



SME FINANCE
FORUM



BIG DATA and AI

Implications for Credit Guarantee institutions

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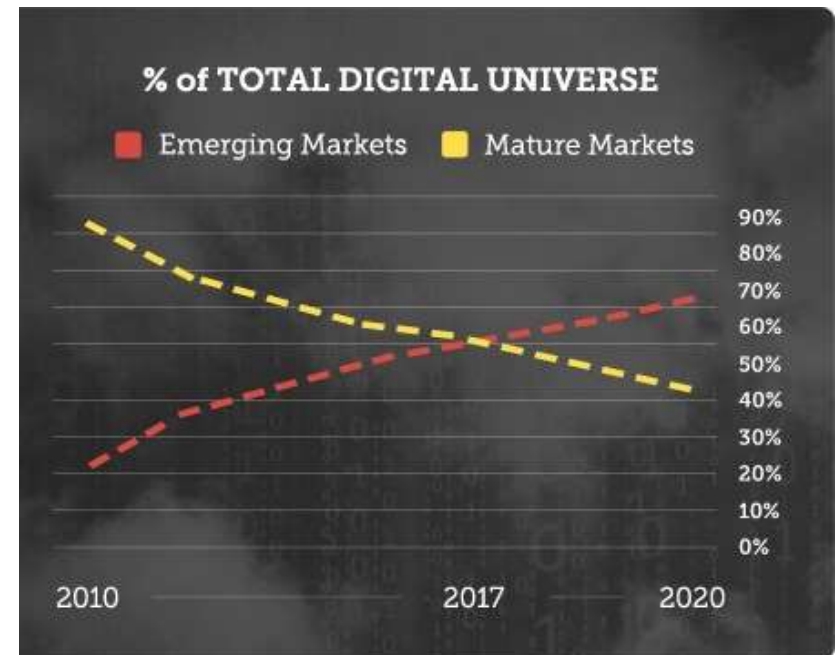
Convening **150+ members** from **66 countries** to share knowledge, spur innovation & promote growth of SMEs



How much data and where?



...only 1% of this data has been analyzed



Data that is Useful if Tagged & Analyzed

Source IDC, 2014



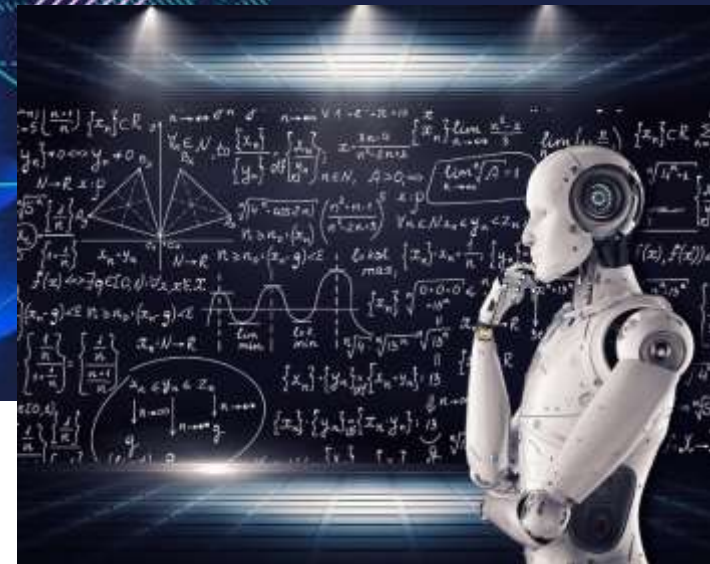
2013

2020

Machine Learning and AI



AN INTRODUCTION TO
MACHINE LEARNING



TODAY'S SMART FINANCIERS



ANT FINANCIAL – 3, 1, 0

Big data intelligent risk management



3,000+

Credit policy rules



100+

AI risk related models



100,000+

features

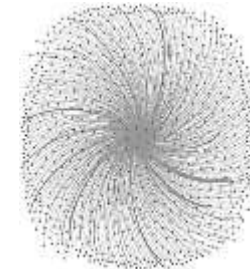
Example:

Separating business transactions from personal transactions

Alipay payment patterns



Individuals



A store Owner

Wells Fargo and Fintech

Unbundling of a Bank





SME FINANCE
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Accelerating finance for businesses

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