SOTER

Quick ID & Background Checking for Credit Risk Analysis

Meet Our Team!

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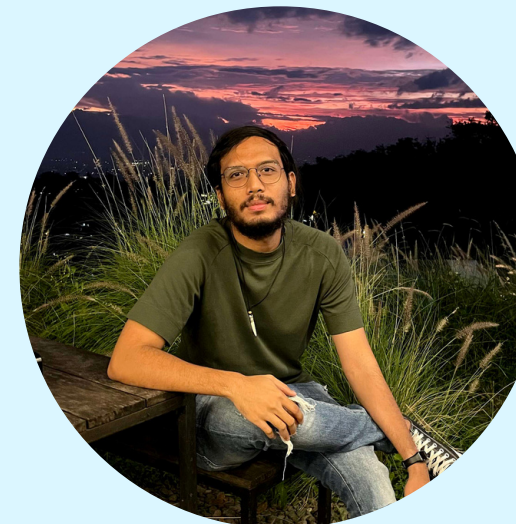
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Background

The financial and banking industry has an increasing trend of loan applications.

Problems

- Slow
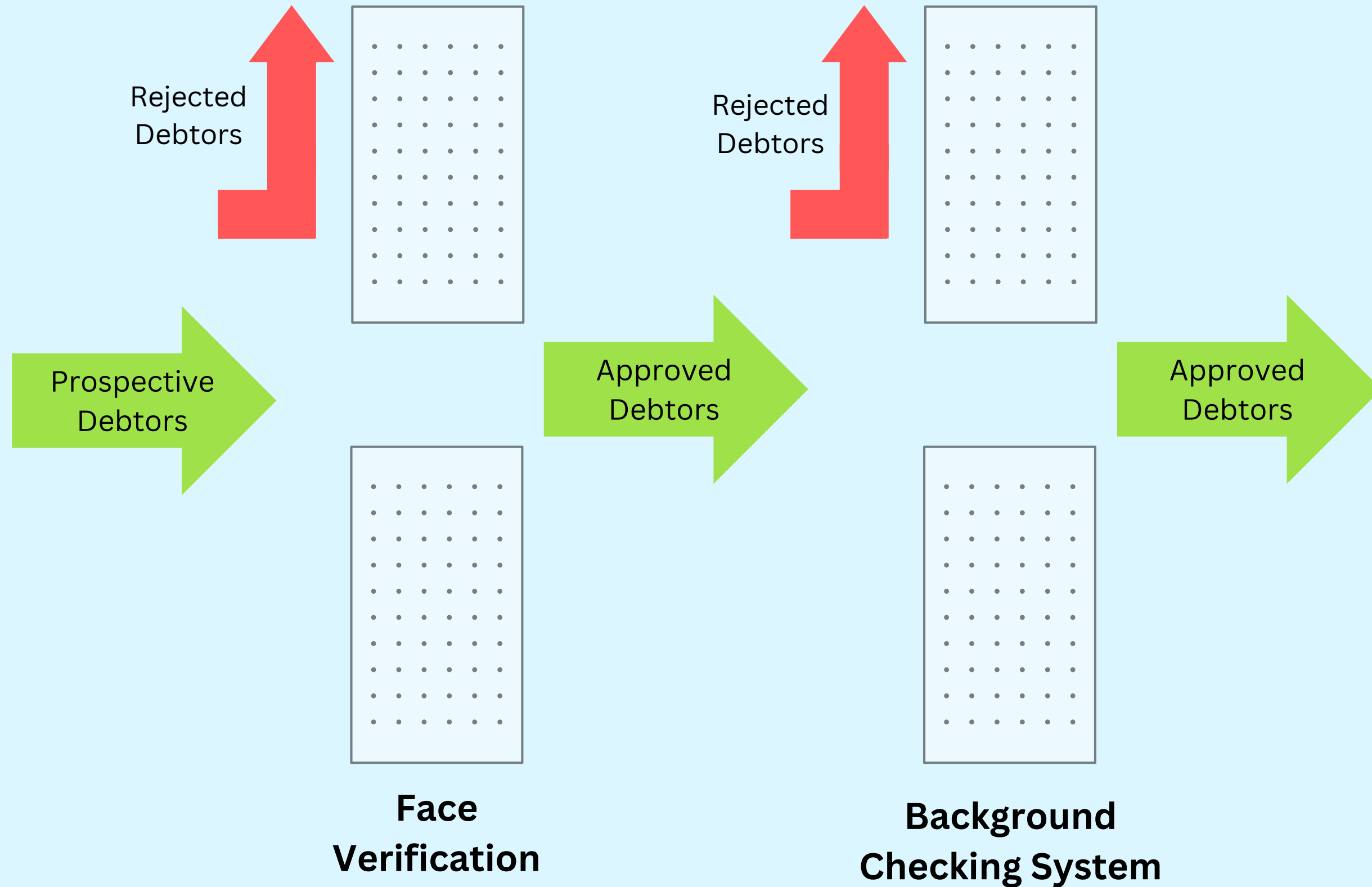- Inefficient
- Costly

What We Offer

- Faster
- Efficient
- Cost-Friendly

Soter's System

Rejected Debtors

Rejected Debtors

Prospective Debtors

Approved Debtors

Approved Debtors

Face Verification

Background Checking System

Timeline

	19/10	20/10	21/10	22/10	23/10	24/10	25/10	26/10
Idea & Dataset Brainstorming	■	■						
Data Exploration			■					
Data Finalization			■					
Model Training				■	■			
Model Improvement						■	■	■
Deployment Attempt								■
Slides & Demo Creation								■

Technology Stacks

Tech	Usage	Output
Computer Vision	Face Verification	Picture Match/Not Match
LightGBM	Background Checking System	Loan Approved/Rejected

Demo Program

Technical Limitations

- Limited computer resource
- Imbalanced Class
- Deployment to HeroKu not possible due to file size
- Facial ID error due to low resolution images

Further Improvements

Extensions -
- Integrated ID check system:
  - Finger-print. Cross-checking with Dukcapil.
- Integrated financial background check:
  - Connecting loan application to Bank Accounts.

System Wise -
- More oriented feature selection.
- Reevaluate data preprocessing.
- More model tuning.

Thank You

Do not hesitate to ask any questions!