**Finance**

**1. Fraud Detection/Prevention**

- Biggest Use Case

- Unusual Time

- Unusual Amounts

- Unusual Location

**2. Credit Scoring and Risk Assessments**

**Credit Worthiness Assessments on Alternative Data**

- Uses Personal Data to determine different statistics to measure credit score and how much of a risk you would be for loans.

- Usage Patterns

**Default Risks**

-Can determine what bills they might have to pay, what their income, and other financial situations.

**3. Algorithm Trading**

Trading Algorithms

Sentiment Analysis

**Market Predictions through Manipulative Patterns**

- Fake data to manipulate into believing a stock is about to rise

- Used to raise/lower certain stocks

- Wait for it to raise and then manipulator takes out stocks at peak

- Manipulator isn’t at risk of losing much money

**4. Customer Service Automation**

**Personalized Financial Advice**

-Uses Data Patterns to send different offers, advertisements, products, or plans to manipulate them

**Selling Products**

-Based off data on what they like, and their financial situation like how much money they have and what’s their spending habits.

**Suggesting Payment Plans**

- Can offer plans based off recent income or needed payments to extract more money overall.

**Scheduling Appointments with Bankers**

- Suggests people with good scores or accounts or status to sell a certain plan, or open a trading account with them.

**5.Regulatory Tech Industry**

**Automated Reporting**

**Compliance Risk Assessments**

- Checks for compliance like if they checked credit score, did background checks, etc.

**Record Check/Verification**

- Uses Computer Vision to read and check information

**Anomaly Detection/Recording**

-Looks for faults/anomalies in records

**6. Finance Forecasting**

Uses long form data to try and predict patterns that happen commonly at different types of years

**Predict Revenue, Expenses, Growth Areas, Cash Flow, Planned Resource Allocation.**

**Optimized Cash Flow Management**

- Where cash should/shouldn’t go

**Business Integrity**