Credit Risk and AI For Banks, Credit Unions, and FinTechs

Underwriting Automation
Automated financial statement spreading, global cashflow, and scoring

Portfolio Analytics
Drill down on portfolio hotspots to discover problem areas

Credit Management
Portfolio monitoring, covenants, and collateral analysis
AI: Expanding Credit Access for Small Business

Enabling technologies for community banks, powered by FinTechs

• Important to think beyond simple re-routing of bank customers to FinTech for centralized origination
• Allowing community bankers to efficiently perform traditional (cashflow and collateral-based) credit underwriting
• FinTechs have a role in loan
Big Data and AI: Potential regulatory challenges

Data and algorithms present potential fair lending issues

New York City: Activated Cellphones at 11am weekday

Satellite analysis of vehicle traffic