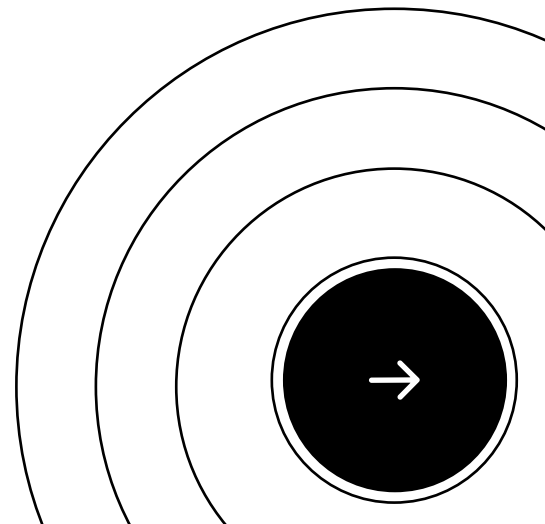


# How Superwise **minimize risk in credit scoring and underwriting**





# Maximizing value while minimizing exposure to risk

Using an ML model for underwriting can draw more business to your company while minimizing potential risk. ML can find new sources of data and identify patterns overlooked by traditional credit scoring models. In an environment where small changes can have tremendous impact, models need to be flexible and adaptable to ensure continued accuracy. They also need to conform to the strict regulations that govern underwriting decisions, such as the Fair Credit Reporting Act and other consumer protection initiatives. Fairness and bias detection must be the leading priorities of any risk assessment team.



# How Superwise can help

## Data scientists

work hard to produce models that strike the right balance between risk and value. The models need to be efficient and precise such that decisions won't be contaminated by bias or lack of fairness. To do this, they need to identify any missing or inconsistent data, along with its ability to generalize for new data. They also need to be able to explain how the model arrived at its predictions in addition to ensuring their models comply with relevant regulations and standards.

**Superwise automatically provides real-time alerts that identify potential issues with data quality, bias, model performance, and explainability. It provides direct visibility into model performance over time and across data. This dramatically cuts down the time it takes to monitor ML models, giving data scientists more time to work on optimizing the models or building new ones.**

## Business analysts

look at large, complex data sets to identify trends in user behavior that can inform credit risk models. They are also responsible for assessing the potential impact of changes in market conditions, and developing strategies for credit risk management and improving predictions. Their job is made possible through insights gathered from the data science team.

**Superwise sends immediate alerts for any changes in predictions or data, along with the reasons for the change. This lets the team understand what impacts user behavior and what doesn't, enabling them to set new goals and plan for the future.**



# How Superwise can help

## Marketing analysts

develop marketing strategies for customer acquisition, conversion, and brand differentiation that will improve the company's return on investment. They also use ML models to understand the behavior of different customer segments and tailor messaging or services more accurately based on model insights.

**Superwise uses machine learning and key performance indicators (KPIs) to automatically detect anomalies, identify information about behaviors among specific subpopulations, and test what kind of recommendations will better target new users or geographies.**

## Fraud analysts

use multiple ML models to detect fraudulent and suspicious activity. These models may analyze transactional data, customer behavior, or anomalies in activity. The team is also responsible for identifying areas for improvement in fraud prevention strategies and working with the data science teams to reduce the risk of financial loss.

**Superwise can automatically detect potential fraud in real-time, allowing fraud analysts to identify suspects or trends and prevent further loss. Offering direct insight into the ML model's health, Superwise allows them to ensure that models are aligned with credit risk scoring objectives, or test new hypotheses to mitigate new fraud trends.**



# Monitor, analyze and optimize all our models

Superwise allows your data science and operational teams to monitor, analyze, and optimize your models in production by creating an easy-to-understand, single source of truth. This ease of access fosters more trust with stakeholders in your ML model predictions and allows you to scale your ML models more effectively.



## **Know exactly when your models fail and why**

Get real-time alerts on data and model drifts, performance issues, correlated events, and weak spots. Superwise provides automated root-cause analysis to dramatically reduce the time needed to detect and fix issues.



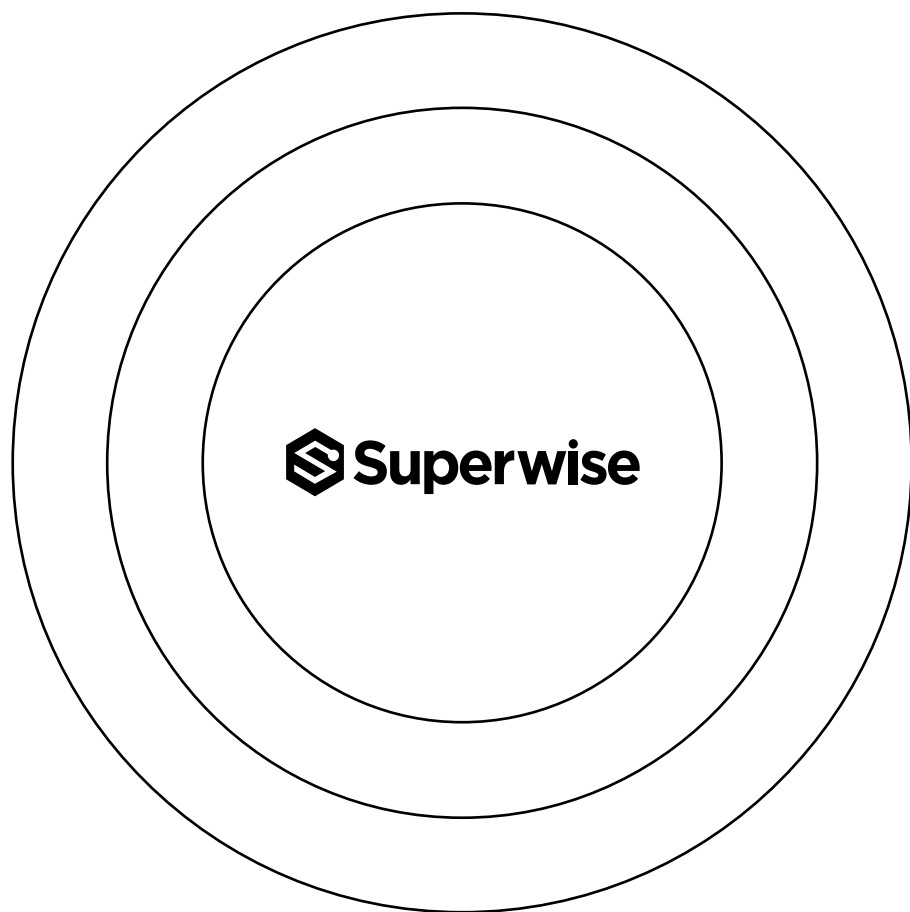
## **Observe your models in production**

full analytical suite examines your in-production data and discovers trends. Thanks to out-of-the-box and customized model KPIs, you know what is happening with your model right when it's happening. You can also track and predict your model's performance over time and through updated versions, detect underperforming segments, and pinpoint changes at a granular level.



## **Optimize models with production-driven insight**

compare subsequent versions of models in production, you can see which retraining strategies led to better models and which didn't.



Superwise is a model observability platform built for high-scale production ML. We give practitioners fully automated, enterprise-grade model monitoring capabilities that take years to develop in-house. And, it's all wrapped in a self-service platform. Superwise automatically calibrates model metrics, analyzes events, and correlates anomalies. This lets you easily see when models misbehave, allowing you to accelerate your time to resolution before issues impact business outcomes.

Head over to the Superwise platform to learn more and get started with easy, customizable, scalable, and secure model observability, for free.

[www.superwise.ai](https://www.superwise.ai)

