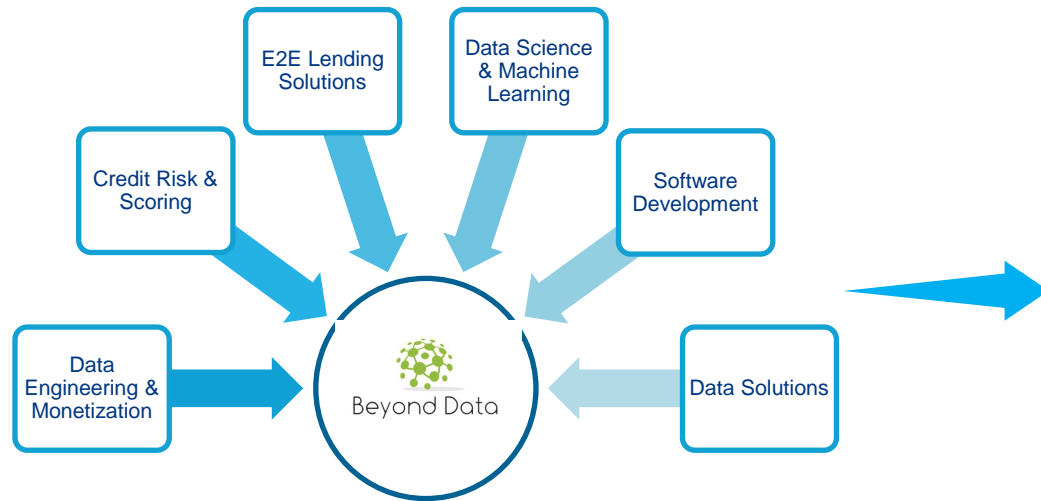# Unlocking opportunities

beyond data

Beyond Data

FROM EXPERTISE TO USE CASES

Utilizing advanced technologies and extensive knowledge, our team crafts tailored algorithms, predictive models, and intelligent systems. These solutions empower operational efficiency, facilitate informed decision-making, and open doors to fresh avenues of growth

Areas of Expertise

E2E Lending Solutions

Data Science & Machine Learning

Credit Risk & Scoring

Software Development

Data Engineering & Monetization

Beyond Data

Data Solutions

Application

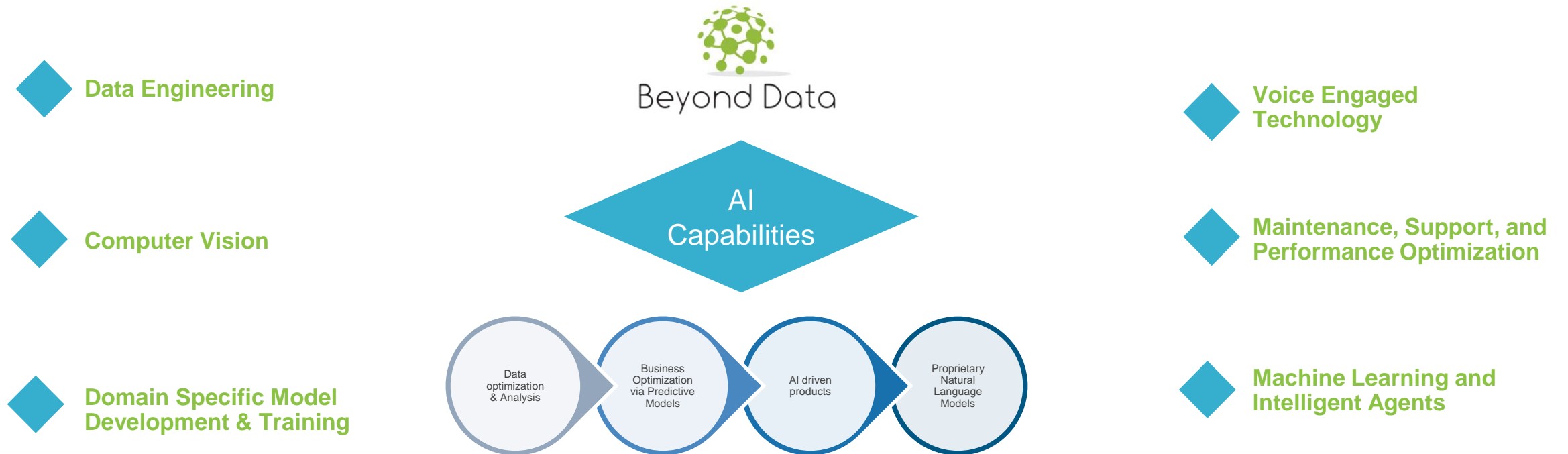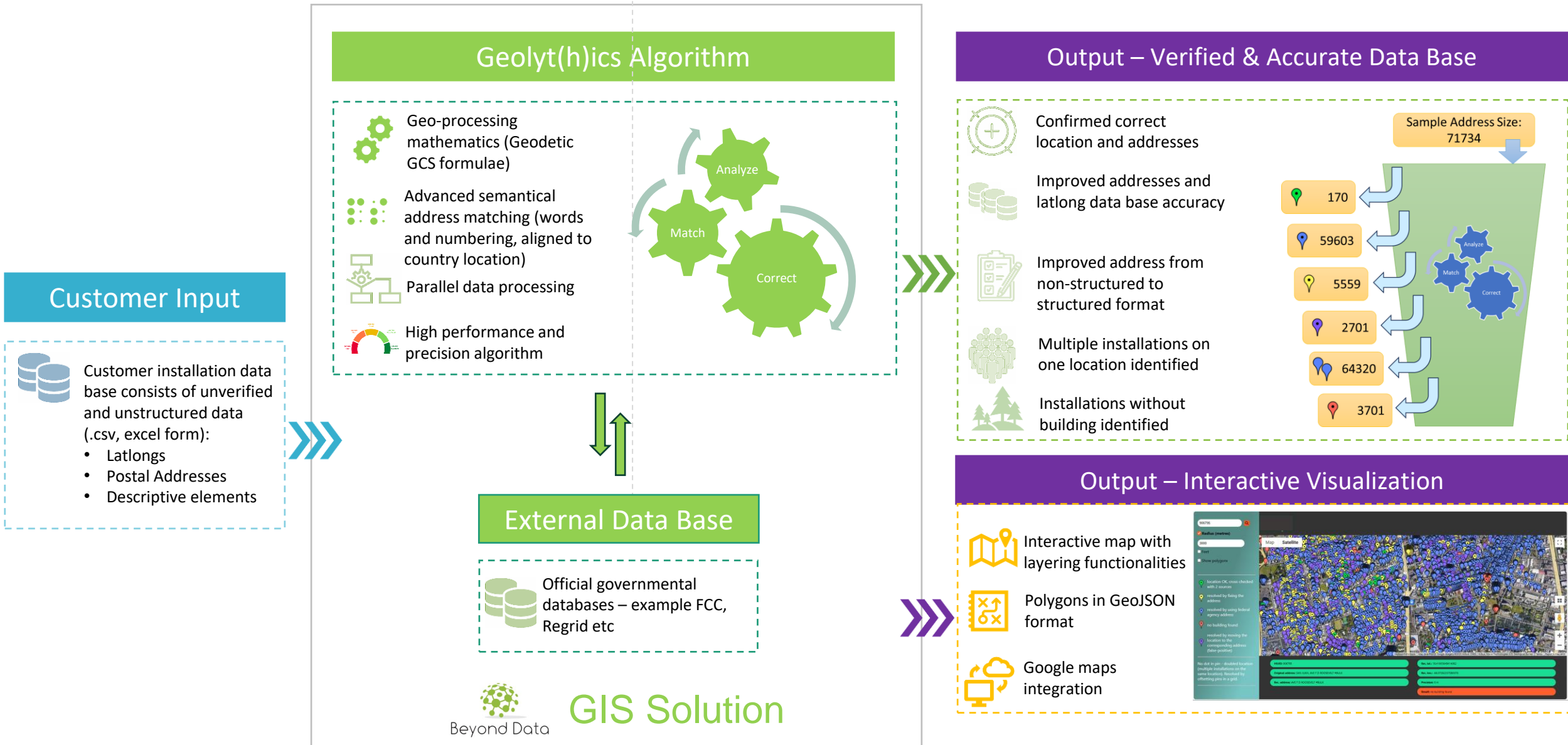|	
Scoring, Decisioning & Fraud management	Financial Institutions. Banks, Telcos, Payment Institutions, Wallets, Credit Bureaus, and other credit issuing institutions
Consultancy and Solution Generation	Fintech and Data utilization expertise that can be applied for M&A and unlocking new business streams for Tech Companies, Banks, Telcos, Credit Bureaus
Data Monetization Models	Large Data Owners, such as Telcos, Retailers, Call Centres, FMCGs, and others
Customer insights and Identity verification	Customers Onboarding modules, Banks, Wallets, Payment Providers, Authorization companies, Issuers, and other payment ecosystem providers
Trained Intelligence	Domain Specific Modelling, AI Solutions Development for industries to enhance business verticals through NLP and automation

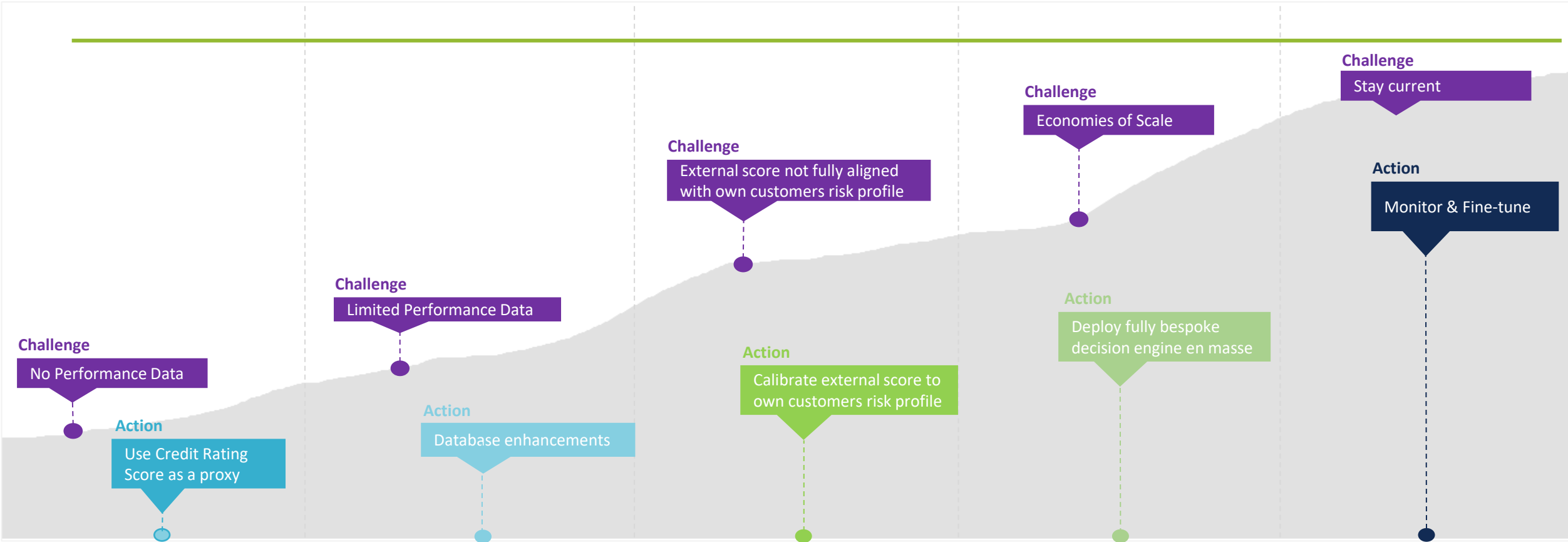Beyond Data

AI SOLUTIONS CAPABILITIES

BD aligns AI solutions to the business goals of its partners, relying on its multi-industry expertise and strong data science skills. We provide end-to-end solution that starts with use case identification, through solution development and prototyping, down to maintenance and support

Beyond Data

AI Capabilities

Data Engineering

Computer Vision

Domain Specific Model Development & Training

Voice Engaged Technology

Maintenance, Support, and Performance Optimization

Machine Learning and Intelligent Agents

Data optimization & Analysis

Business Optimization via Predictive Models

AI driven products

Proprietary Natural Language Models

Beyond Data

GEOGRAPHIC INFORMATION SYSTEM (GIS) SOLUTION

Geolyt(h)ics Algorithm

- Geo-processing mathematics (Geodetic GCS formulae)
- Advanced semantical address matching (words and numbering, aligned to country location)
- Parallel data processing
- High performance and precision algorithm

Analyze

Match

Correct

Customer Input

Customer installation data base consists of unverified and unstructured data (.csv, excel form):
- Latlongs
- Postal Addresses
- Descriptive elements

External Data Base

Official governmental databases – example FCC, Regrid etc

Beyond Data

GIS Solution

Output – Verified & Accurate Data Base

- Confirmed correct location and addresses
- Improved addresses and latlong data base accuracy
- Improved address from non-structured to structured format
- Multiple installations on one location identified
- Installations without building identified

Sample Address Size: 71734

170
59603
5559
2701
64320
3701

Analyze

Match

Correct

Output – Interactive Visualization

- Interactive map with layering functionalities
- Polygons in GeoJSON format
- Google maps integration

SCORING SOLUTION

Challenge
No Performance Data

Action
Use Credit Rating Score as a proxy

Challenge
Limited Performance Data

Action
Database enhancements

Challenge
External score not fully aligned with own customers risk profile

Action
Calibrate external score to own customers risk profile

Challenge
Economies of Scale

Action
Deploy fully bespoke decision engine en masse

Challenge
Stay current

Action
Monitor & Fine-tune

Initiate
- Only Client and Product data available at this stage
- Leverage Credit Score data to overcome lack of performance data
- BD creates a bespoke decision engine based on external data

Build Up
- Incorporate a Loan management system module
- Accumulate payments, performance & internal customer data
- BD co-designs the data requirements for future use

Calibrate
- Statistically augment customer base with performance data
- Draw inferences
- BD calibrates the external score to reflect own customer base risk profile

Scale Up
- Incorporate a Collections module
- Deploy fully bespoke model en masse
- BD revamps decision engine to rely mainly on internal data & only use external score as an input

Capitalize
- Improve financial performance by harnessing power of data driven decision making
- BD monitors decision engine's performance on a regular basis & fine-tunes parameters as necessary

DELIVERY MODELS

Data Power Augmentation

Discovery Session & Scope of Work

- Workshop to understand the business problem
- Understand objectives
- Understand data assets and brainstorm possible augmentation possibilities
- Propose an approach to test
- Agree on commercials (one-off vs service contract)

2 weeks

Data Handling and Execution

- Send Team on the ground / organize remote collaboration tools
- Detail data extraction protocols and processing needs
- Specify desired data structure
- Data Extraction and validation
- Modelling and algorithm development
- Test and Evaluate solution

4-8 weeks

Service Delivery and Business as usual

- Set business KPIs
- Execute full solution
- Provide tech and data support
- Monitor SLAs

Trained Intelligence

Value Prop and Discovery

- Present AI co-pilot for businesses
- Scope the business needs
- Agree on key metrics to be followed
- Agree on a pipeline and training set
- Agree commercials

3 weeks

Data Extraction, Development, and Proof-of-concept

- Extract a representative sample

Or

- Train generic model to be tested
- Domain Specific Model Development
- Evaluate results

And

- Develop software architecture

8-12 weeks

Execution & Delivery, Solution management and Maintenance

- Deploy solution and monitor performance
- Integration into workflows
- Continuously train with performance data
- Develop new generation models
- Replicate model to substitute business units

Software Development

Business needs & Scope of Work definition

- Understand Business requirements for software product development
- Scope the work and estimated timelines
- Agree on Service Contract and SLAs
- Insource vs Outsource model

Based on requirement

Development and testing

- Develop solution
- Perform Quality Assurance checks
- Deploy in production
- Monitor performance

6
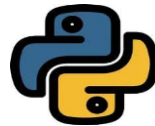
TECH STACK
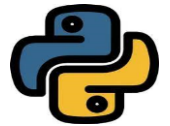
TEAM

Managing Partners

- 15+ years
- Eastern & Western Europe / Asia / Africa / LATAM
- Significant leadership experience in start-ups focusing on Data Science (with Telco Data) and the lending industry
- Proven track record in IT consulting, business operations, software and infrastructure development, risk modeling in large enterprise (Microsoft, Barclays, Experian, Tier 1 Telcos)

Chief Product Officer

Chief Data Science Officer & Team

Chief Delivery Officer & Team

Chief Innovation Officer

Chief Technology Officer & Team

- Team has c. **10-20 years** of experience each
- Industries: **Fintech,** Technology, Telco, Banking & More, IT Outsourcing
- Geographies: Asia / Africa / Eastern Europe / LATAM
- Previously Experience: Telco based Data science / Direct to consumer microlending using telco leads / wallet product manager / banking data science teams and more

Beyond Data

7