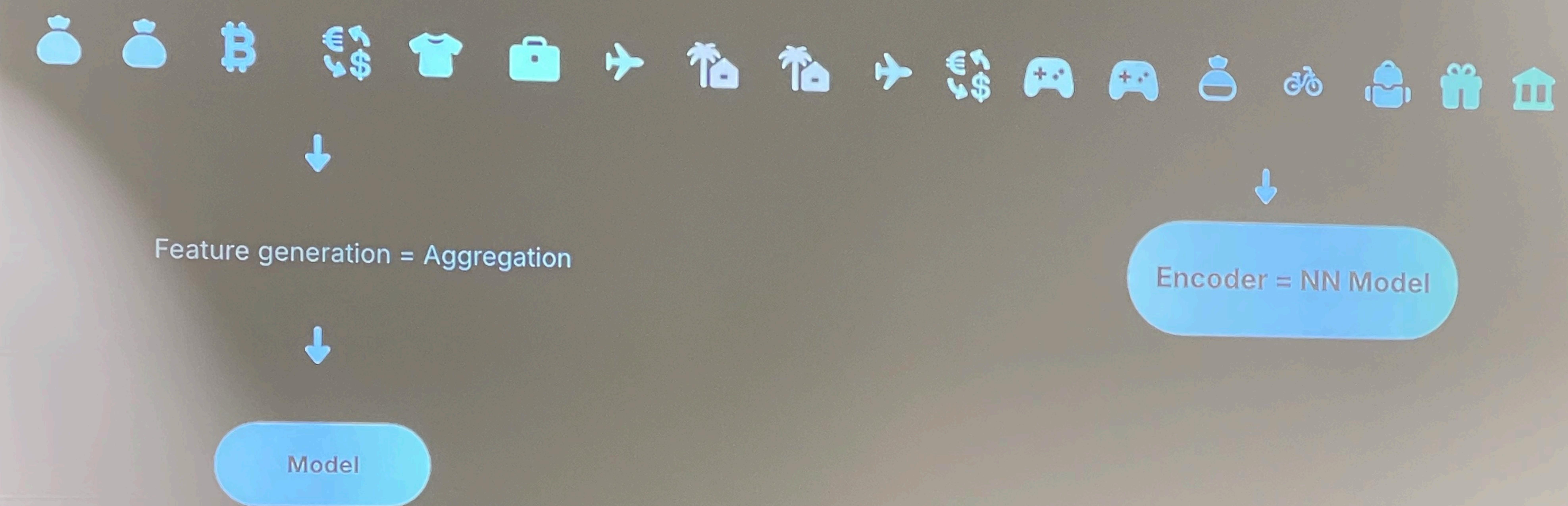


## Behavior Is a Story — Not Just a Summary



## Behavior Is a Story — Not Just a Summary



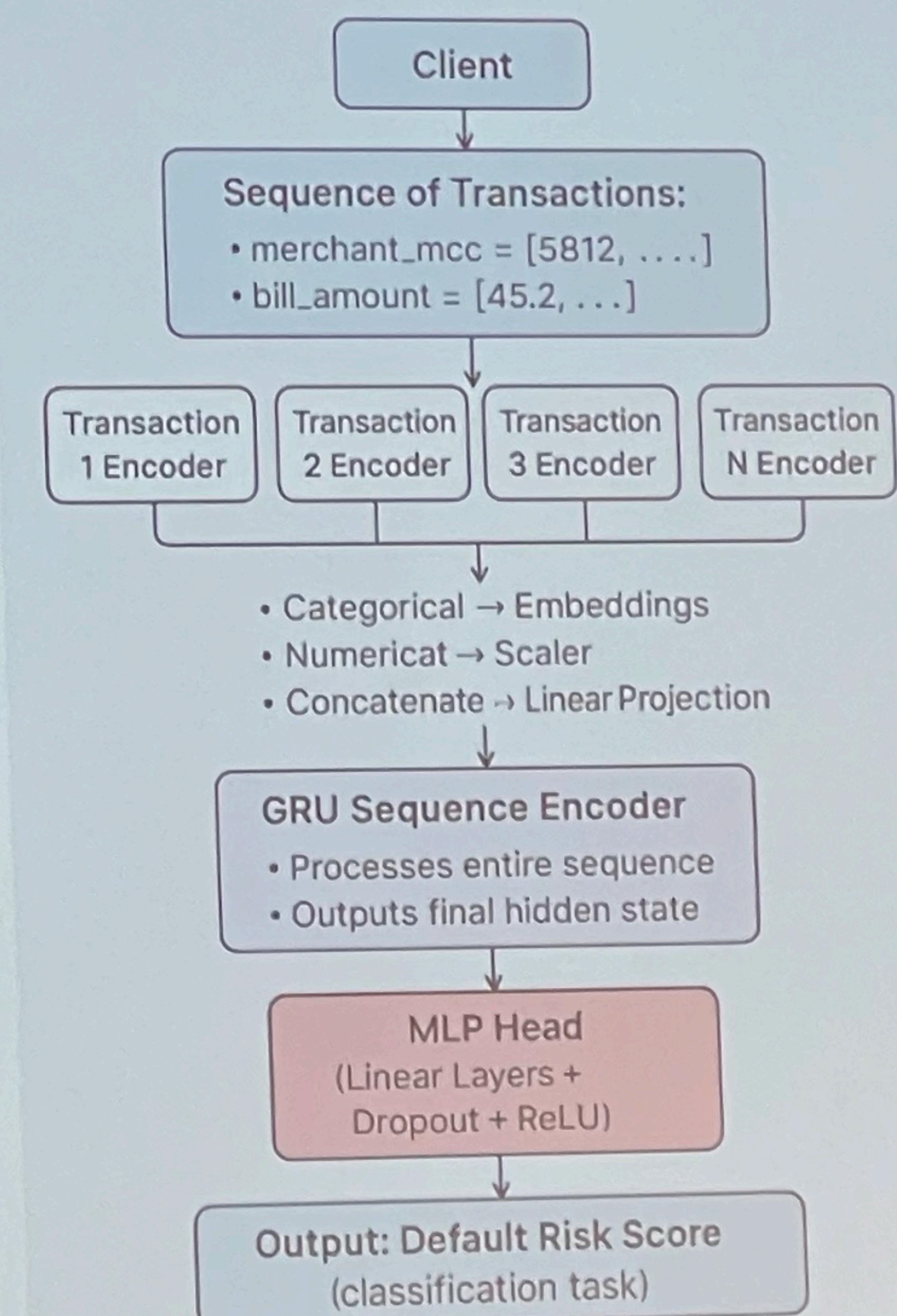
Feature generation = Aggregation

Encoder = NN Model

Model

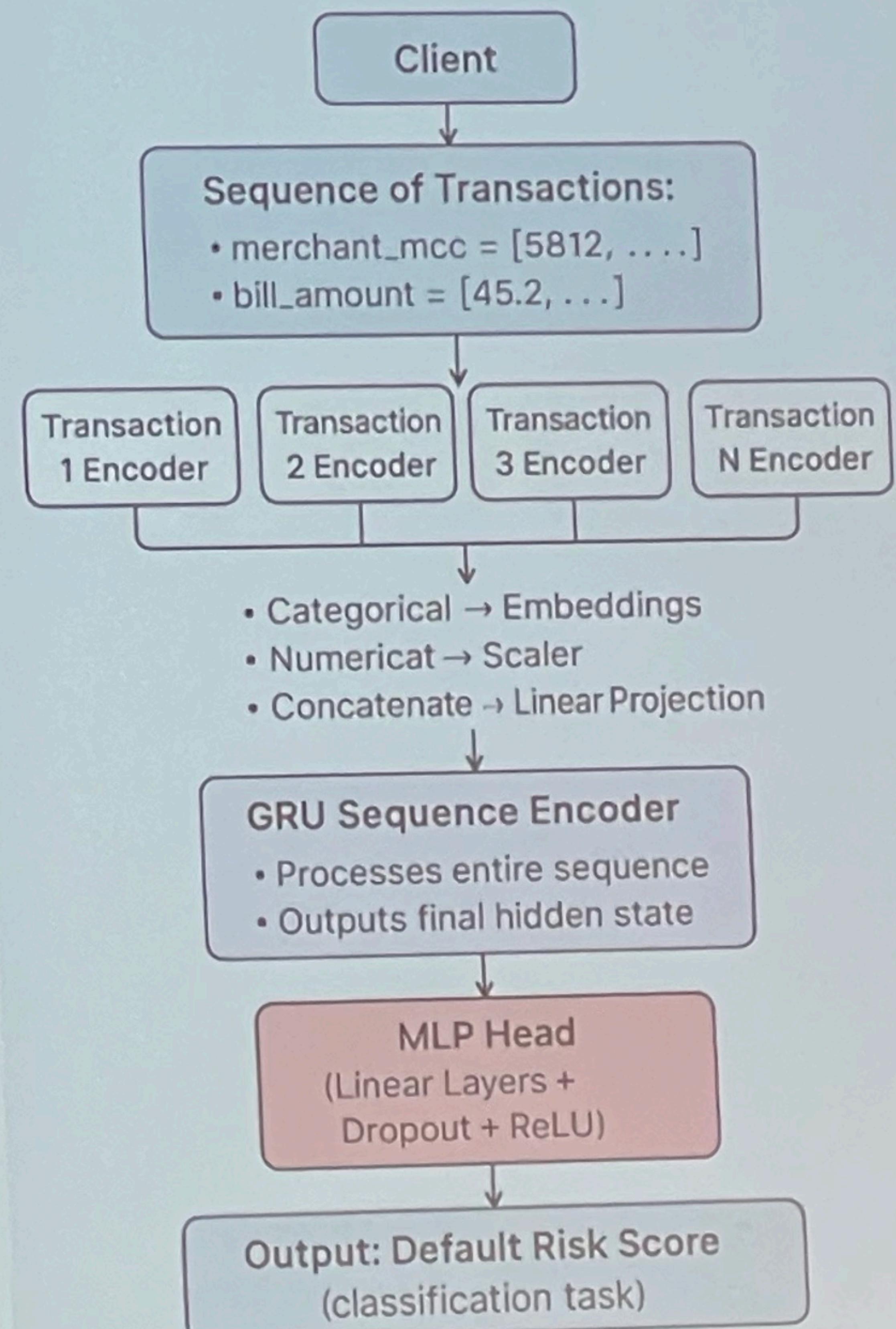
## Embeddings for Default Prediction Architecture

- Each transaction includes categorical (e.g., MCC, entry method) and numerical (e.g., amount, balance) attributes.
  - Categorical attributes are embedded
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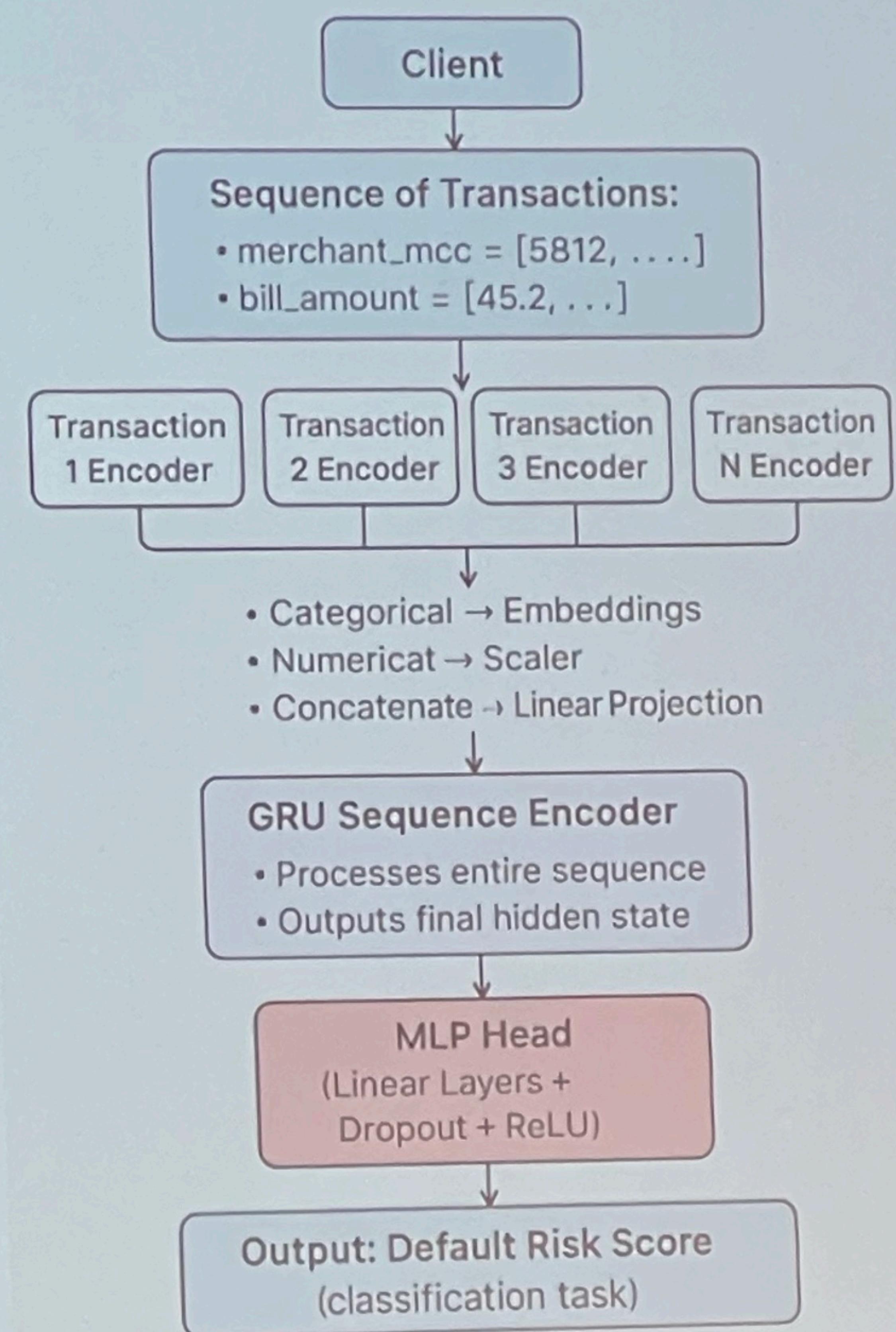
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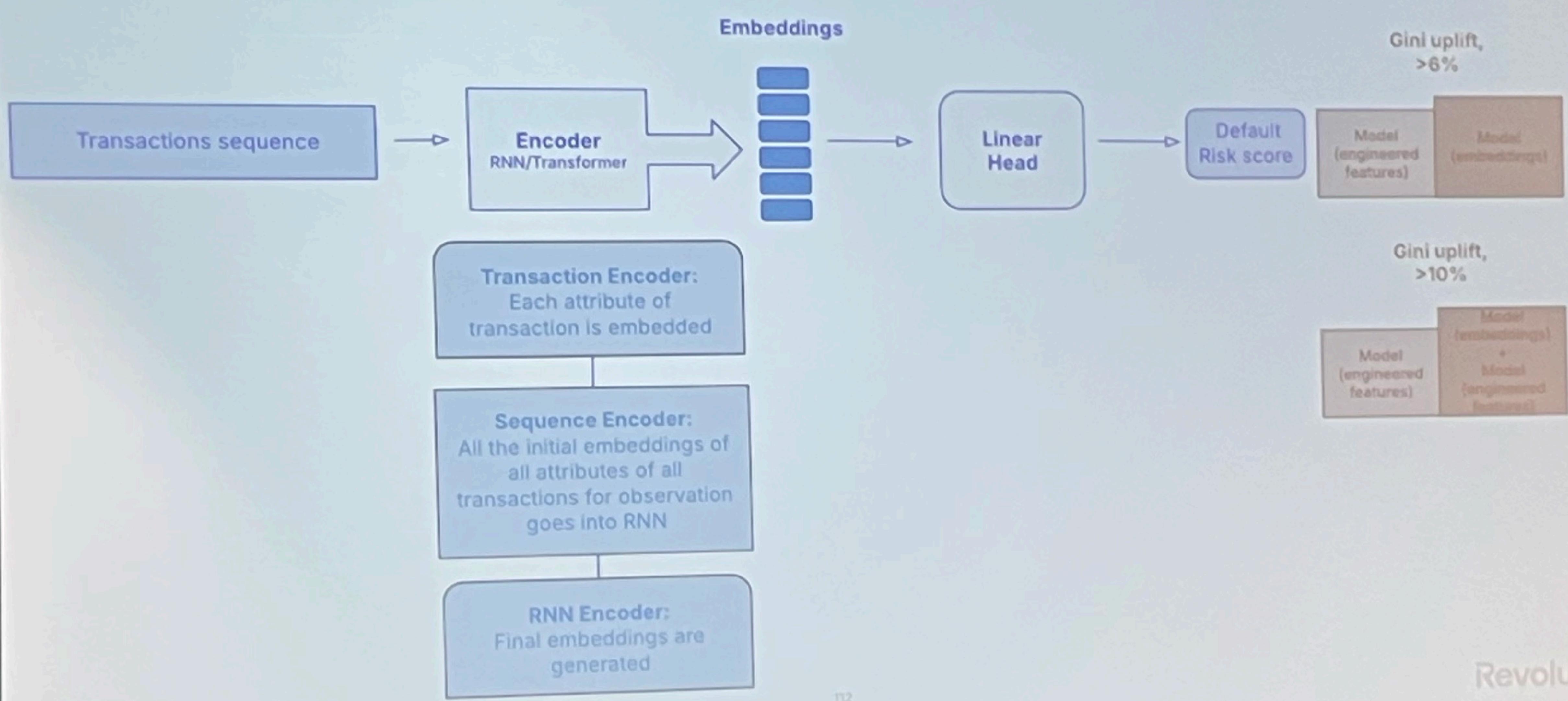


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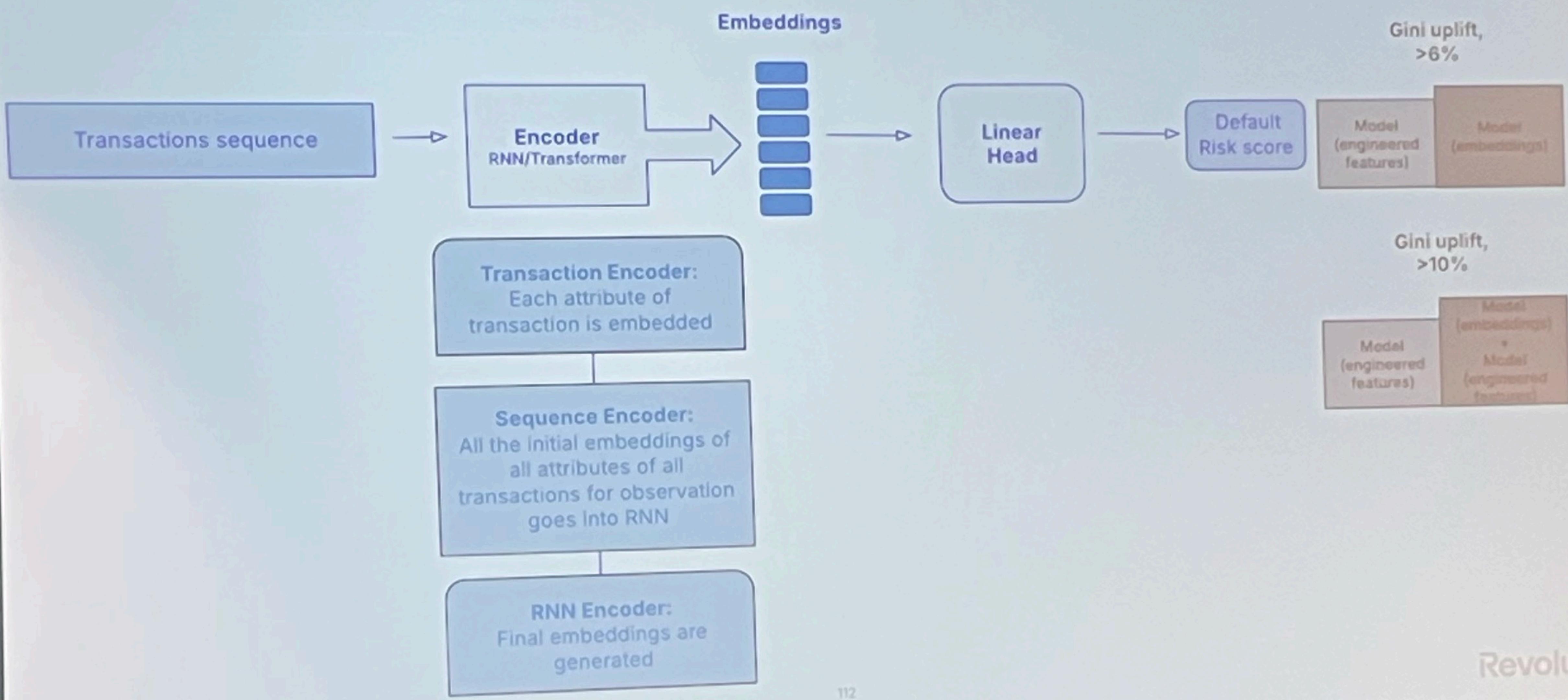
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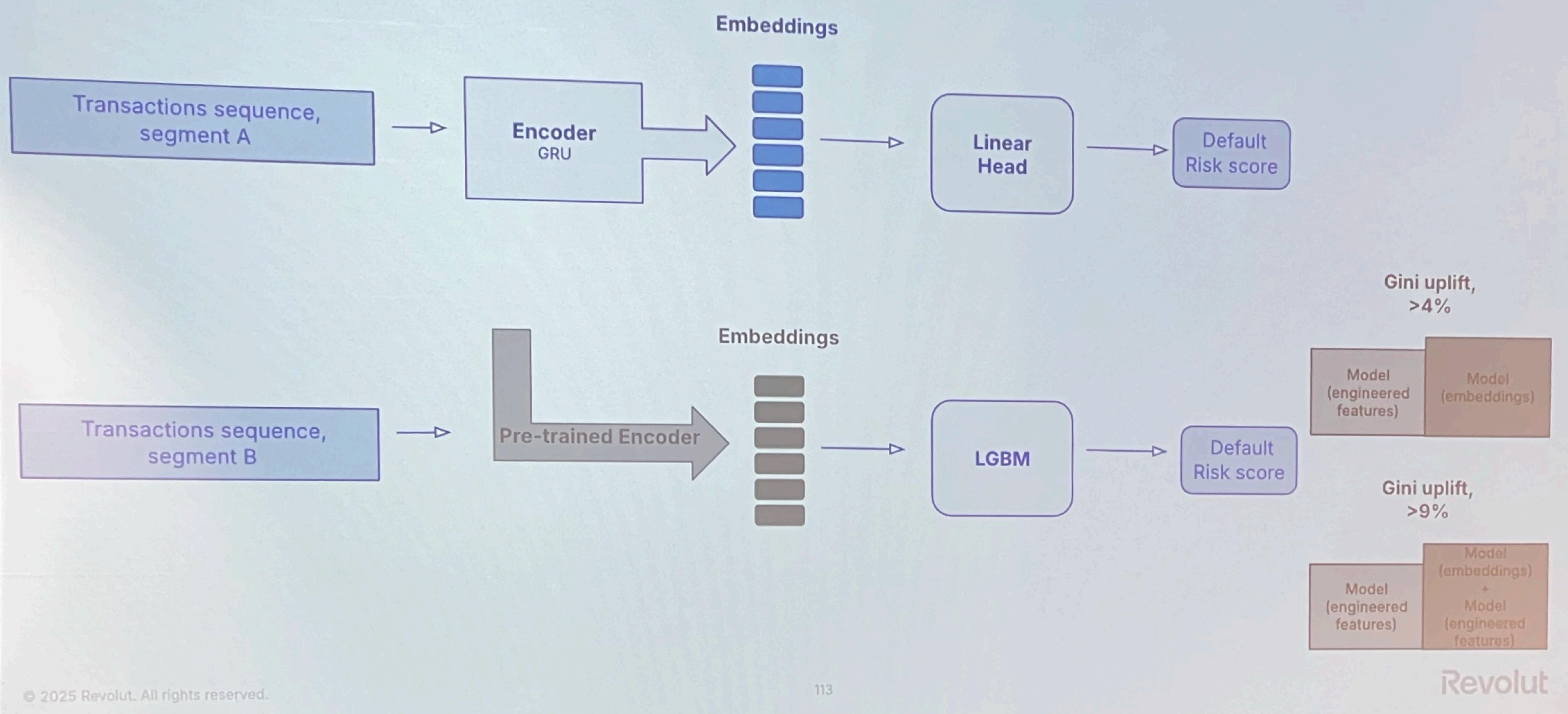
## Embeddings for Default Prediction Training Pipeline



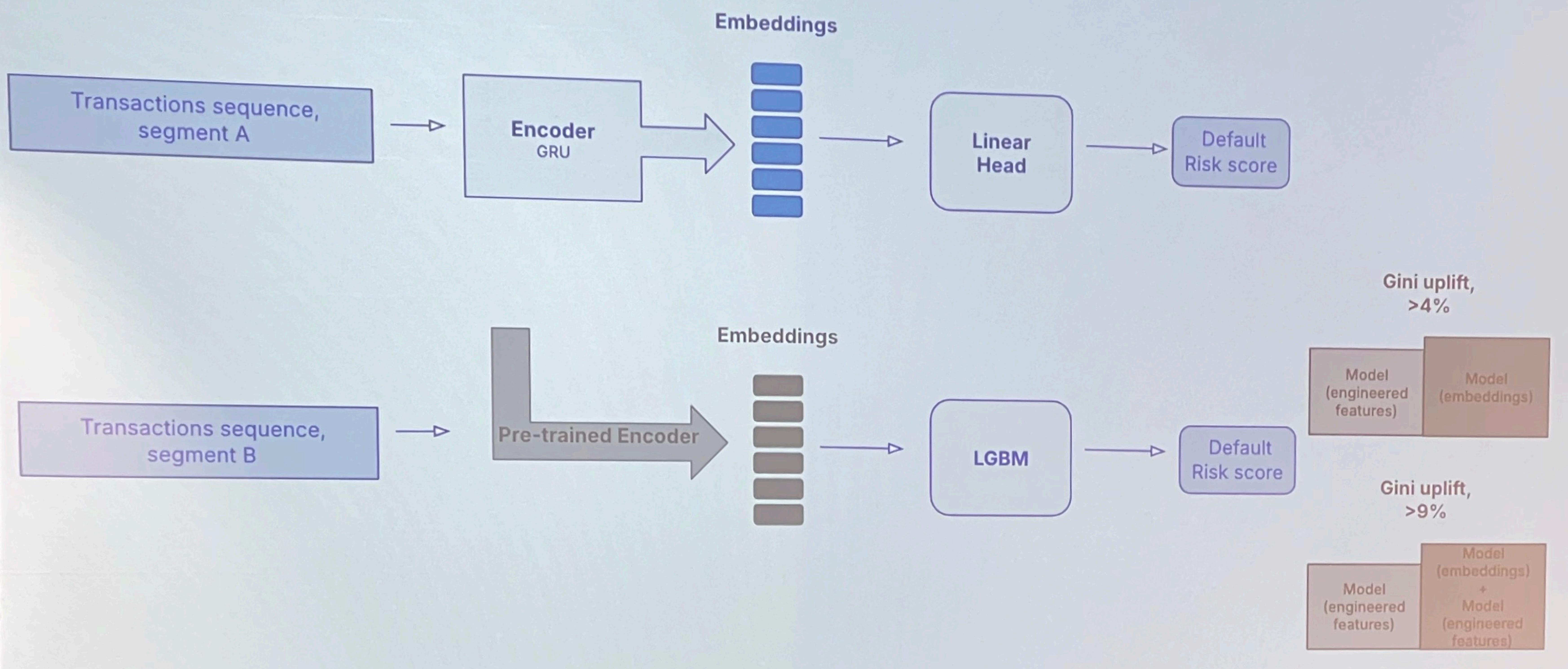
## Embeddings for Default Prediction Training Pipeline



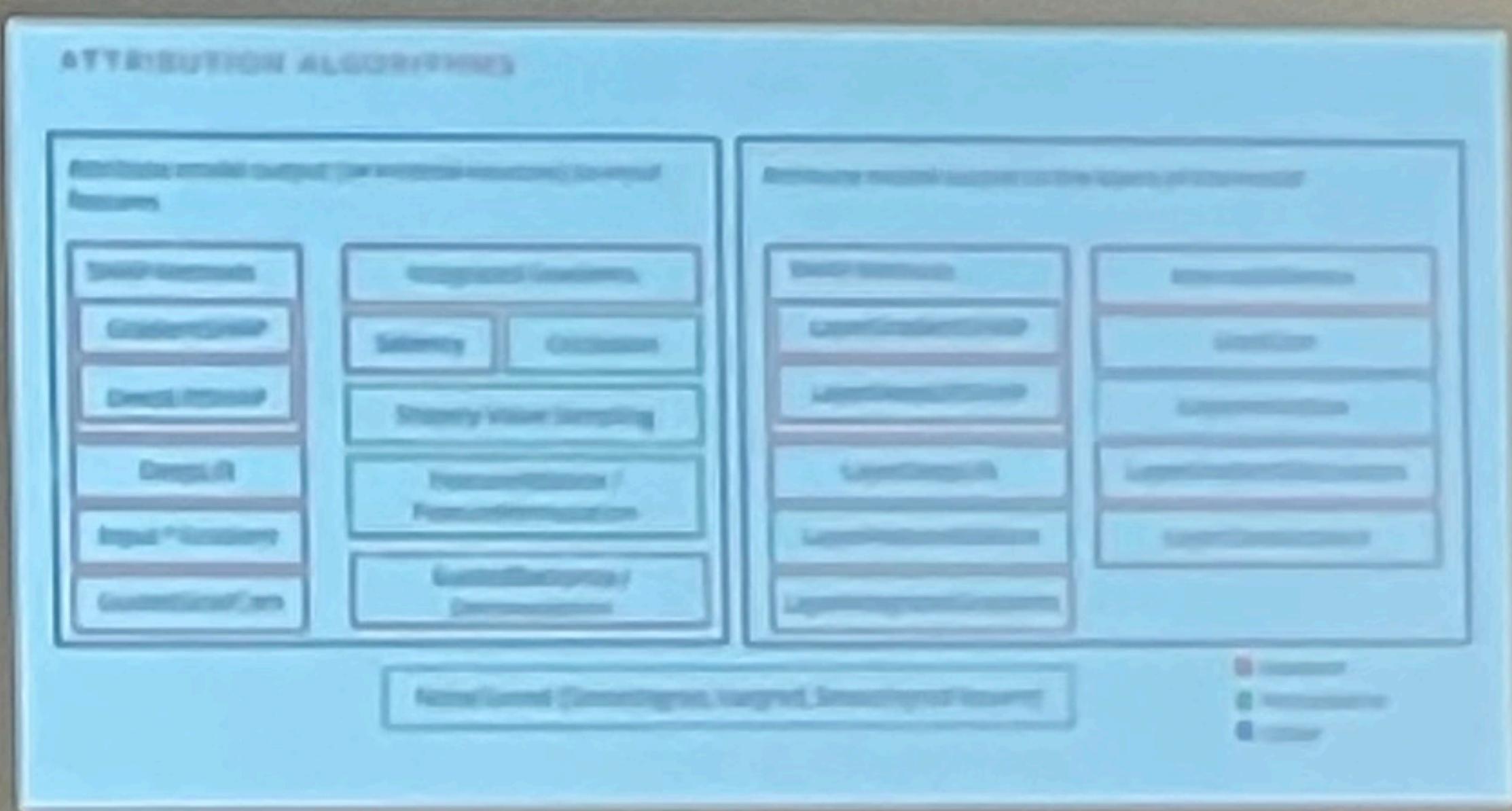
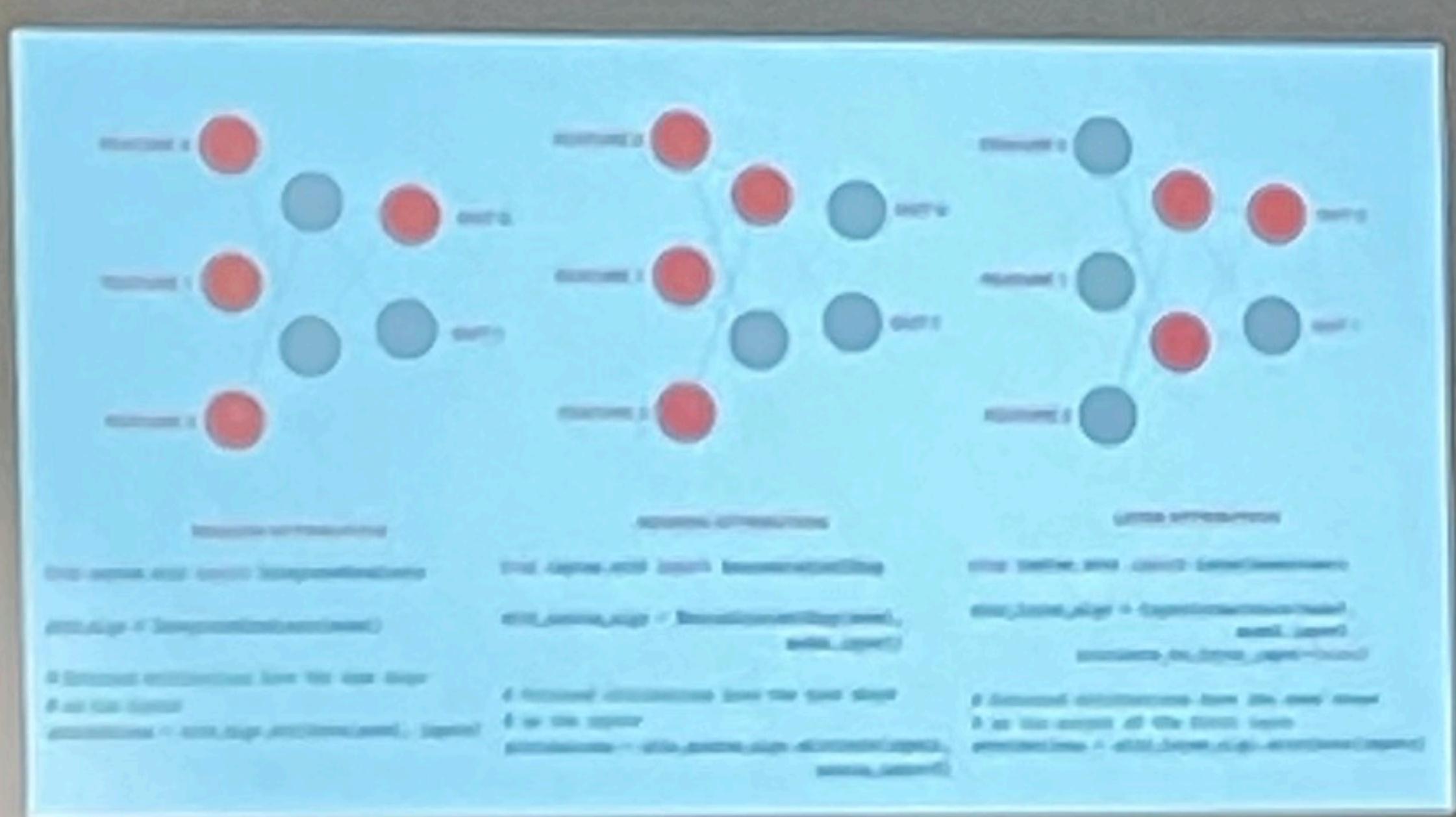
## Embeddings for Default Prediction Transfer Learning



## Embeddings for Default Prediction Transfer Learning

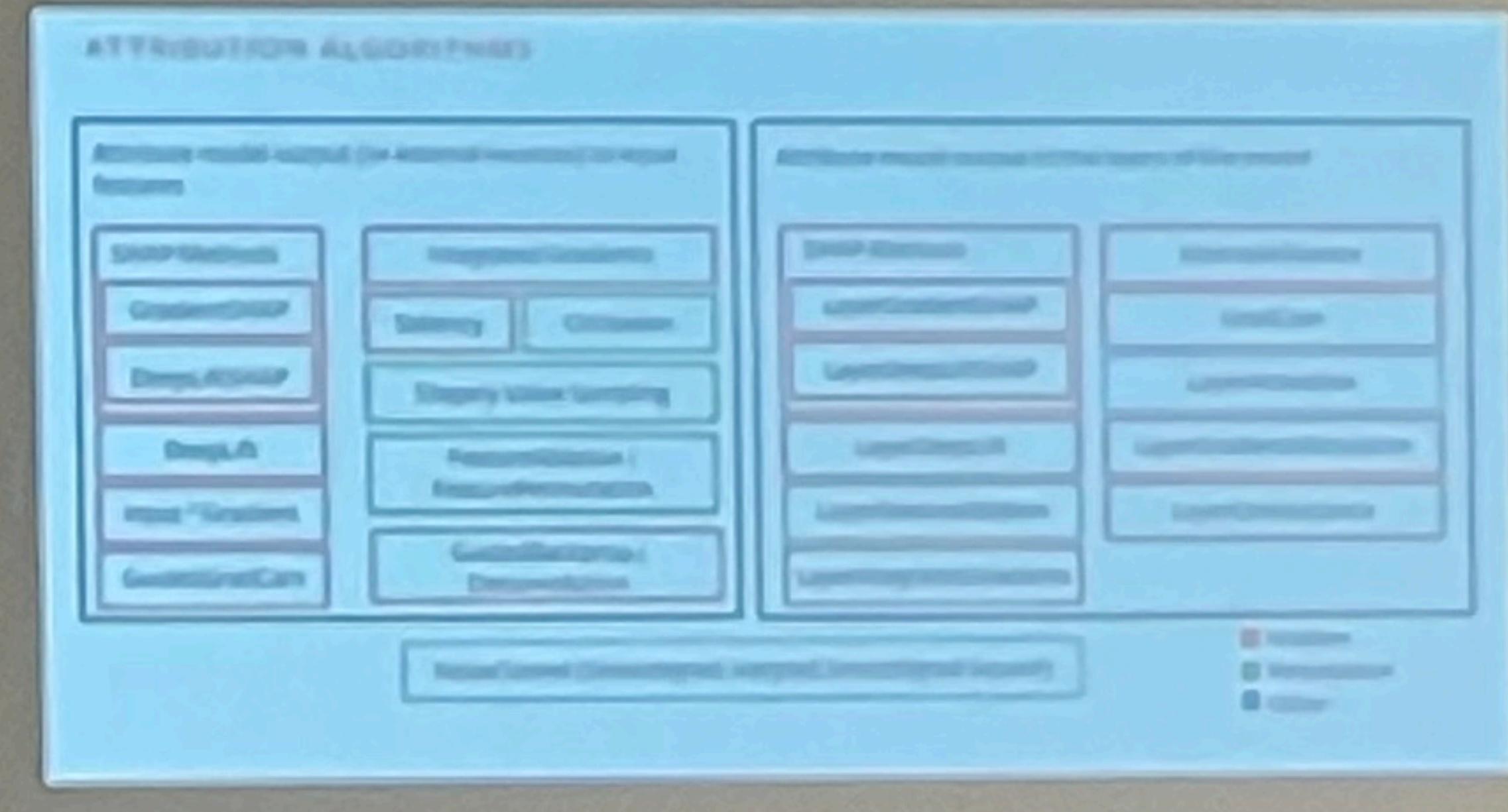
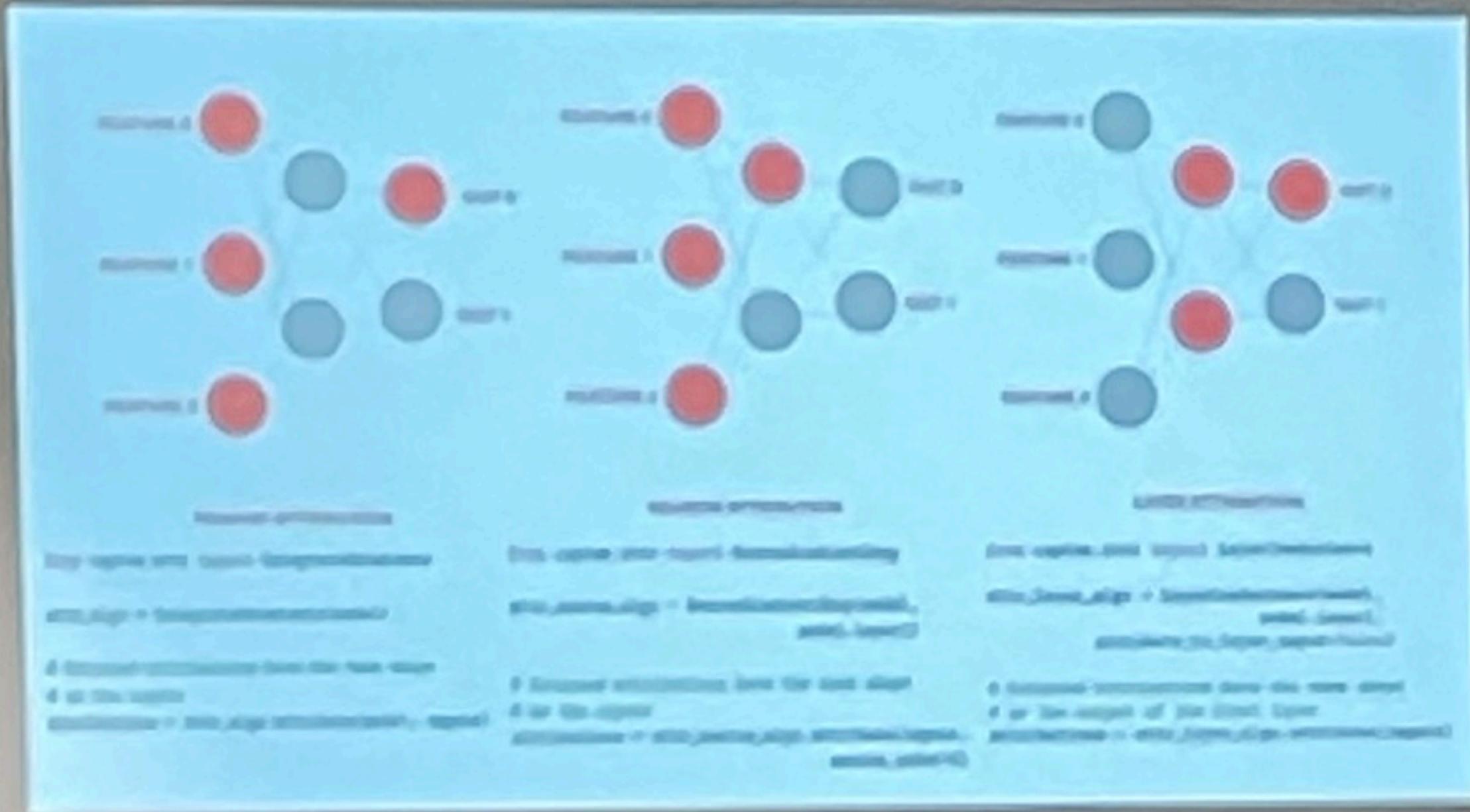


## Interpretability Captum



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## Interpretability Captum



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## Beyond Accuracy: Meeting Regulatory and Business Needs

Business

- Basel Committee on Banking Supervision
- European Central Bank
- General Data Protection Regulation
- EU AI Act: first regulation on artificial intelligence
- etc.

R&D

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R&D

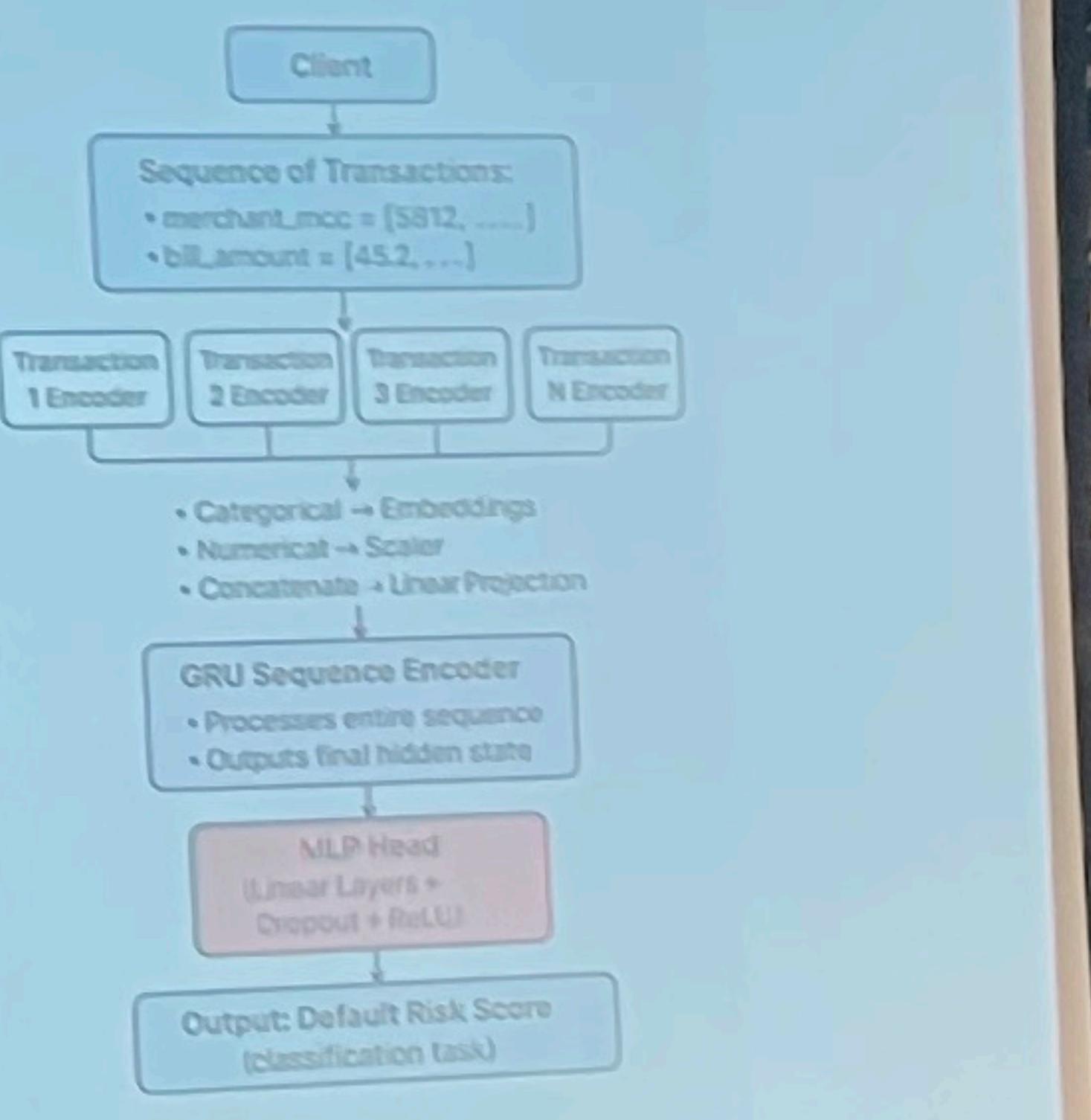
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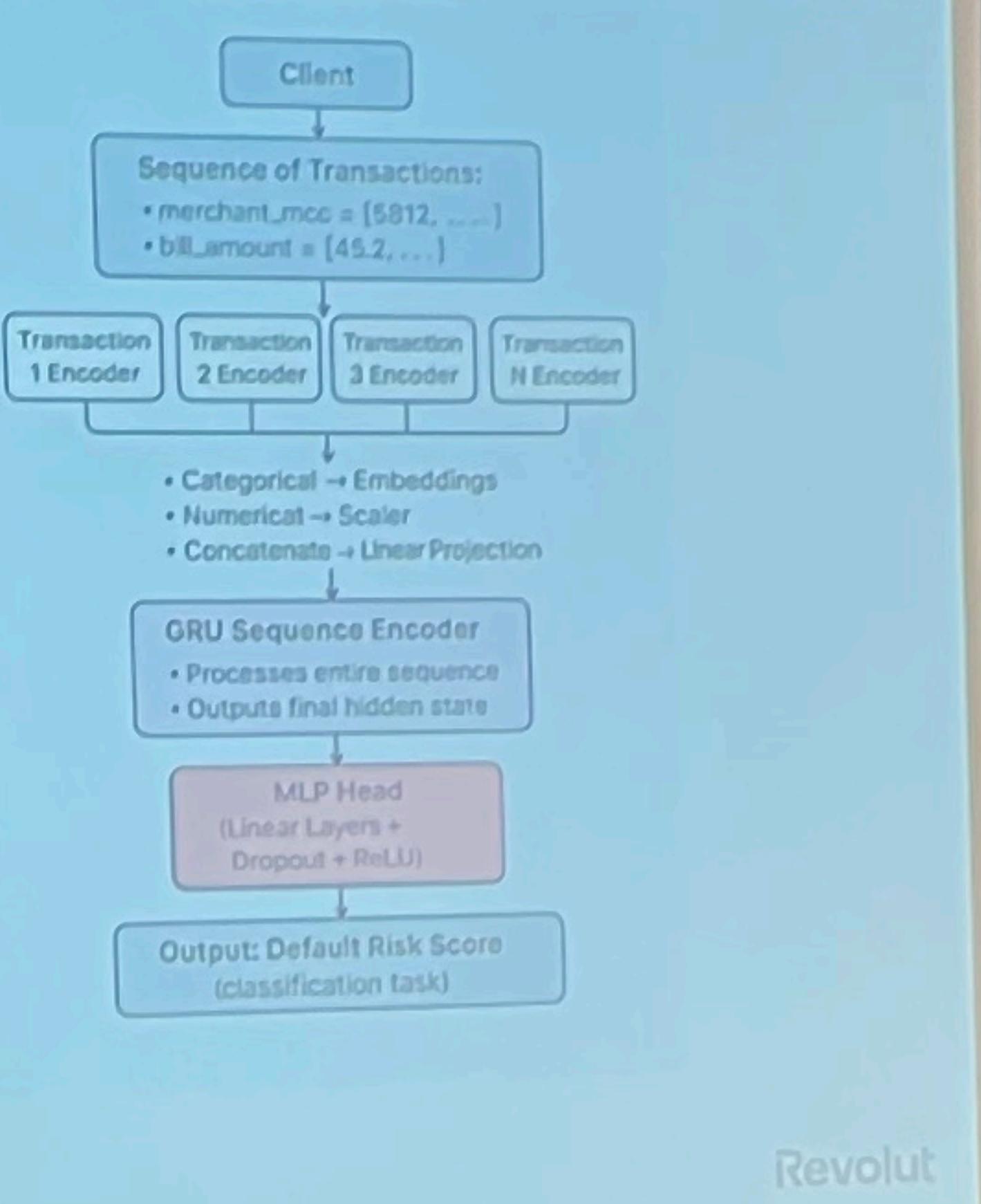


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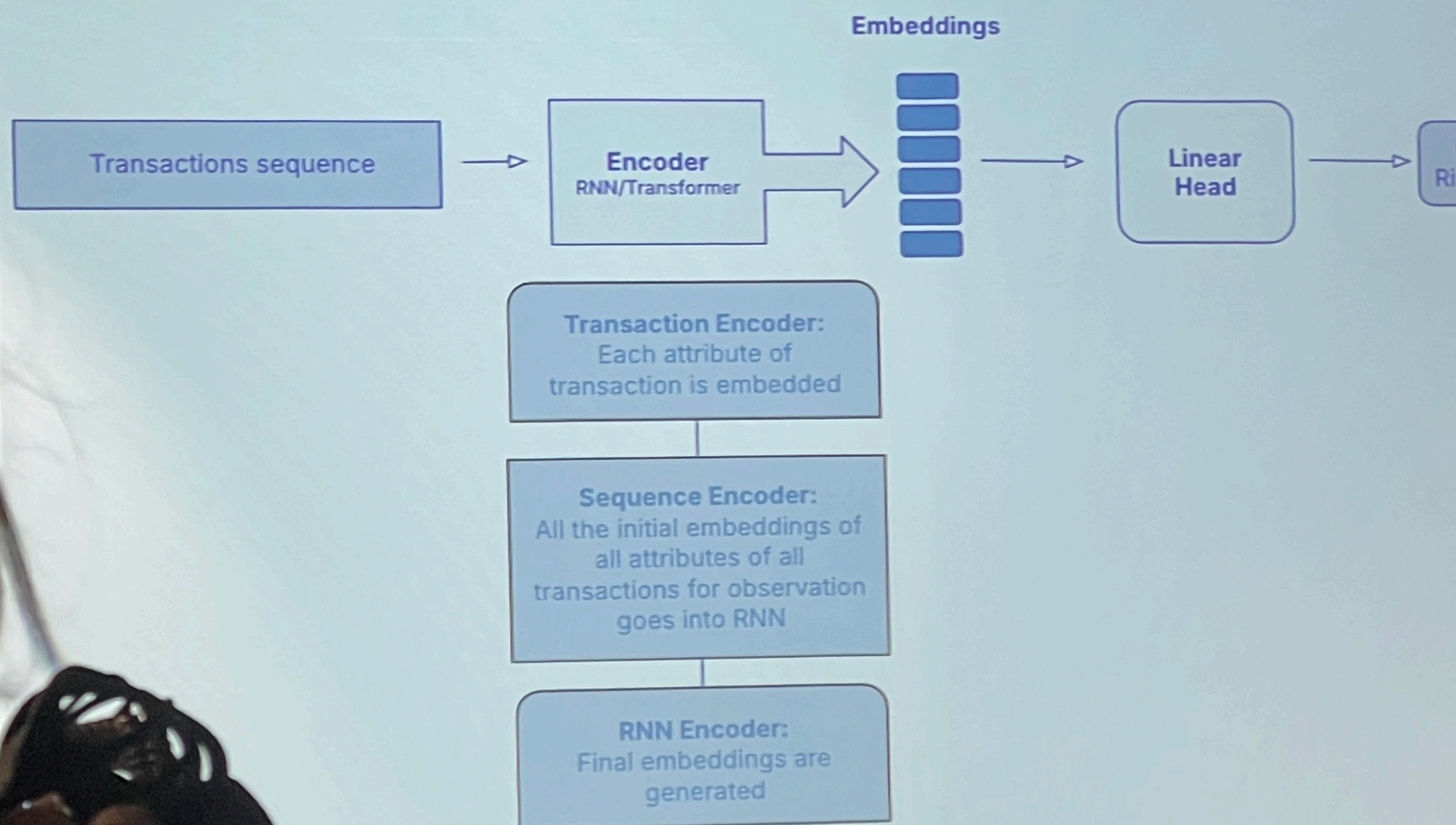
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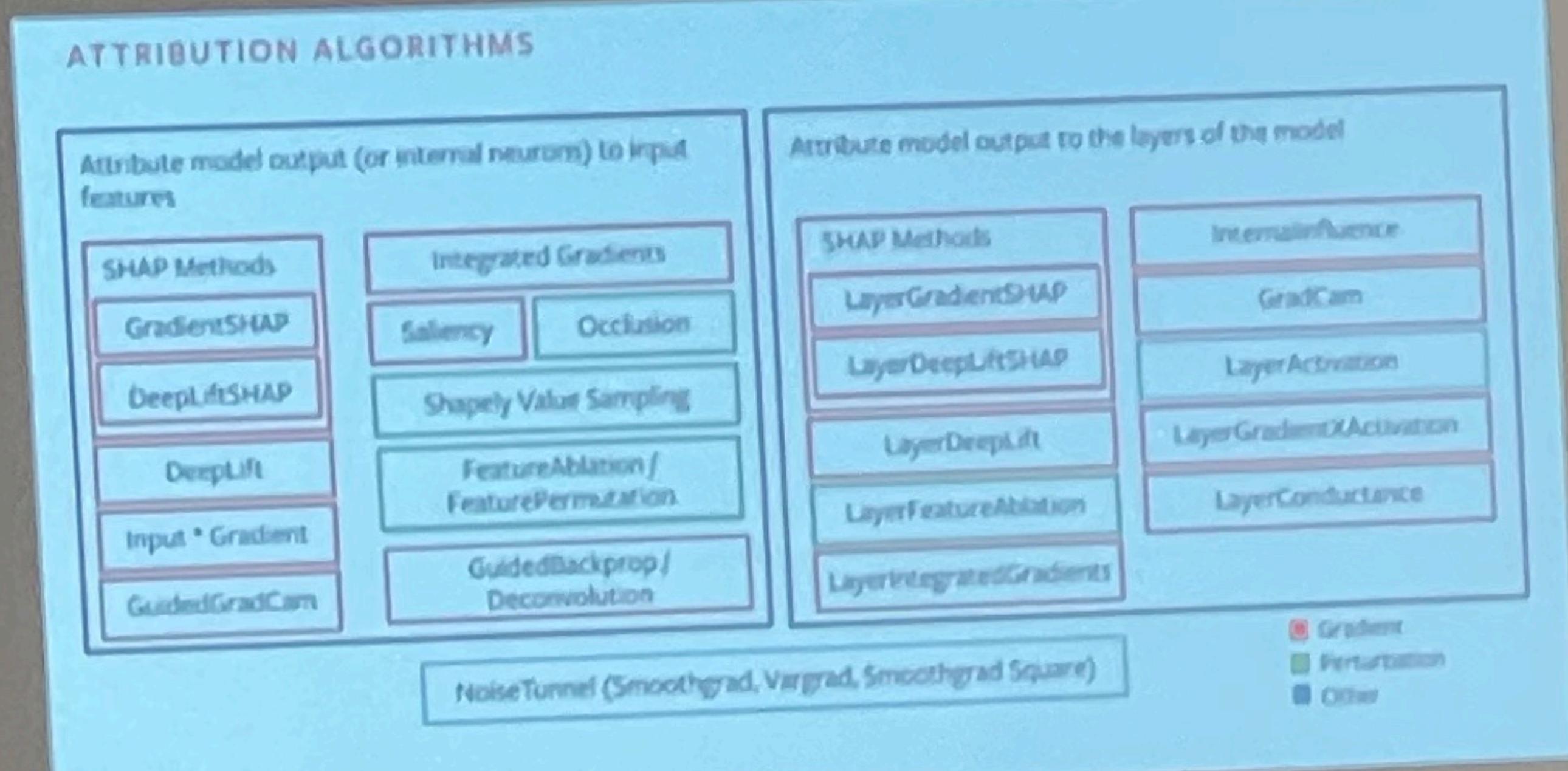
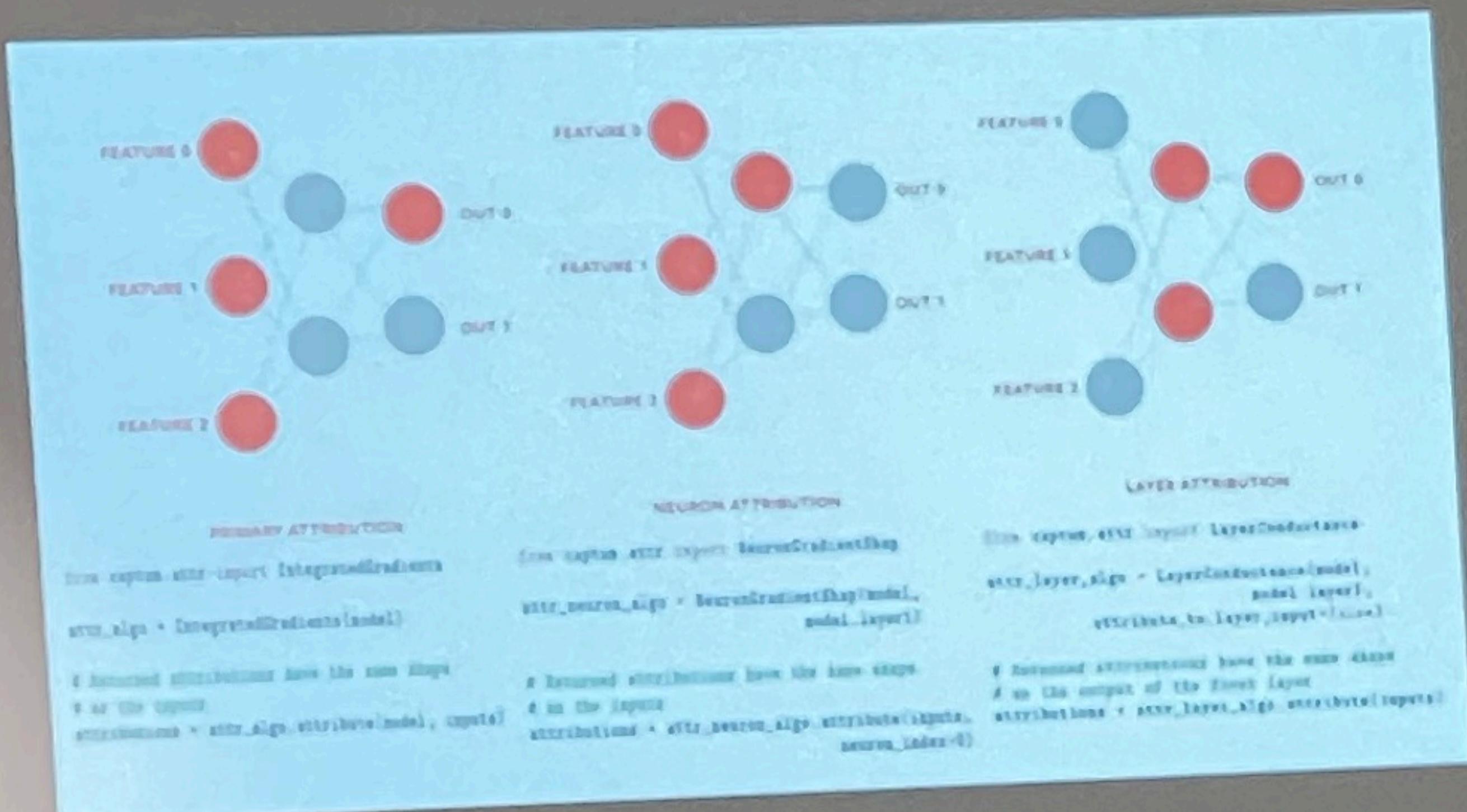


## Embeddings for Default Prediction Training Pipeline



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