

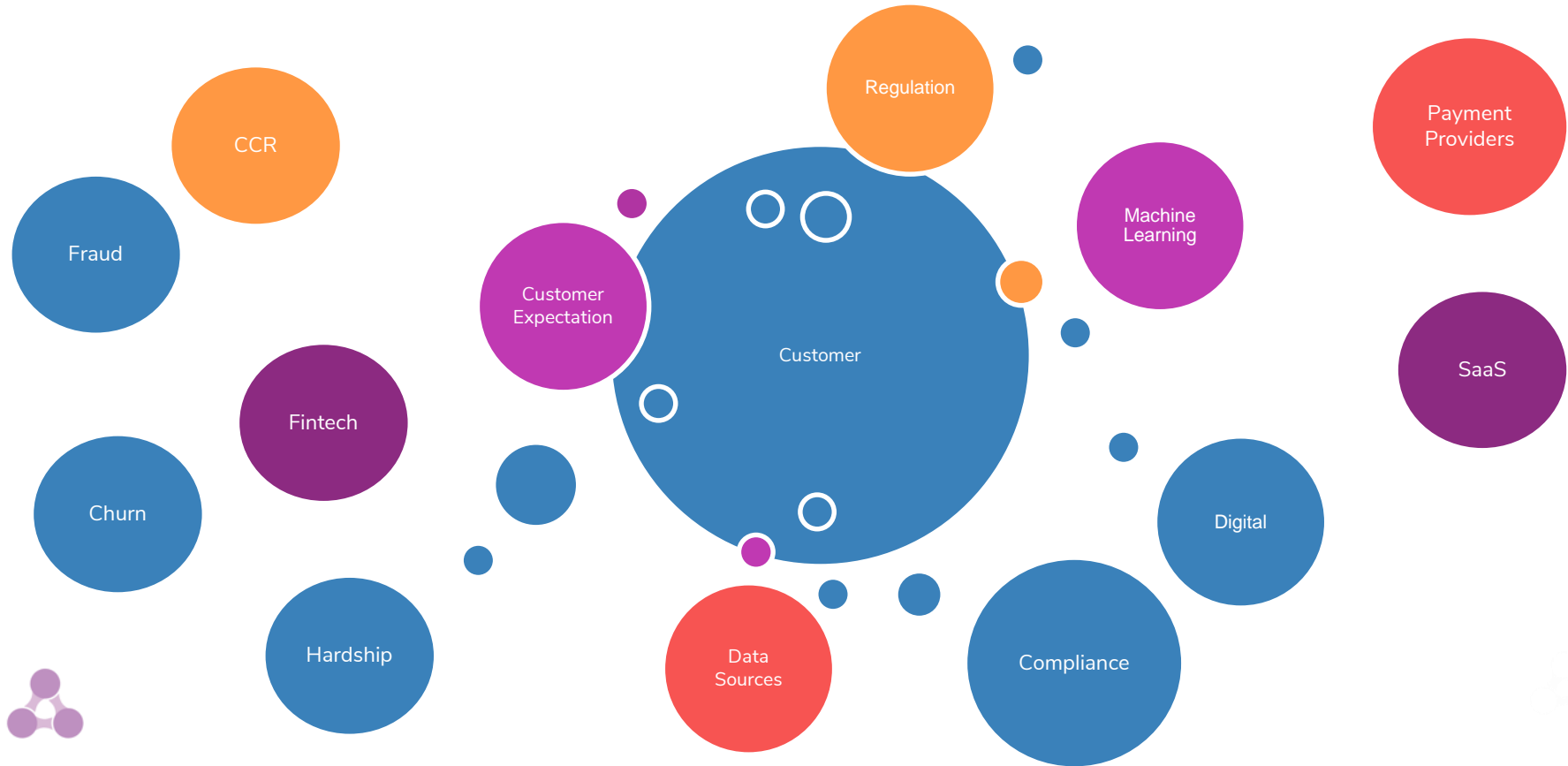


illion Decisioning Update

What do we see happening in the market



The Market is changing at ever faster ways



Machine Learning Update

Artificial Intelligence

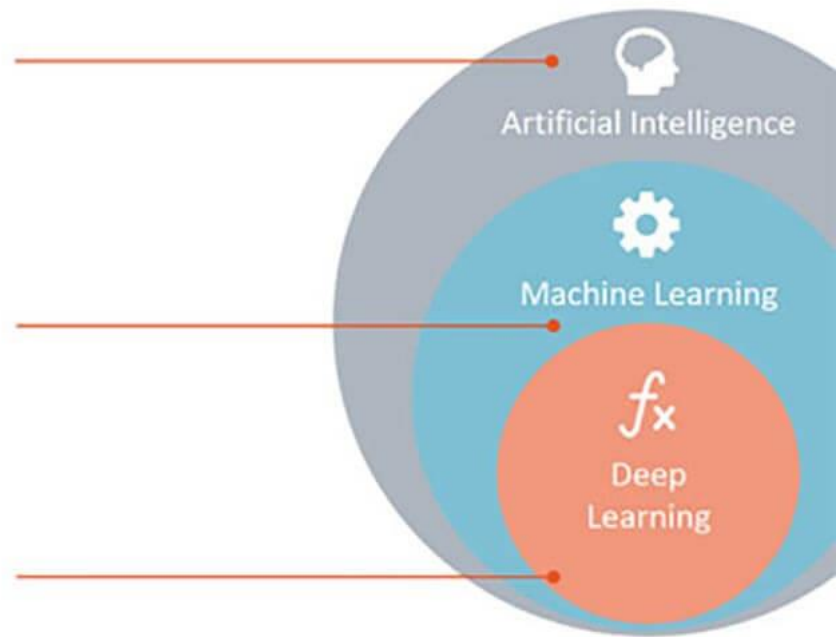
Any technique which enables computers to mimic human behavior.

Machine Learning

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

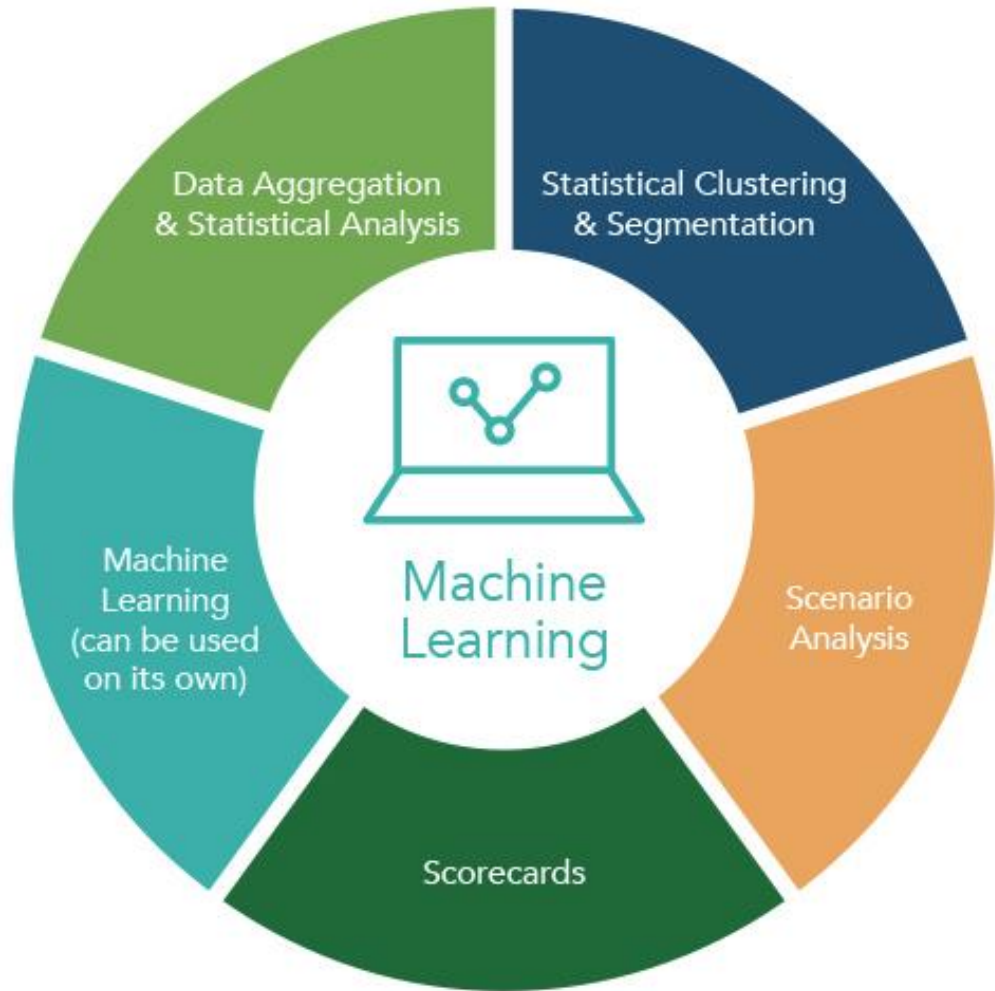
Deep Learning

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

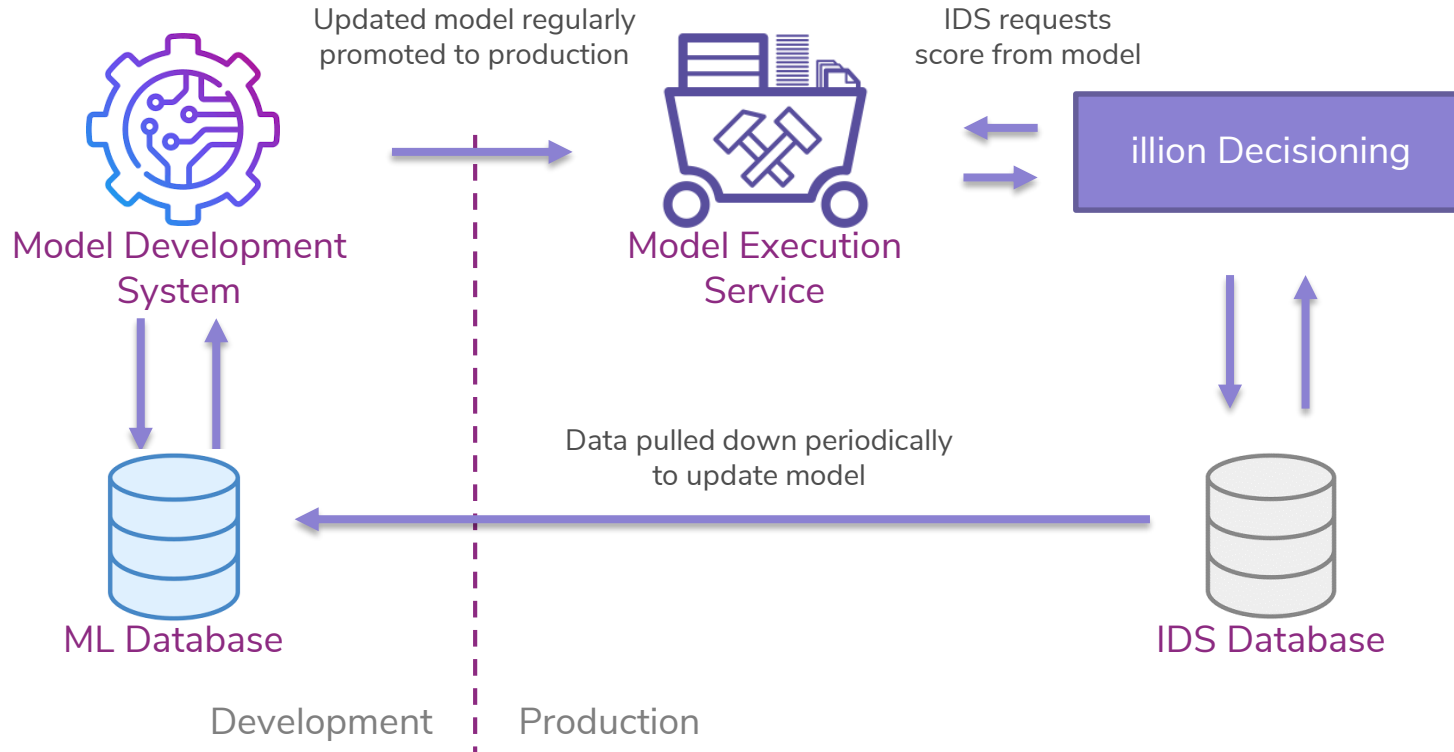


Machine Learning Uses

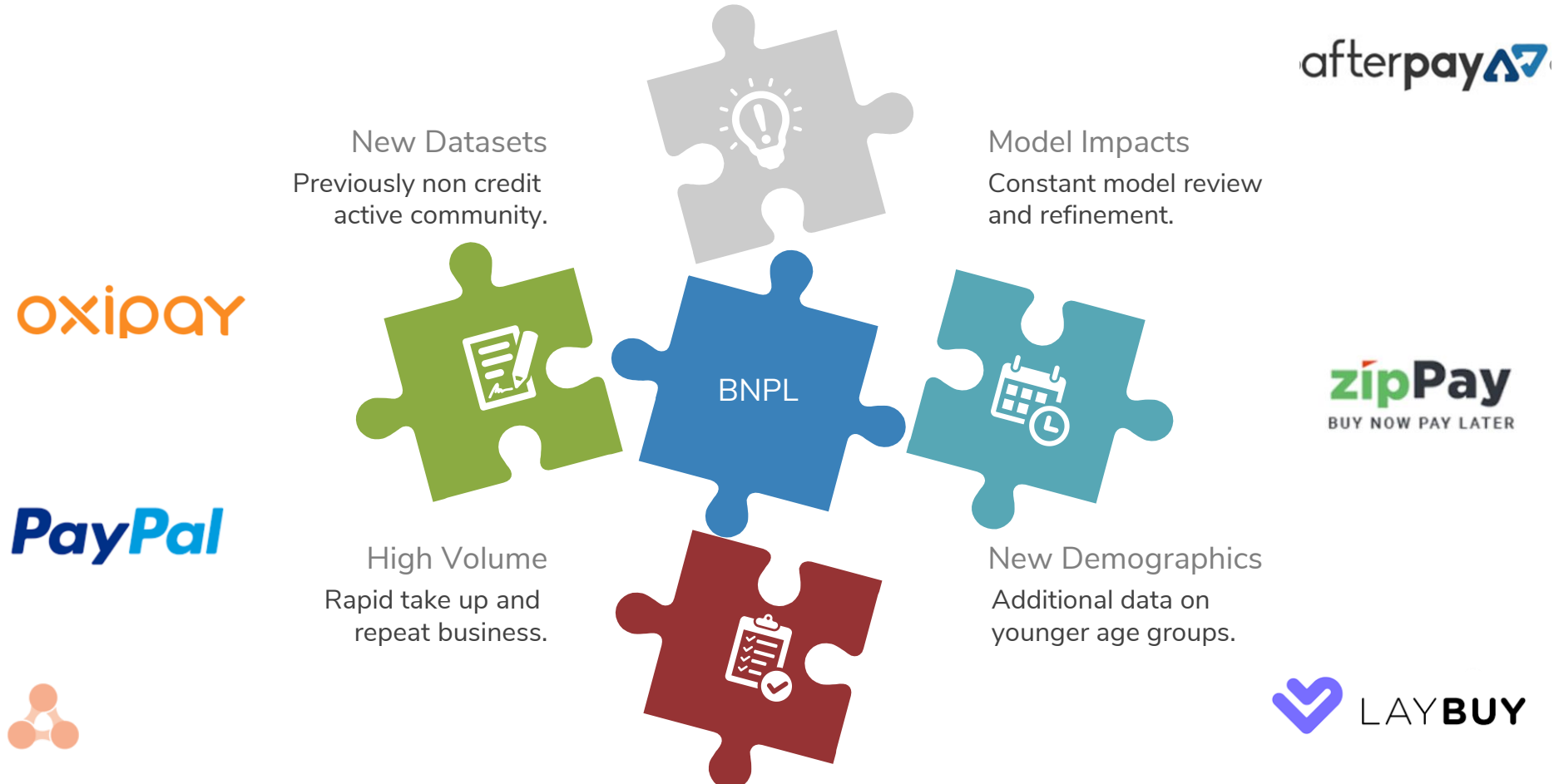
- Some organisations embarking on ML “Scorecards”
- Consideration is required on regulation and audit
- Income & Expense verification is starting to use ML on bank statement data
- Systems/rules training based on user experience



Machine Learning in Decisioning



The AU Buy Now Pay Later Organisations



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

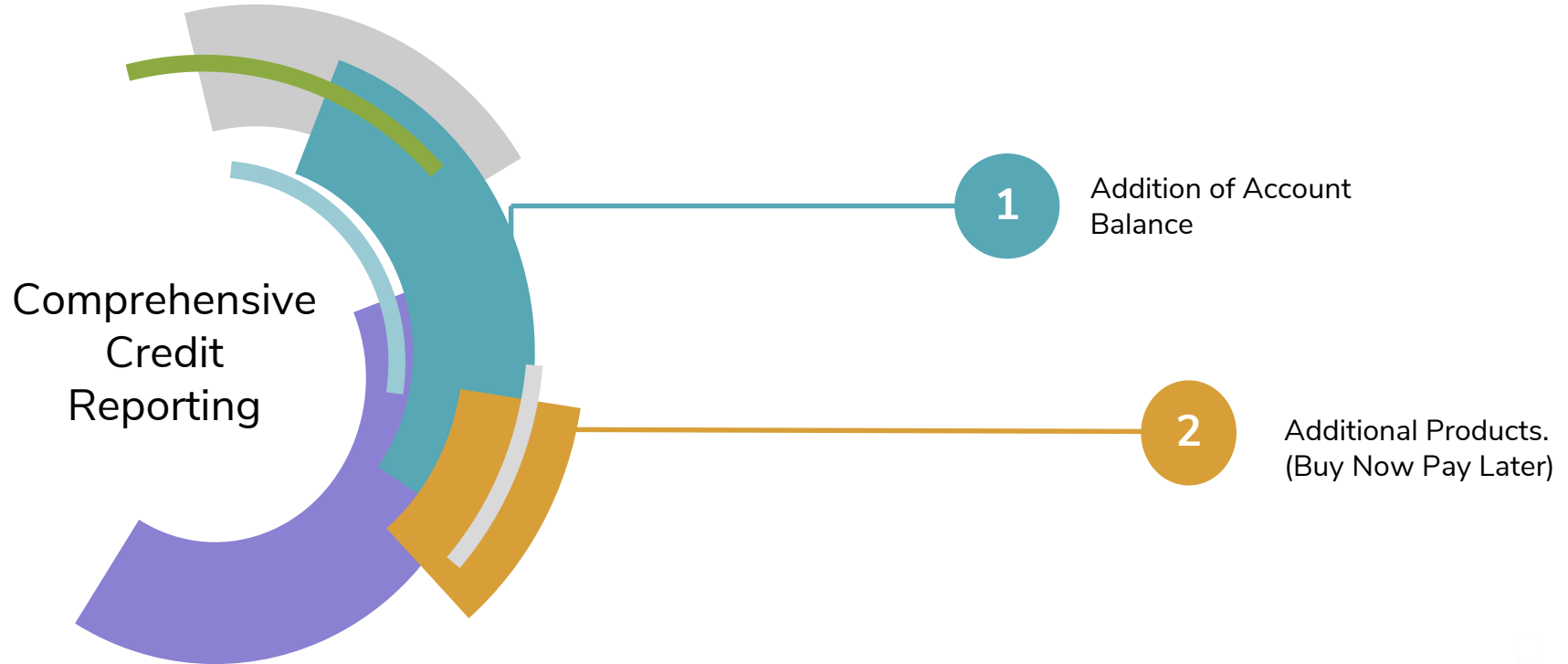
The fintechs keep arriving. Not all will succeed but a number of good ideas and challenges to existing thinking will appear..

REWARDS

Consumers receive the fast frictionless service they desire.

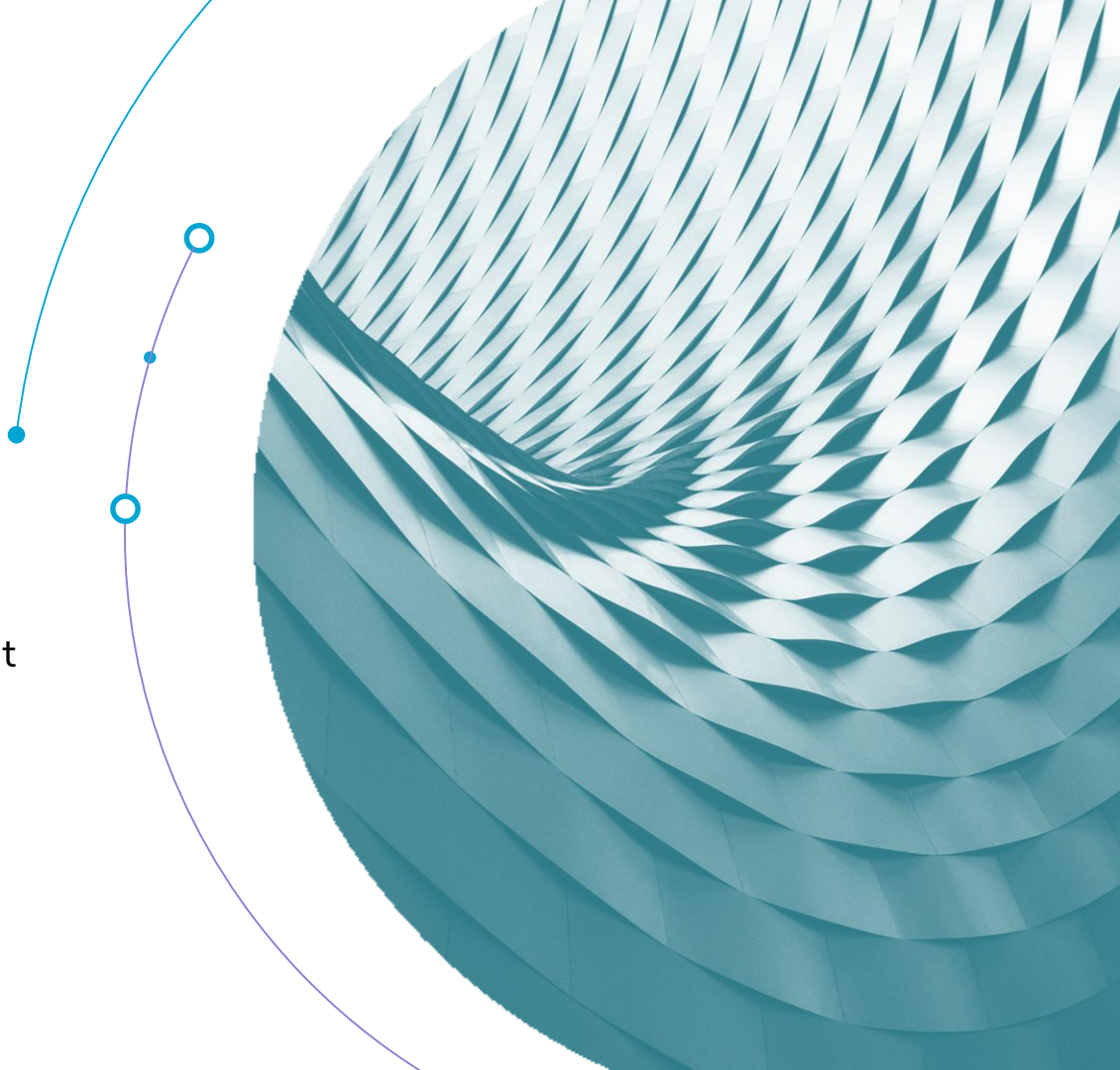


Next phase of Comprehensive Reporting



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
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