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**EMPOWERING
FINANCIAL INSTITUTIONS WITH
AI as a Service [AlaaS]**



Why AlaaS FOR FINANCIAL SERVICES?

CHALLENGES

OUR SOLUTION - HALO

1

Developing a model to predict customer churn that's easy to understand



A machine learning based scoring model that helps in eliminating bad leads and approve good leads based on past data

2

Gathering data for churn modeling to identify good and bad customers



Helps lenders fund the right merchants and less of the wrong ones

3

Applying sophisticated machine-learning algorithms to work with big data to find and fund more creditworthy borrowers



Consumes "Big Data" that includes credit reports, bank statements and other data to predict & manage customer churn

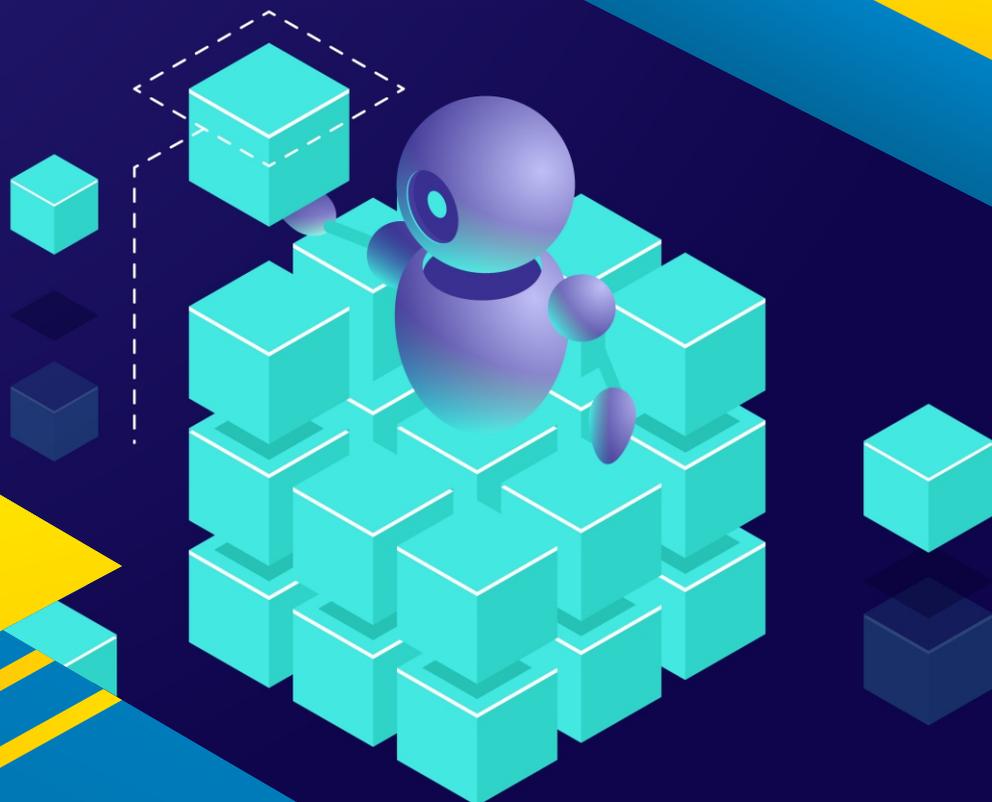
4

Developing infrastructure to automate the prediction results and create actionable insights to avoid gut-based decisions



Builds a scorecard that self trains and improves based on a number of factors

360° SOLUTION FOR YOUR FINANCIAL INSTITUTION



HALO

HEURISTICALLY PROGRAMMED ALGORITHMIC OUTPUT

HALO is driven by the Generative Adversarial Network class of machine learning algorithms. In other words, it uses statistical data to derive deep, accurate and practical insights.

Really fast!

60%

Lead
Rejection
Accuracy

33%

Increase in more
creditworthy
borrowers

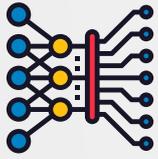
55%

Lead
Selection
Accuracy

20%

Reduction in
losses and
default rates

HOW HALO WORKS



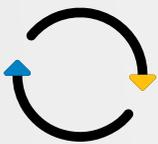
Learning Based (Non-Rule)

Decision is not rule based, thus making system adapt to changing situations over a period



Third Party Integrations

Can establish connections to any third-party data sources



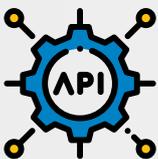
Continuous Learning Models

Models are generated with change in customer and decision data in an unsupervised fashion



Instant Processing

Decisions are generated real-time or batch processes, with comprehensive audit trails



API Based Integration

Can easily connect to underwriting workflows or LMS / LOS Systems via API endpoints

"At its core, Zuci's underwriting solution HALO (Heuristically programmed Algorithmic Output) helps us in two areas - eliminating bad loan applicants, and identifying good loan candidates.

Zuci's team built this model based on lead, applicant and consumer historical data. This system uses a Generative Adversarial Network, a class of machine learning systems that has helped us to significantly improve both lead rejection and selection accuracy within 6 months of implementation. We are confident that HALO will continue to provide us with significant improvements over time."

James C. Jacobson
President at First Financial Service Center



Testimonial



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