

AI REVOLUTION IN THE PHILIPPINE BANKING INDUSTRY

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CREDIT UNDERWRITING
FROM TRADITIONAL TO *ALTERNATIVE CREDIT SCORING*

3 C's of Credit:

Character



Capacity



Collateral



Augment with Alternative Data

Geographical Features

Crime Index

Socioeconomic Data

App usage and Device

Internet Footprint

Internet Speed

More complete profile of a borrower enabling **FINANCIAL INCLUSION**

FRAUD DETECTION

FROM REACTIVE TO *PREDICTIVE FRAUD SURVEILLANCE*

Rule-based systems



Manual Verification



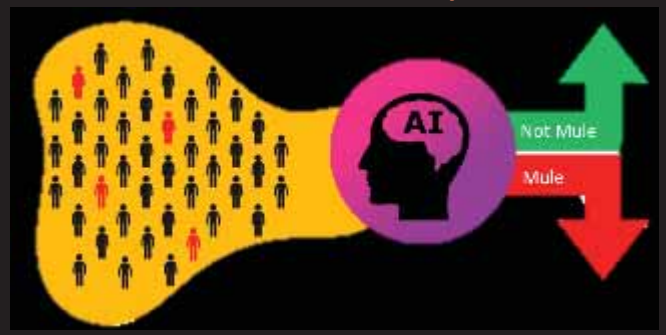
Blacklists





MACHINE LEARNING

Predictive Analytics



Anomaly Detection



Graph Network



Computer Vision



MORE SECURE transactions

CUSTOMER SERVICE

FROM SLOW & GENERIC TO *IMMEDIATE* & *PERSONALIZED*









GENERATIVE AI



AI-assisted agents enable
FIRST-CLASS CUSTOMER EXPERIENCE

MARKETING

FROM RULE-BASED TARGETING TO *HYPER-PERSONALIZATION*



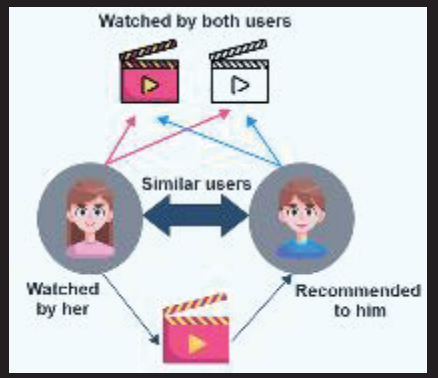


MACHINE LEARNING

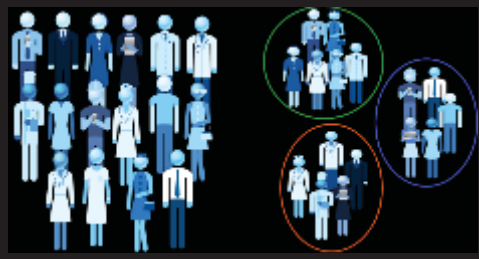
Propensity Models



Recommender Systems



Clustering



Individual scores enable **RELEVANT offers.**

AI IS REVOLUTIONIZING BANKING TODAY AND WILL CONTINUE TO TRANSFORM IT.



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THANK YOU

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