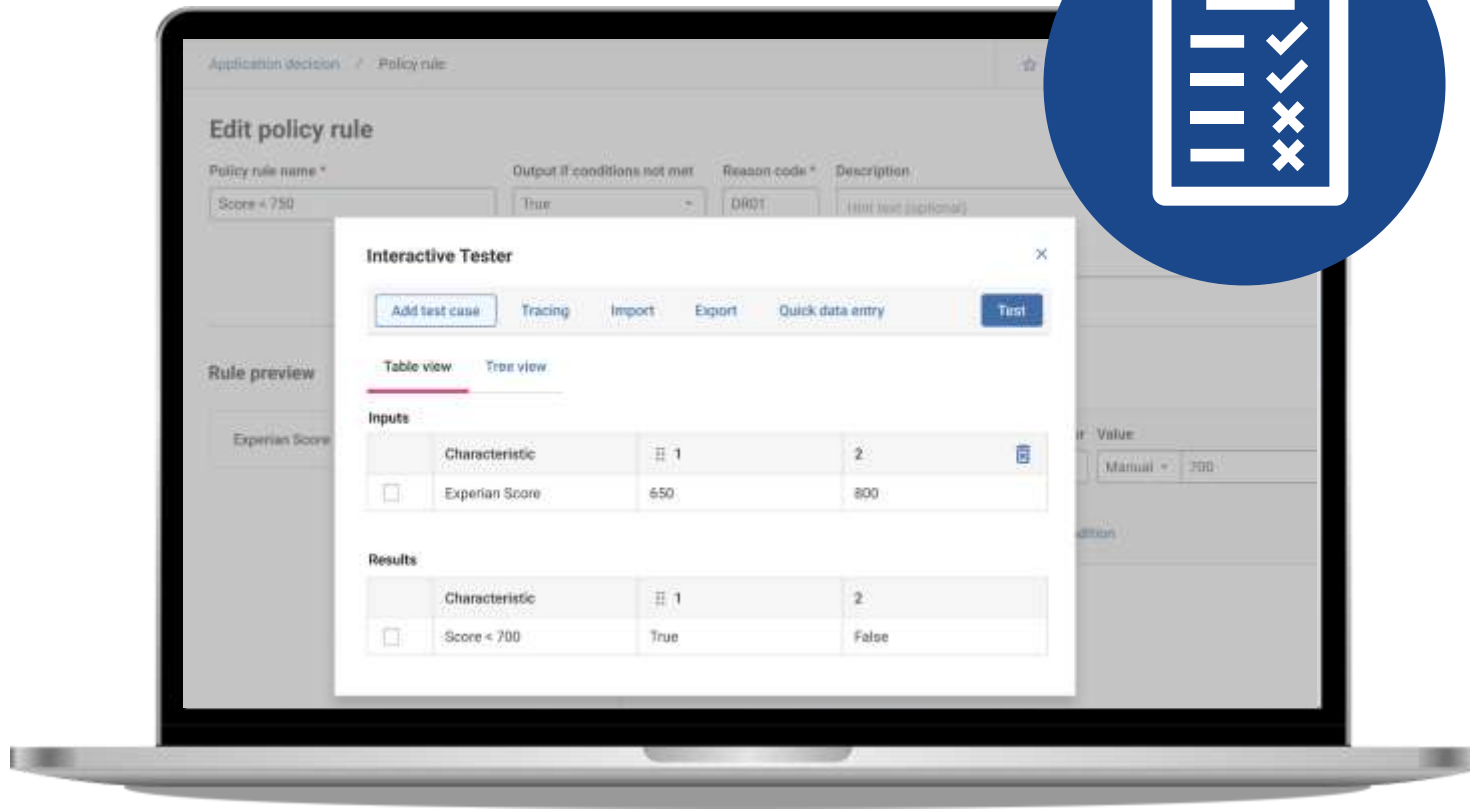


# Step (iii) Test strategies with live data

Effortlessly validate model is working effectively within the strategy

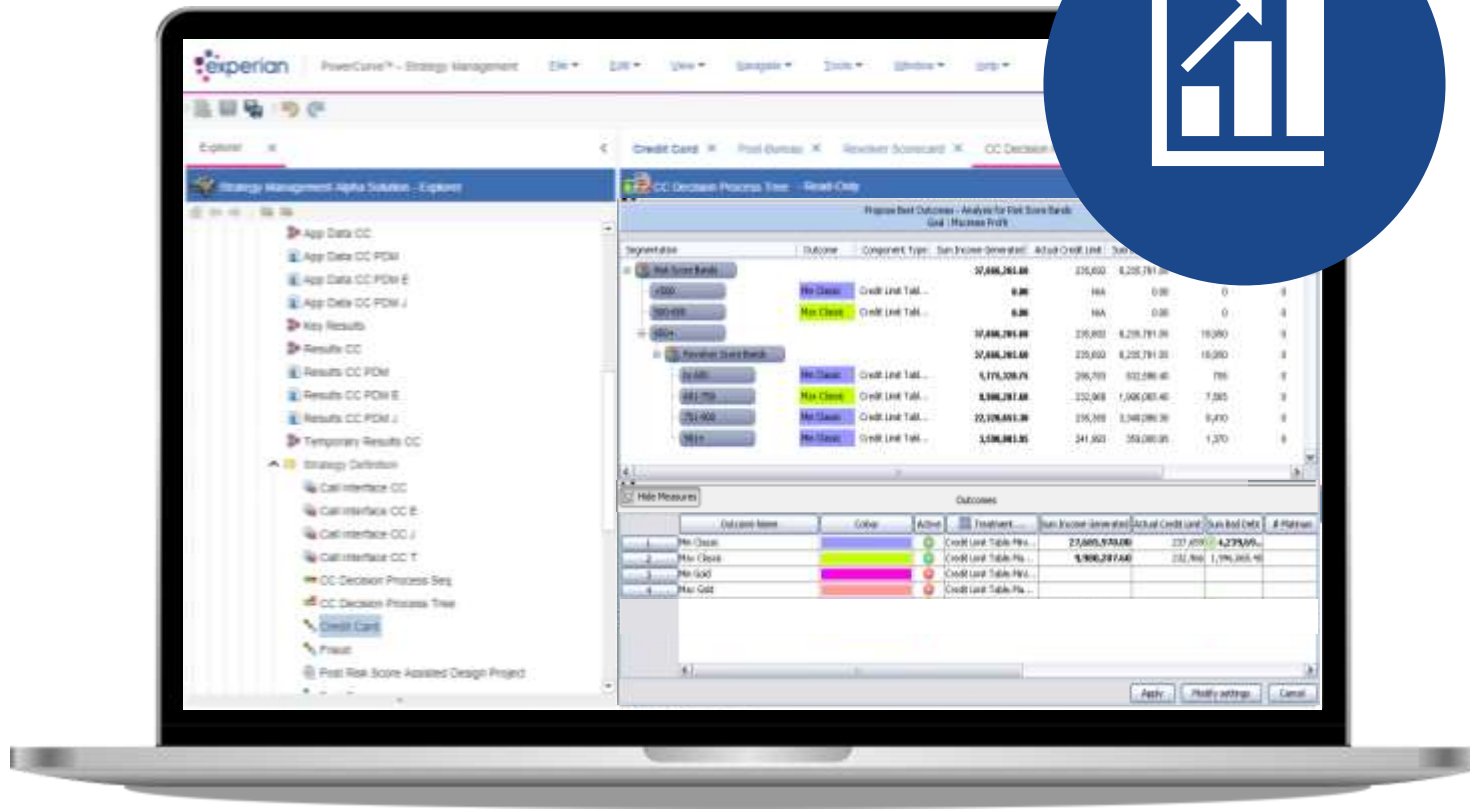


- ✓ Interactive Tester
- ✓ Enables business users to perform simple tests to check results



# 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

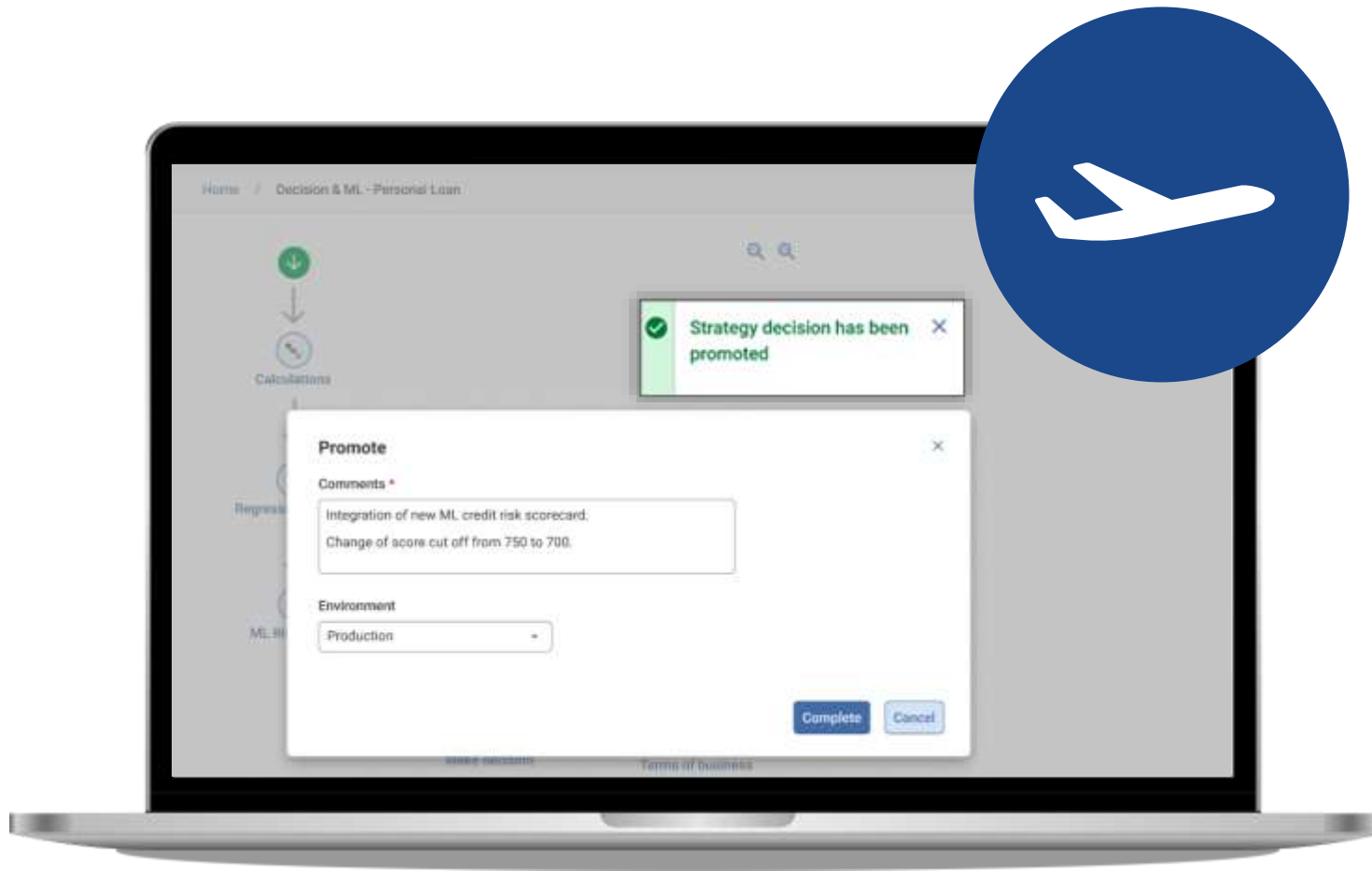


- ✓ Champion / Challenger and “What if” scenario testing
- ✓ Enable customer to go deeper into the segmentation process
- ✓ Generate new segmentation trees based on most predictive variables
- ✓ “Assisted Strategy Design”<sup>1</sup>
  - Balance goals and constraints
  - Optimisation algorithms propose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