

# Transform your data into Business Intel

How machine learning can transform the data you already have into actionable business intelligence you can actually use

## STOP PAYING THIRD-PARTY VENDORS FOR FINANCIAL HEALTH INFORMATION YOU ALREADY HAVE

Most banks are data-rich and information-poor.

Machine learning can help you tap into data repositories to identify and profile important customer signals, turning raw data into pure gold. Learn how to use machine learning to turn your raw data into business intelligence.



### HOW MACHINE LEARNING CAN WORK FOR YOU

Using Direct Deposit Account Data (DDA) to Link Behavioral Change with Loss Probability



Machine learning can revolutionize your approach to passive and proactive debt collection. Below, you'll see how—if you have customers with both a DDA and loan account—you also have the data necessary to identify spending characteristics associated with financial duress.

In this example, machine learning uses existing delinquency baselines to identify behavioral change and calculate a statistical propensity that links behavioral change with loss probability.

#### PROBLEM TO SOLVE

Find the best time to start treatment to customers prior to them reaching delinquency.



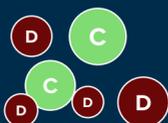
#### THE PROCESS

##### STATEMENT

This is the business decision that data can inform.

#### DEBIT AND CREDIT TRANSACTION HISTORY

DDA debit and credit transactions, amounts, intervals, and transaction description data



#### HOW IT WORKS

##### TRAINING DATA

These are data elements collected from accounts and interactions.

#### TRANSACTIONAL DATA QUANTITATIVE CHARACTERISTICS

Identify and categorize debit and credit transactions in time bound intervals.



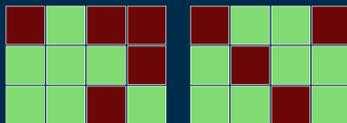
#### HOW IT WORKS

##### INPUTS

These data help answer your question.

#### BEHAVIORAL DETECTION AND ANALYSIS

Analyze and classify consistent behaviors for both attributes.



#### HOW IT WORKS

##### FIRST LAYER

This is the initial data segmentation that identifies statistical trends.

#### DEVELOP PATTERN ASSOCIATION

Associate patterns with delinquency prevalence.



#### HOW IT WORKS

##### HIGHER LAYER

This is the trend evaluation that classifies patterns.

#### CALCULATE PROBABILITIES

Calculate delinquency probability based on pattern variance.



#### HOW IT WORKS

##### TOP LAYER

This is the processing of the previous layers to calculate probabilities.

#### TIME TO PAST DUE

Time-bound passive pre-delinquency risk probability scores



#### HOW IT WORKS

##### OUTPUT

These are all the data elements and behaviors that are statistically relevant to the business statement.

## Turn Raw Data Into Better Business Operations with Bridgeforce

Bridgeforce can help you mine data you already have and transform it into business intelligence that you can actually use. By using machine learning to analyze your data, we show your analytics and business teams how to transform data insights into better business operations.

To turn your raw data into business "gold" email [impact@bridgeforce.com](mailto:impact@bridgeforce.com) or call 610-228-4508.