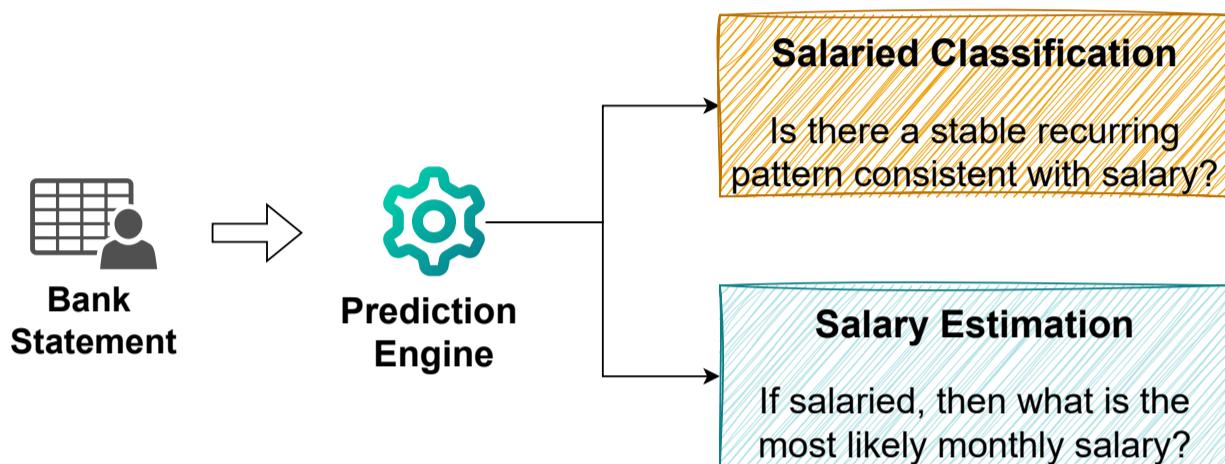


So what will be our approach?

We'll build a rule-based salary detection that works on single-user data

Exactly how will it work?



But why not traditional ML?

- Have my own bank statement, but I'm non-salaried.
- Even if I train a ML model, based on this existing bank statement, it simply won't work.
- Because the model won't recognize what true salaried behaviour look like.
- Quite obvious that predictions won't be accurate since it's trained on whole different data.

But ML can learn patterns automatically...

Yes, but only if patterns exist in the data. ML models usually work best on labelled data that represents its true nature. Bank statements are generally sparse, noisy, random.....

So, essentially this system is not a classifier. It's more like an engine that sees through one's financial behaviour, transaction patterns and signals based on a pre-set of rules.