



**Bee Eye**  
▶ The future of credit modeling

# The future of credit risk modeling

July 2020



## The problem

**Financial sector is facing increased credit risk while unrealizing full business potential**

- ▶ 2020 Pandemic has created more pressure, credit demand and risk to tackle
- ▶ Business impact : credit delinquencies are increasing

**Modeling is done in a cumbersome way, not utilizing full data potential**

- ▶ Modeling management demands many technical challenges
- ▶ Systems & data integrations consume modeling teams' resources
- ▶ Modeling managers struggle to timely move updated models to production
- ▶ Although proved predictive potential, ML entails many compliance challenges
- ▶ very hard to recruit and maintain skilled modelers thus their efficiency is a major issue



## Mission

**BeeEye** brings industry specific  
future modeling platforms  
to the financial sector



# Solution

**EyeOnRisk Platform** – A credit risk focused, smarter, faster model management platform

**Collaborative Model Management**



Data Acquisition



Data Transformation



Feature Generation



ML Modeling



Model Explainability



Report & Monitor



Deploy to Production

**Continuous Learning**



# EyeOnRisk Platform



## Credit risk management focused by design

- ▶ An **end-to-end** platform
- ▶ Transparent & **compliant**
- ▶ **Model management & controls** to perfectly **match financial industry processes**, regulation and unique challenges



## Simple and faster modeling process

- ▶ **No coding** is needed (yet fully optional)
- ▶ Enables **10X faster** model updates cycles
- ▶ **Automates** cumbersome technical tasks
- ▶ Integrates **seamlessly** to current systems
- ▶ simplifying use of **external data sources**
- ▶ Easily deployment to **production**
- ▶ **Collaborative**
- ▶ Less scaffolding means **Freeing modelers' time to model**



## More accurate credit risk modeling

- ▶ An **AI-based** platform
- ▶ With Increased **Explainability**
- ▶ Its algorithmic recommendation engines **continually** suggesting **improvements**



“BeeEye’s EyeOnRisk modeling platform improves the capability of the lending businesses to identify valuable customers and creates opportunities to increase profitability by 15%-30%”

*– Mr. Zvi Ziv, Ex-CEO, Hapoalim Bank, Israel’s #1 bank*



# Differentiation

## Credit risk industry focus

Matches regulations, transparency, processes

## End to End solution

Including all research to deployment steps

## Easy to use

Mostly no-code, advanced automation

## Shorter model updates cycles

Expedite use of latest data, agility to implement changes

## Seamless integrations

Internal and external data sources

## Collaborative & auditable

Collaborate across users and teams, keep trails & report

## Common Solutions





What Next?



Looking for the future of credit risk modeling?



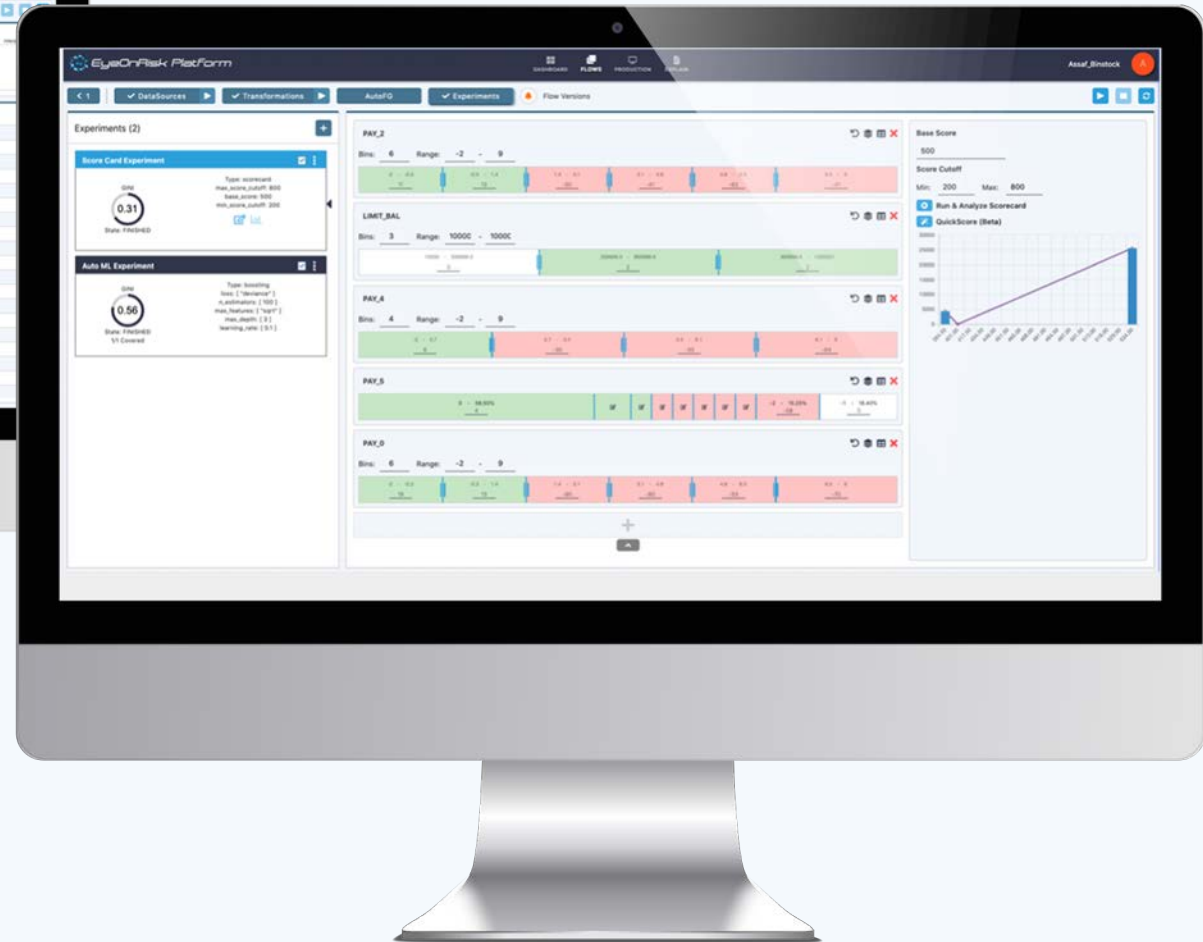
**Book a Demo !**





# More accurate credit risk management \*Patented

Algorithm driven recommendation engines

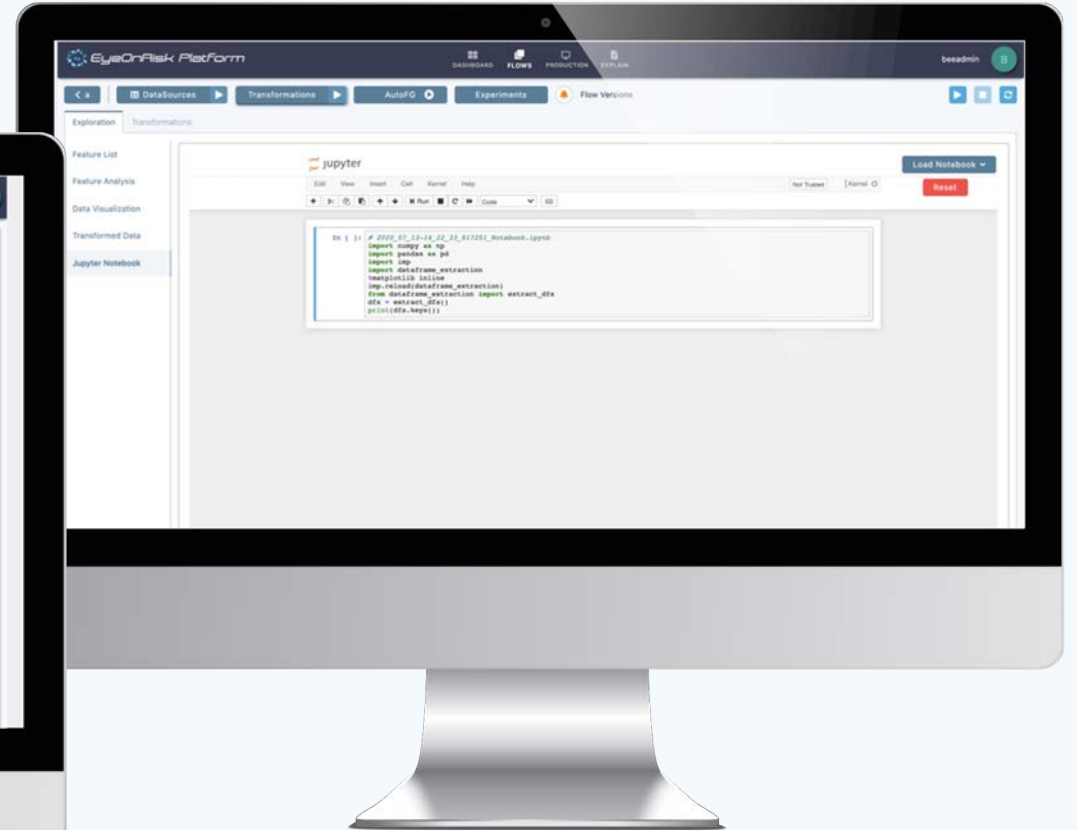
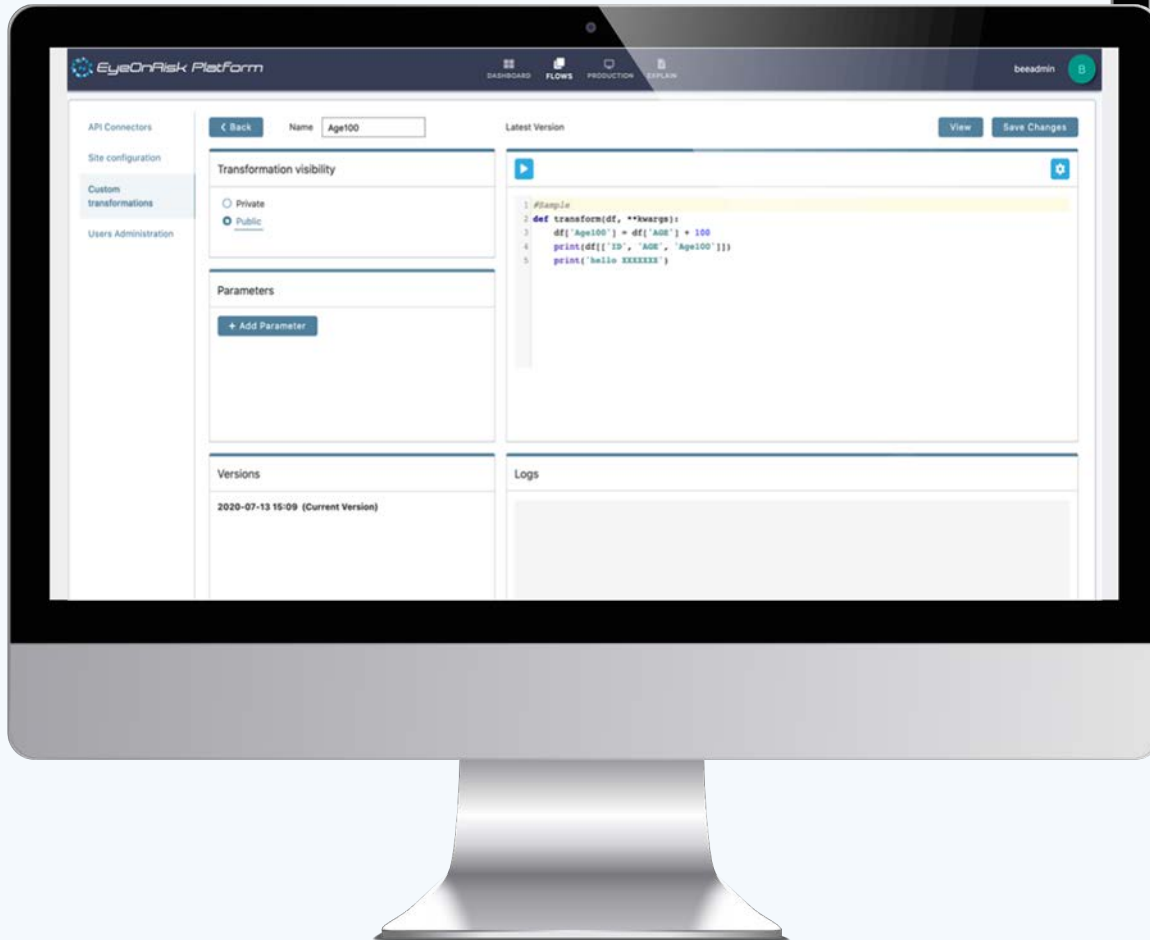




# Simple and faster modeling process Intuitive yet fully customizable

Custom visualizations

Custom transformations





# Industry focused- designed for credit risk compliance

Full Model Explainability





**Thank You**

