

# Fintech Use Case Presentation

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# Introduction

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## ■ About EXUS

- ✓ Debt collection services for banks and financial institutions.
- ✓ Software for tracking and managing outstanding loans.
  - EXUS Financial Suite (EFS)
- ✓ Machine learning models for predictions: lazy payer, default probability, promise to pay, etc.

## ■ About EPIBANK and data

- ✓ Bank of Epirus (EPIBANK) is a bank based in Greece and a client of EXUS.
- ✓ We have data related to their debt collection activities and client payments.
- ✓ The data are generated from our EFS software installed on the client's premises.

# Problems and concerns addressed by ENCRYPT

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- Financial data are highly sensitive and not easily shared between companies
  - ✓ GDPR and PII concerns
- A lengthy process of anonymisation must be followed, reducing the value of the data
  - ✓ It can be difficult to train a relevant machine learning model
- The same process must be followed to use the model and make predictions
  - ✓ It can be difficult to perform inference with that model
- At each stage, there is a risk of exposure and re-identification if the anonymisation process is not correctly followed.

# Fintech Use case

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## ■ Model training

- ✓ The ENCRYPT platform will be used to train a machine learning model
  - The model will classify which existing clients are likely to default based on historic data
- ✓ The data will be protected using the appropriate PPT selected by the recommendation engine
- ✓ Relevant PPTs: TEE and DP

## ■ Inference

- ✓ The model will be used to make predictions on client data
- ✓ The data and inference calculation will be protected using the appropriate PPT selected by the recommendation engine.
- ✓ Relevant PPTs: FHE (+ acceleration service)



# Thank you!

## Stay in touch

 <https://encrypt-project.eu/>

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