



2023

VISIONTURKEY

Embrace the Future



Açık Bankacılık Fırsatlarından Nasıl Yararlanırsınız?



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A background image of a person surfing on a large, curling wave. The scene is rendered in a vibrant, digital style with a color palette of purples, pinks, and blues. The water and wave are composed of many small, glowing particles, giving it a textured, particle-like appearance. The surfer is positioned on the left side of the frame, riding the face of the wave.

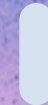
Create and Accelerate the **Wave of Change**

With Experian Open Banking

Data



Analytics



Technology



Expertise

Open banking and the analysis of Transactional Data are enabling the creation of **DEEPER INSIGHTS**



Create and Accelerate the **Wave of Change**

How can we help?



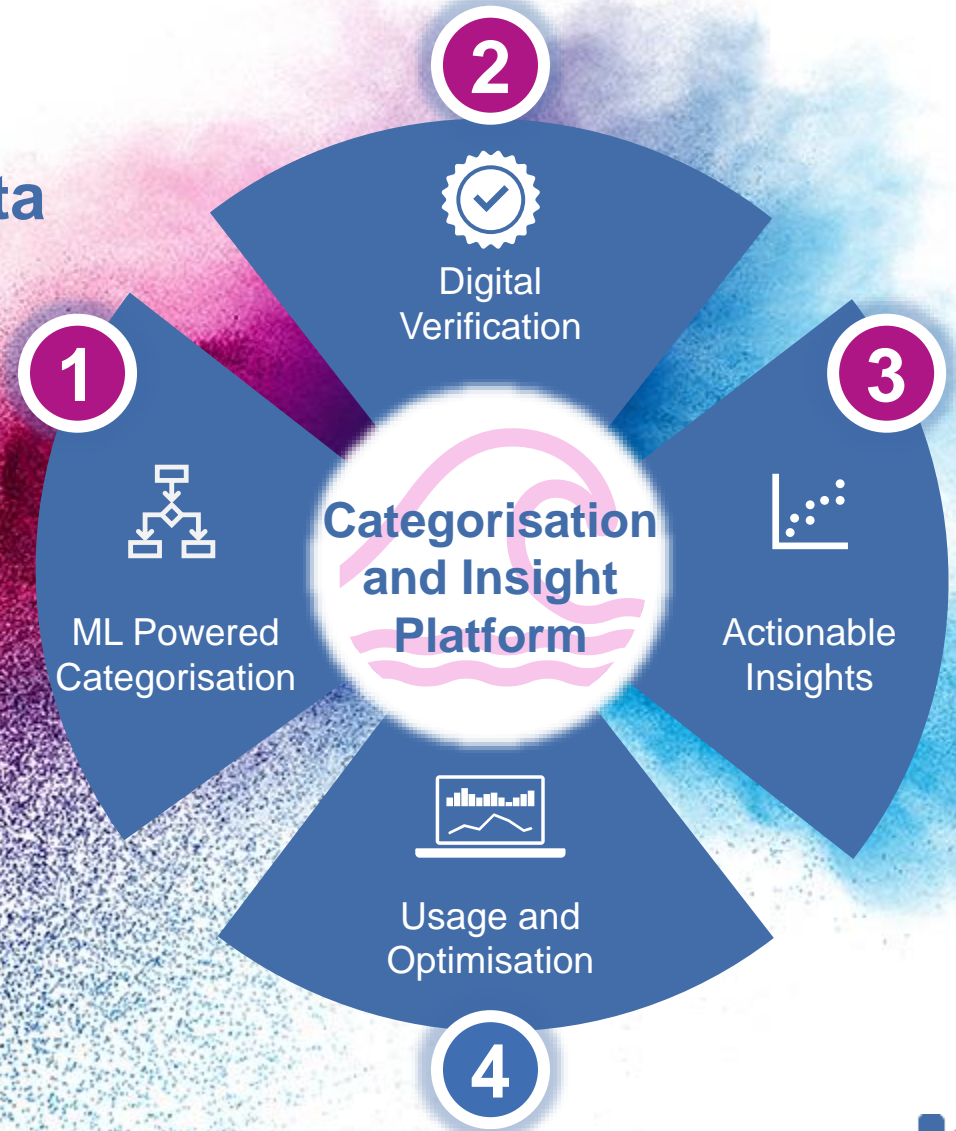
Our Open Banking Capabilities

1 Instantly categorises raw unstructured data

2 Digitally verify customer data

3 Creates multiple actionable insights

4 Visualisation and analytical support



Machine-learning powered categorisation

Fully trained, market specific engines, maintained by our local experts



Taxonomy for individuals

94 Categories: 18 Income
76 Expenses



Taxonomy for SMEs

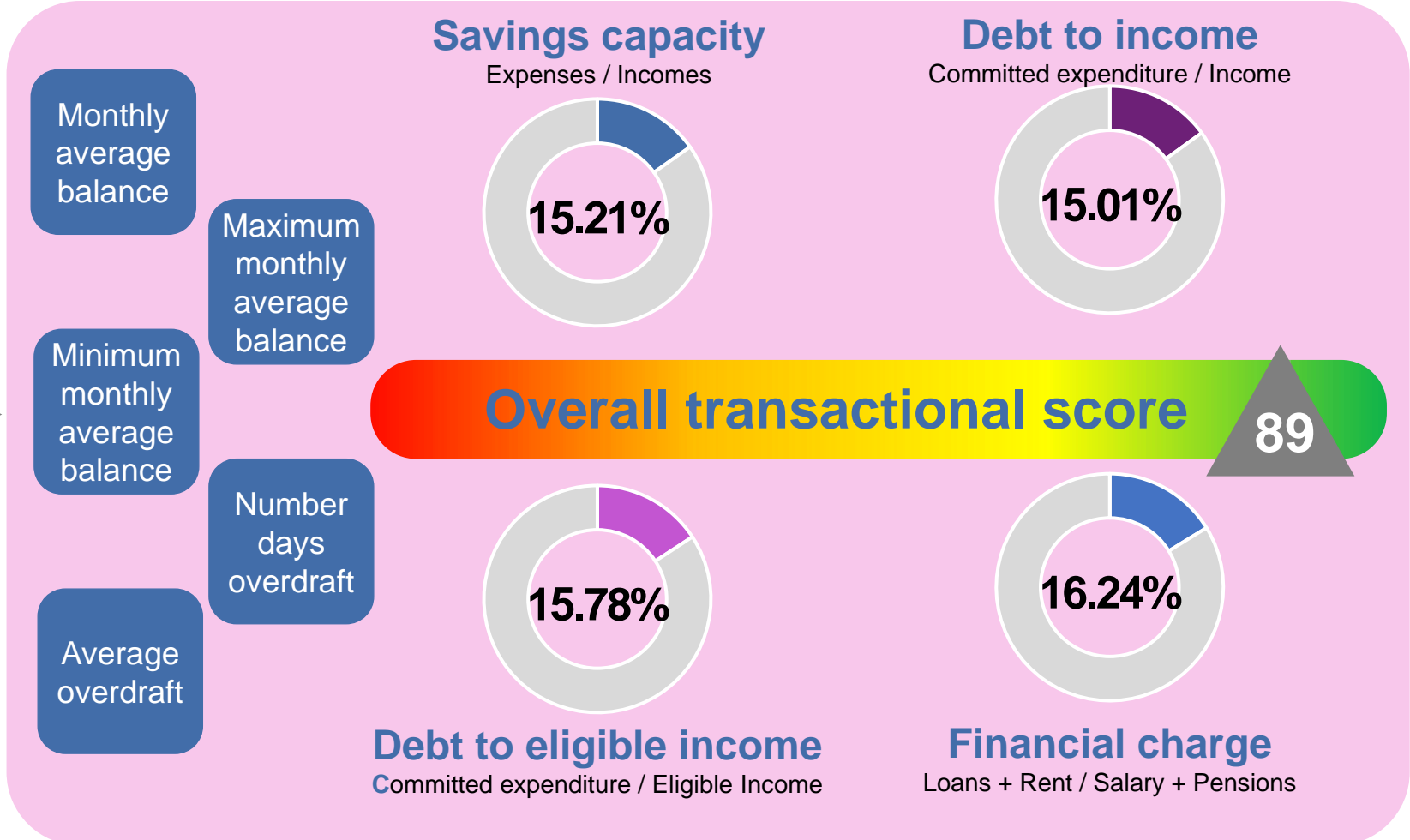
58 Categories: 17 Income
41 Expenses

- ✓ Accuracy levels greater than 90%
- ✓ 3rd party bank transactional data
- ✓ In-house customer account data



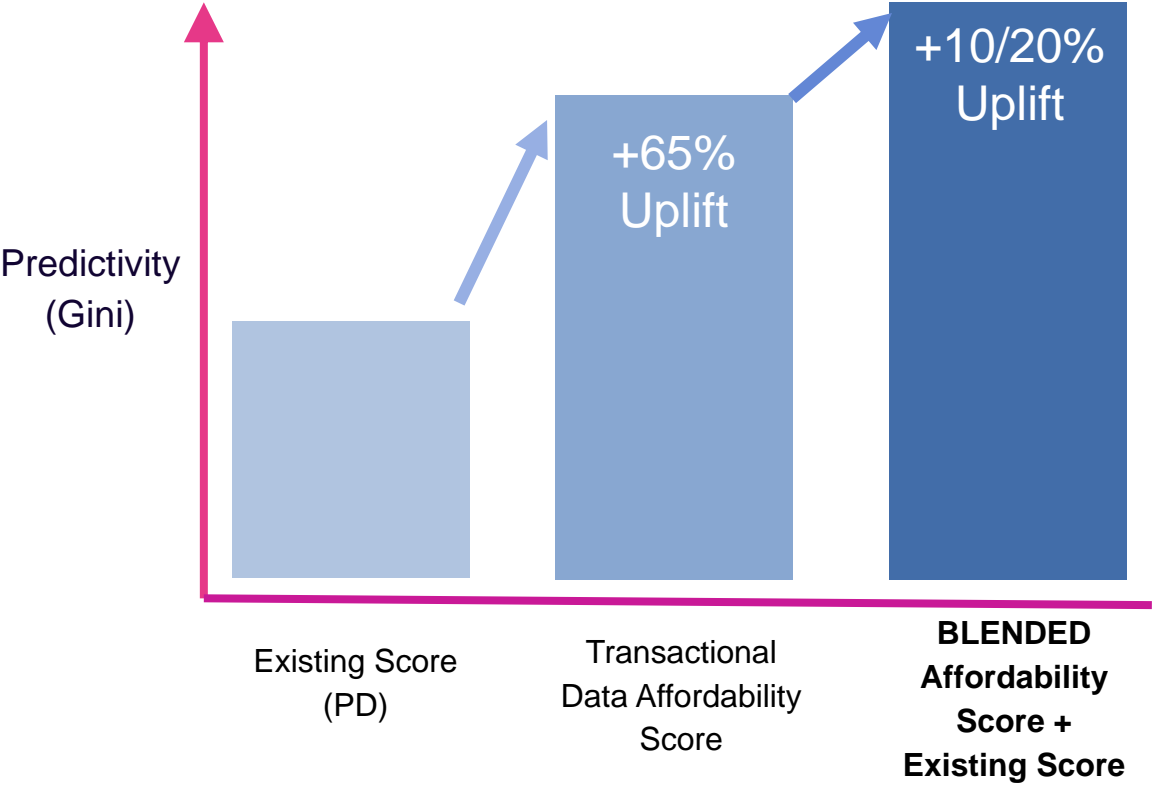
Use Cases

1. Use affordability estimation and cash flow to create a stand-alone transactional score



2. Enrich existing scores and models to uplift accuracy

Blended scorecards typically deliver improved levels of predictiveness



*Based on existing assignments. Performance uplift for each client will differ depending on data inputs and existing performance levels.

Leading to...

6% to 12%
Improvement in overall acceptance rates*

* Based on existing assignments. Performance uplift for each client will differ depending on data inputs and existing performance levels.



3. Identify vulnerable existing customers faster

In-house customer transactional data categorised and analysed

Outputs enhance early warning systems

Proactive engagement



Unemployment / Salary changes



Increasing Loans numbers / repayment levels



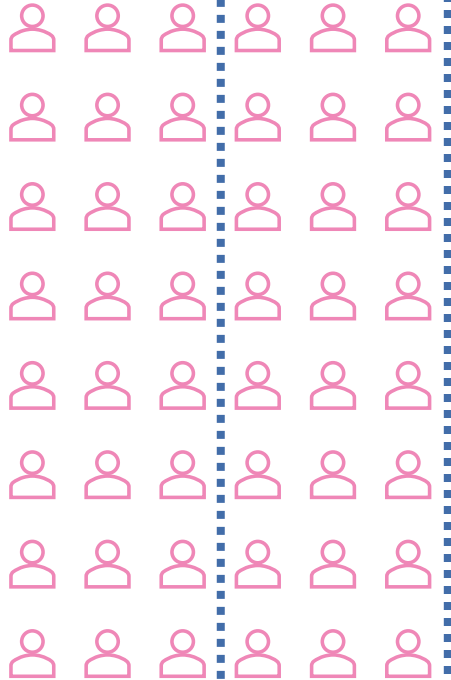
Mortgage to Income ratios



Default frequency



Gambling trends



Potentially at risk



ACTION TAKEN

(New terms, payment holiday etc.)



Saved from collections

Existing client case study

-18%

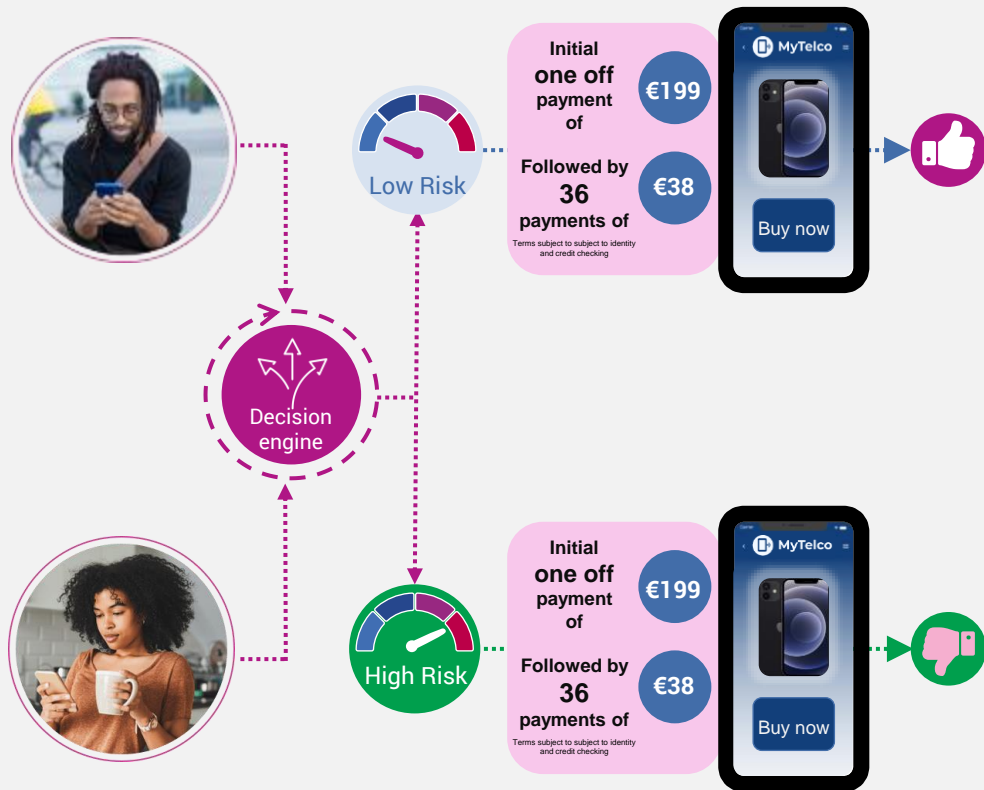
Reduction of delinquent accounts

4. Personalize offers to new customers onboarding

Transactional data reveals spending on digital services and overall affordability risk

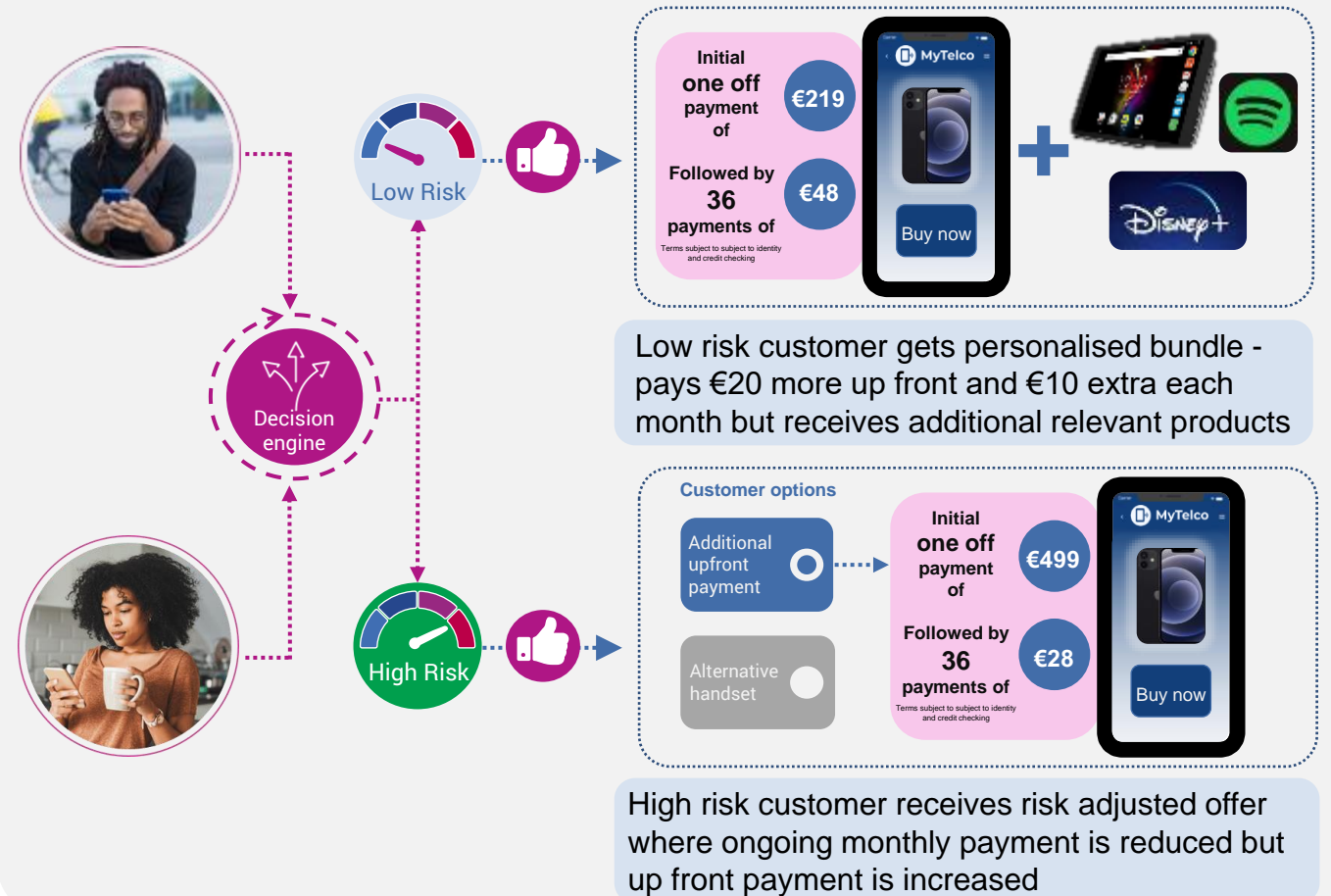
Move from this.....

Typical "Yes / No" risk credit risk decisioning



To this.....

Personalised affordability risk adjusted offers and reduced rejection



Experian Türkiye Açık Bankacılık Çözümleri

Açık Bankacılık verilerini kullanarak yeni nesil çözümler getiriyoruz



Müşteri Segmentasyonu

Kitle / Varlıklı / Özel
Müşteri Yaşam Statüsü
Harcama Davranışları



Gelişmiş Skorlama

Gelişmiş Kredi Skoru
Harcama Skoru
Gelir Tahmini
Varlık Tahmini
Nakit Akış Tablosu



Ürün Eğilimi

Sigorta Ürünleri
Yatırım Ürünleri
Kredi & Kredi Kartı



Risk Profili

Yatırım Risk İştahı
Erken Uyarı
Kimlik Doğrulama



Süreç nasıl işliyor?



Neden Experian?

Experian'ın işlemleri kategorize etmek, makine öğrenimi modellerini eğitmek ve farklı finans kurumlardan alınan bilgileri birbirine bağlamak için özel bir ekibi var



Sektördeki bilgi birikimimiz sayesinde birden fazla bankadan öğrendiklerimizi birbirine bağlıyoruz



Farklı bankalardan gelen veriler sayesinde daha yüksek doğruluğa sahip modeller kuruyoruz



Piyasadaki değişiklikleri doğru bir şekilde yansıtmaları için analitik modellerimizi sürekli geliştiriyoruz



Açık bankacılık altyapısını ve analiz süreçlerini desteklemek için 7 kişilik özel bir ekibimiz var

**Thank
you!**

