

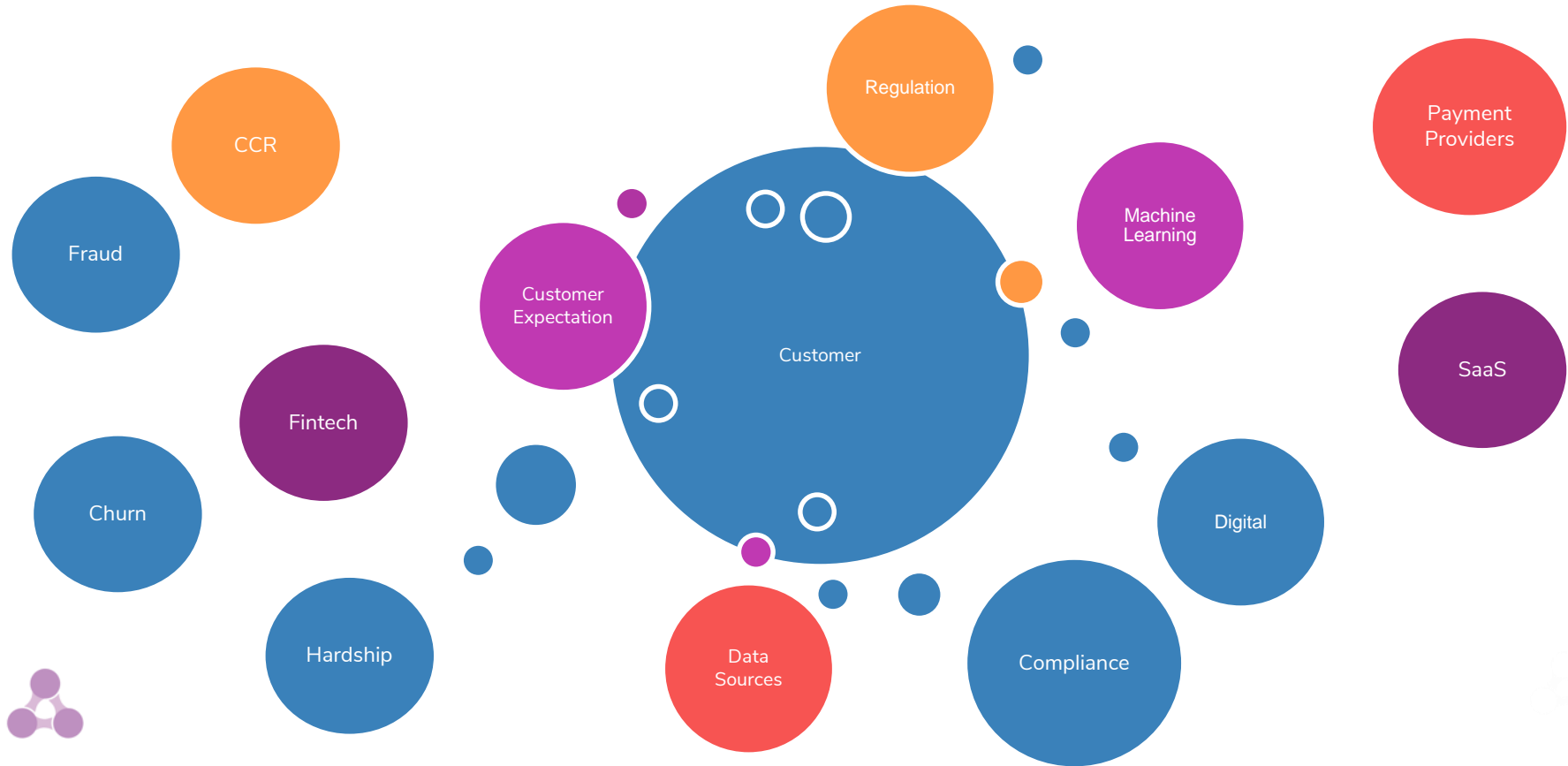


illion Decisioning Update

What do we see happening in the market



The Market is changing at ever faster ways



Machine Learning Update

Artificial Intelligence

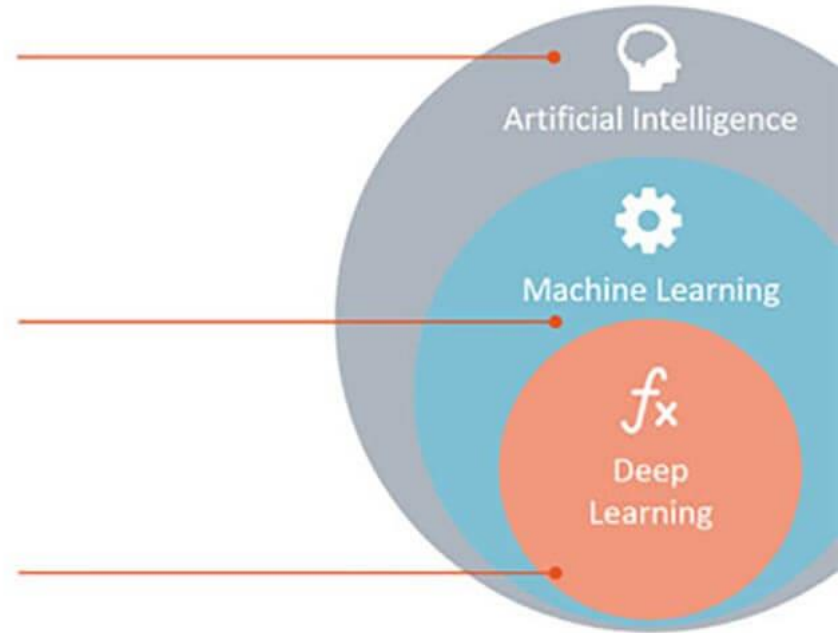
Any technique which enables computers to mimic human behavior.

Machine Learning

Subset of AI techniques which use statistical methods to enable machines to improve with experiences.

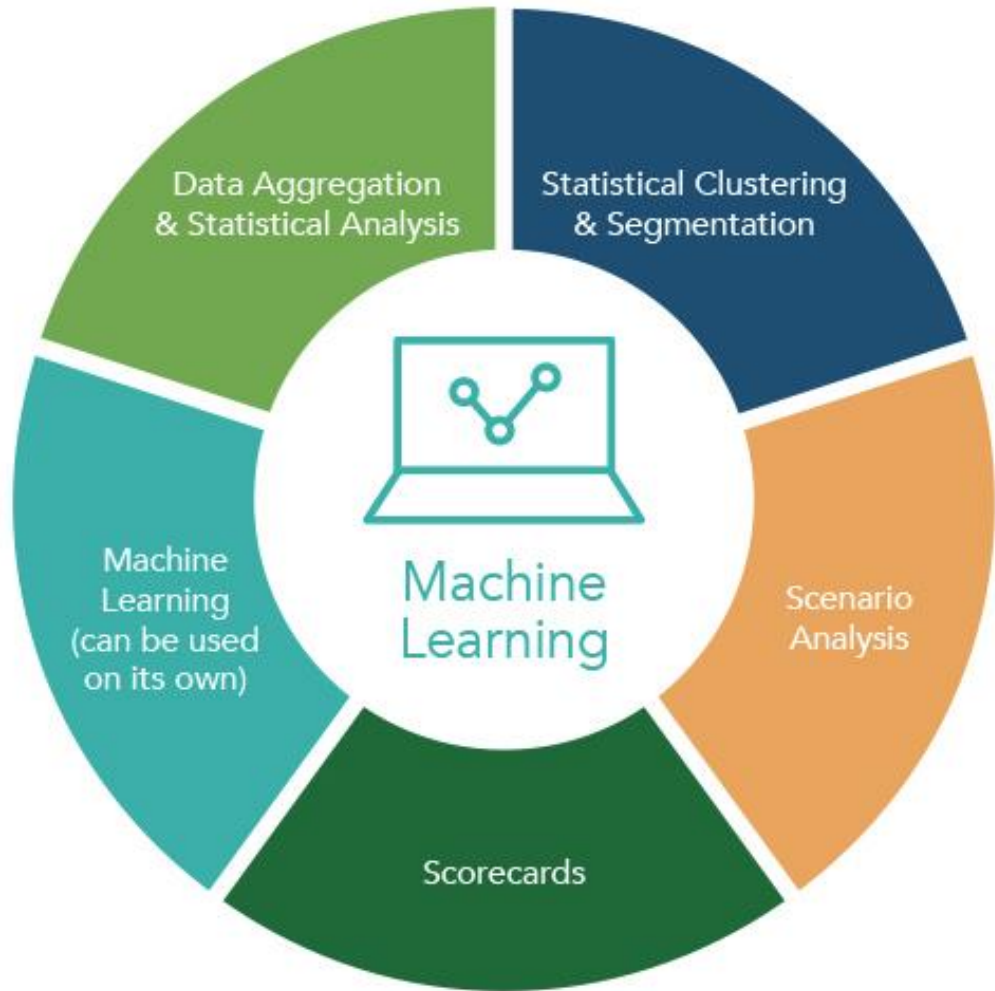
Deep Learning

Subset of ML which make the computation of multi-layer neural networks feasible.

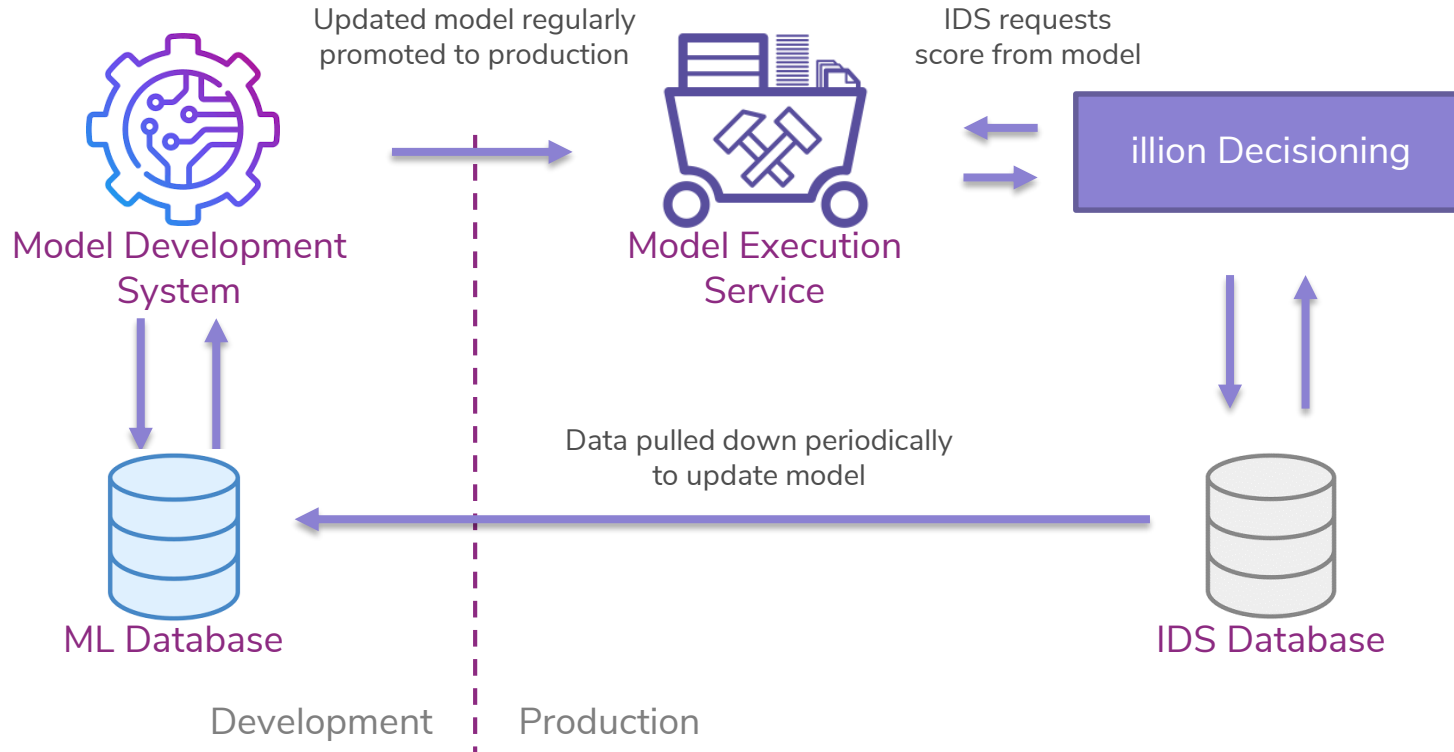


Machine Learning Uses

- Some organisations embarking on ML “Scorecards”
- Consideration is required on regulation and audit
- Income & Expense verification is starting to use ML on bank statement data
- Systems/rules training based on user experience



Machine Learning in Decisioning



Buy Now Pay Later – opening new markets

afterpay

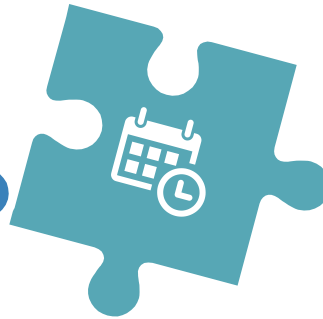
New Datasets
Previously non credit
active community.

Model Impacts
Constant model review
and refinement.

oxipay



BNPL



zipPay
BUY NOW PAY LATER

PayPal

High Volume
Rapid take up and
repeat business.

New Demographics
Additional data on
younger age groups.



LAYBUY



Watch out for the technology companies



CHANNEL

These organization have the desired channel for young consumers.

TRUST

Many are probably as trusted and respected as the banks.

STRATEGY

They have the size and agility to rapidly and economically implement change

RISKS

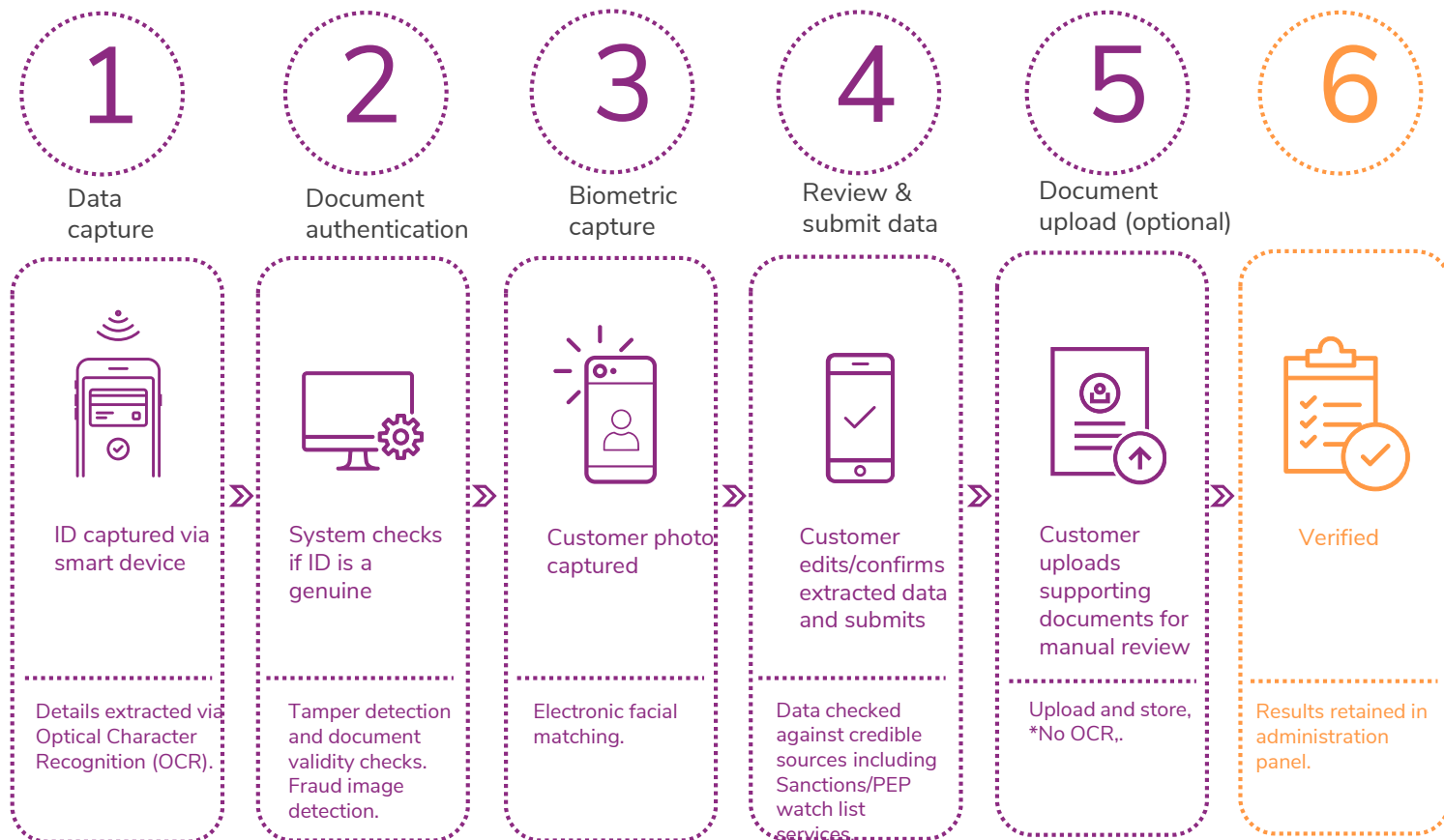
The fintechs keep arriving. Not all will succeed but a number of good ideas and challenges to existing thinking will appear..

REWARDS

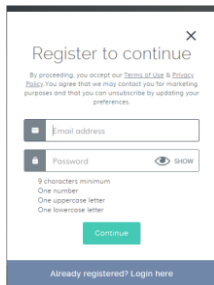
Consumers receive the fast frictionless service they desire.



Fast and Accurate Identification



Sign-up journey - business registration



Register to continue

By proceeding, you accept our [Terms of Use & Privacy Policy](#). You agree that we may contact you for marketing purposes and that you can unsubscribe by updating your preferences.

Email address

Password

9 characters minimum
One number
One uppercase letter
One lowercase letter

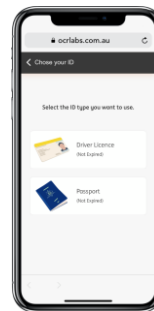
Continue

Already registered? [Login here](#)

1. Sign up with email, password & mobile number. User informed to check mobile to activate



2. User checks SMS and starts activation



3. Select ID to verify



4. Scan ID



ocrlabs.com.au

Confirm your Details

Please make sure the information extracted is correct and all is provided.

First Name
Susan

Family Name
Jane

Address
Crescent

Date of Birth
07-10-1980

Mobile Number
07-01-0001

Service Number
900000000

☒ Confirm the above information correctly matches the ID captured.

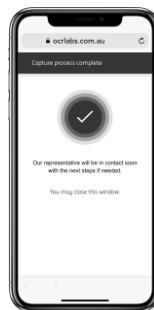
☒ I agree to sharing the document details provided to be verified with the system.

Exit Confirm

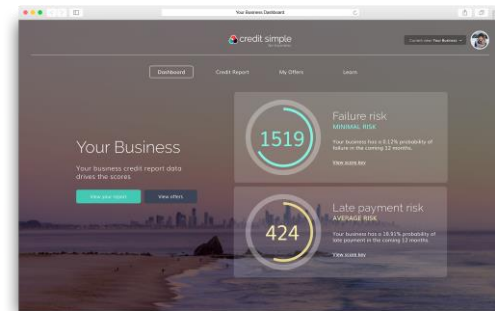
5. Confirm Details



6. Complete FaceID



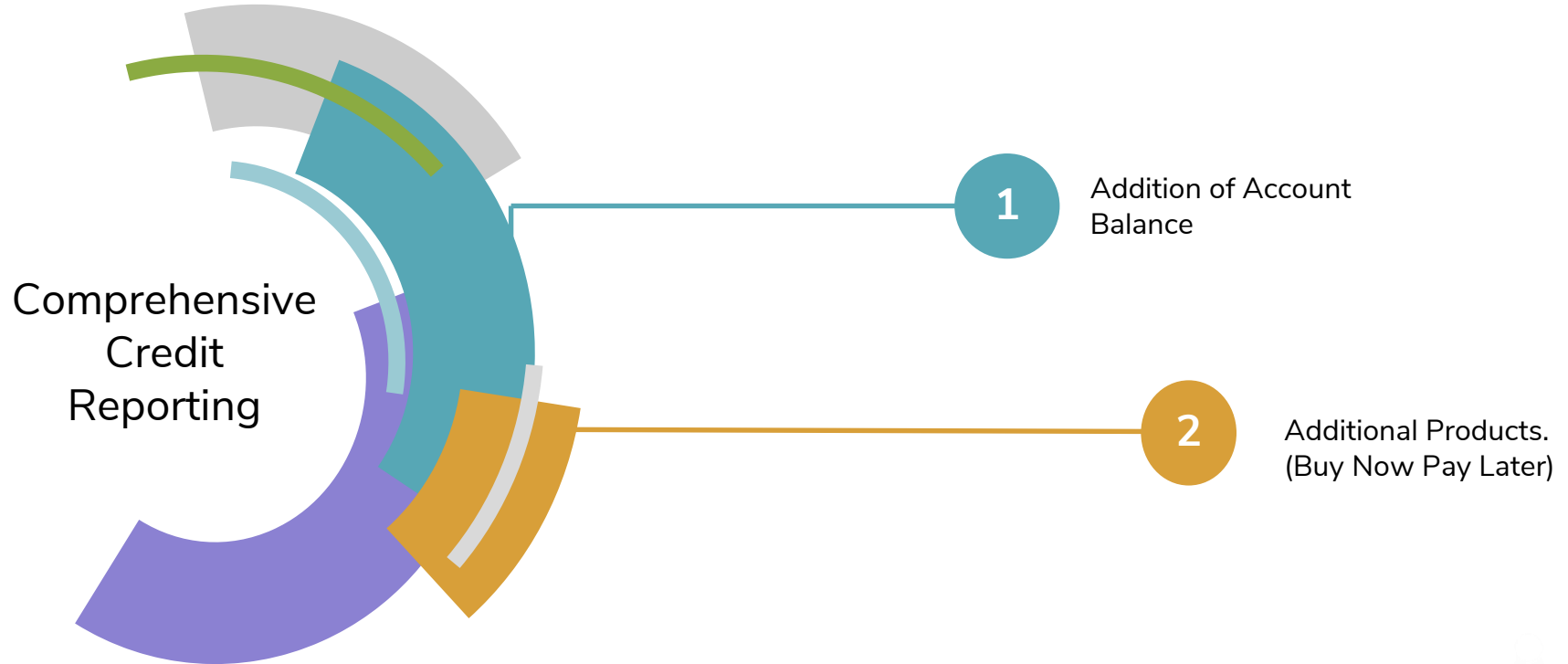
7. ID Verified, enter ACN/ ABN to link business



8. Business linked and user logs into business dashboard

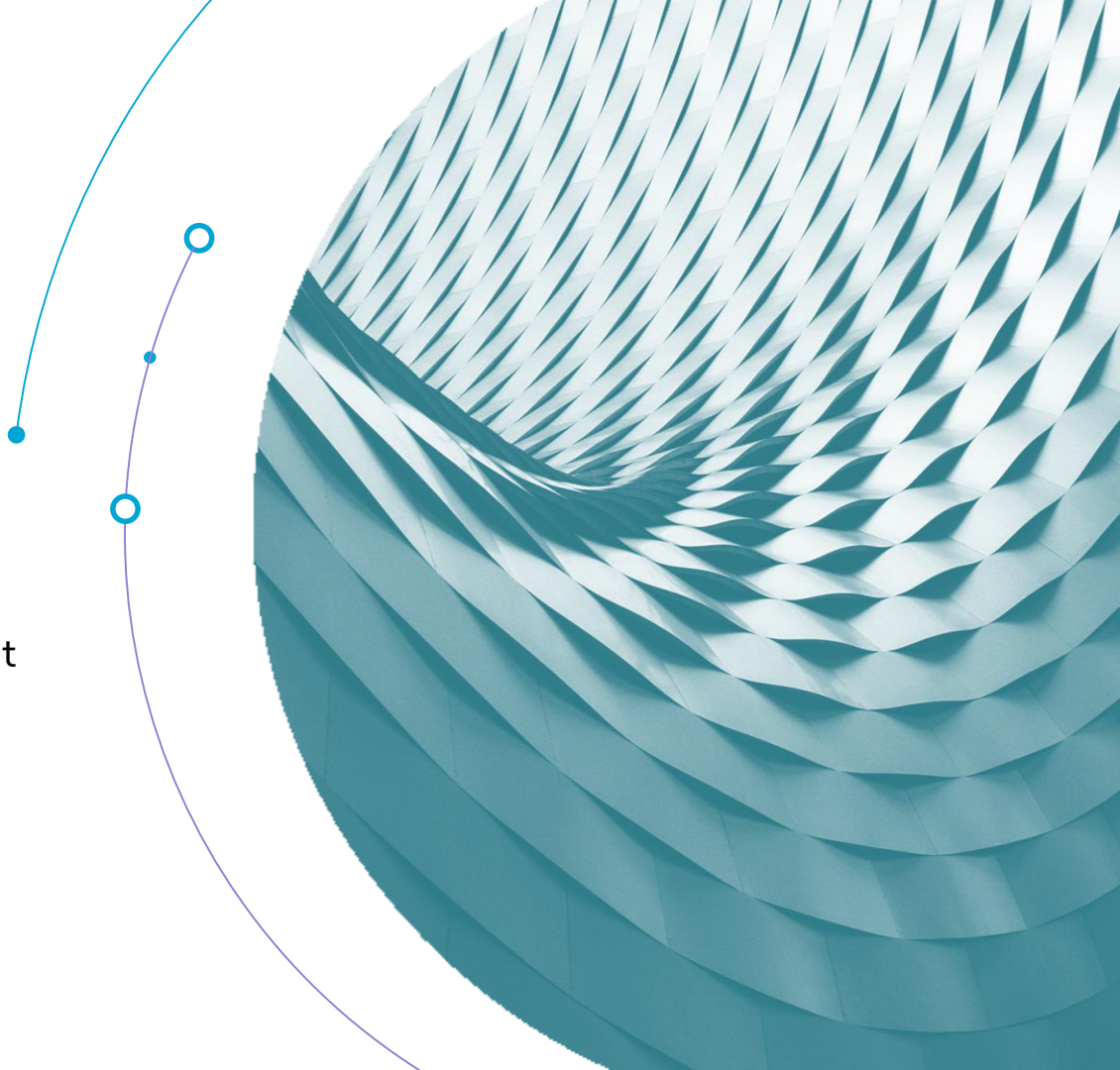


Next phase of Comprehensive Reporting



The future

- Blueprint of an individual – biometric face as a unique identifier.
- Bureau contains real time risk & capacity for every entity.
- Every entity holds a defined credit limit to access as and when required.
- Instant finance. Take a selfie and photo of the goods.





Vaughan Dixon
Chief Technology Officer
illion

