



JAMES

Cutting edge technology
... in a highly conservative industry

March 15th 2018

Who am I?

Head of Research at  JAMES

Adviser at **Start up
Lisboa**

Instructor at



Eh... what do you mean “at James?”

The Artificial Intelligence for Credit Risk

James is a one-stop shop for Credit Risk Management, that allows you to easily create, validate, deploy, and monitor regulation-ready, high-performing predictive models.

[TALK TO SALES](#)[WATCH DEMO](#)

Optimize your portfolio performance.

Companies using James have been able to **increase their acceptance rate by 10%** and **decrease their default rate by 30%**.



Leverage state of the art Machine Learning algorithms to create high-performing predictive models and scorecards.



Get preemptive alerts regarding your models' metrics and access all the information required for internal validation and regulatory compliance.



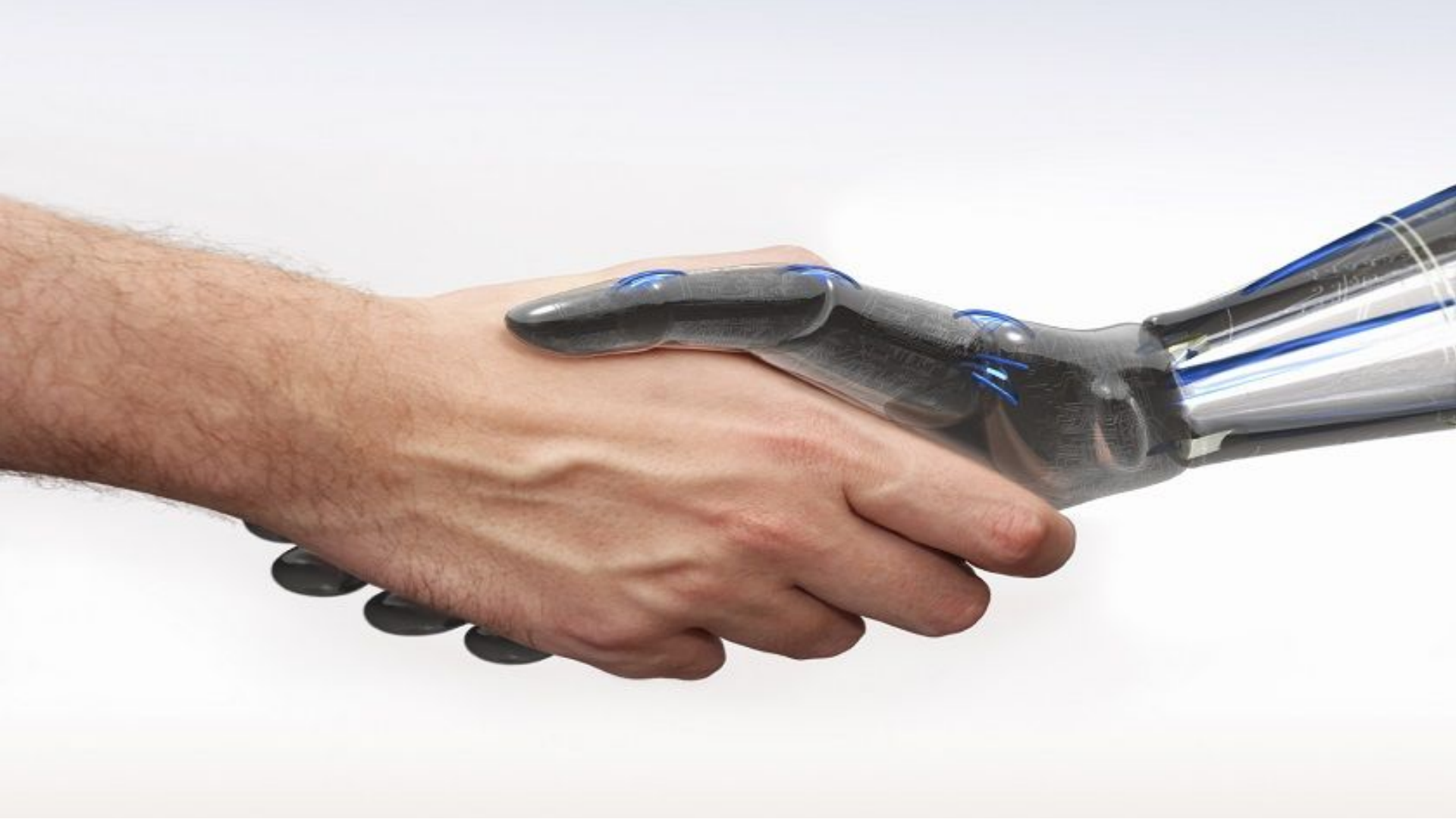
Seamlessly deploy your predictive models. James provides you all the necessary parameters for on-premises or cloud deployments.



Get regular reports regarding your models' performance: discriminatory power, population stability, and probability of default calibration.

[KNOW MORE](#)

What do we do?



Who do we serve?



...

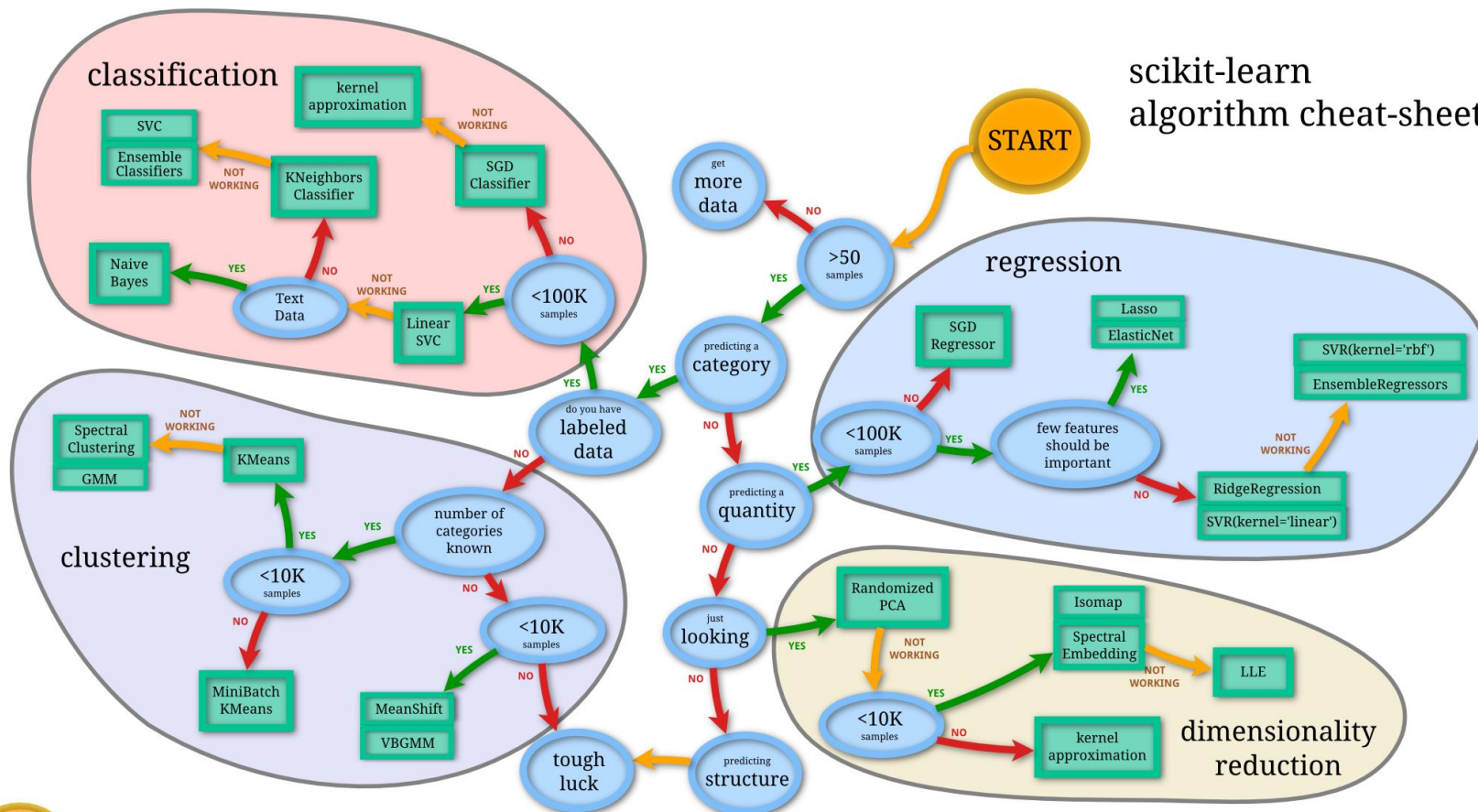
Technology vs Product

With 3 examples

Example 1

Adoption of machine learning

scikit-learn algorithm cheat-sheet



Back



× CANCEL

1. Select an algorithm

2.

3.

4.

5.

NEXT >



Scorecard

It is like a Logistic Regression, but with weights of evidence and scores!

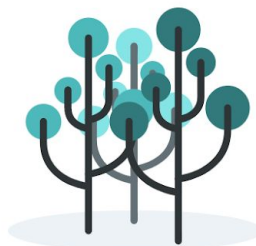
SELECT



Logistic regression

A linear classifier that estimates the relationship of the independent variables with the probability of the target classes.

SELECT



Random Forest

A non-linear classifier that ensembles decision trees and outputs the mode of the individual tree predictions.

SELECT



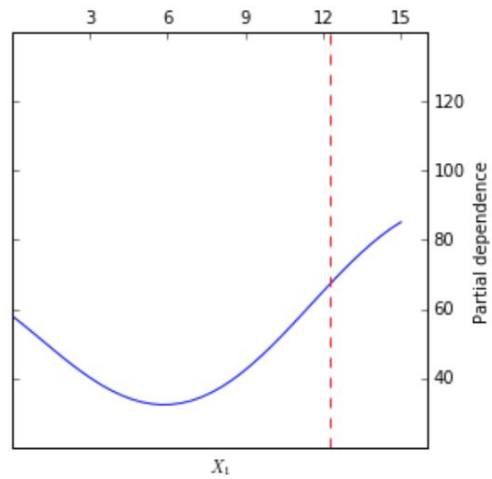
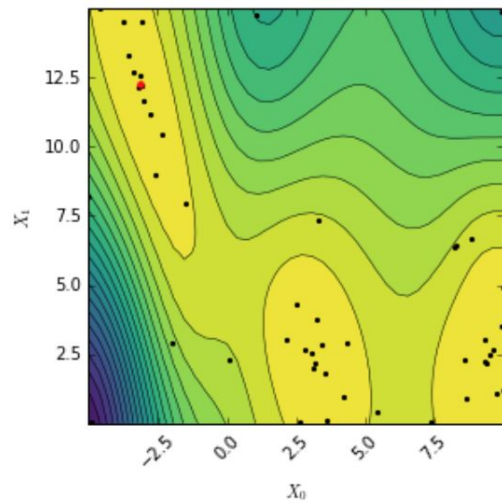
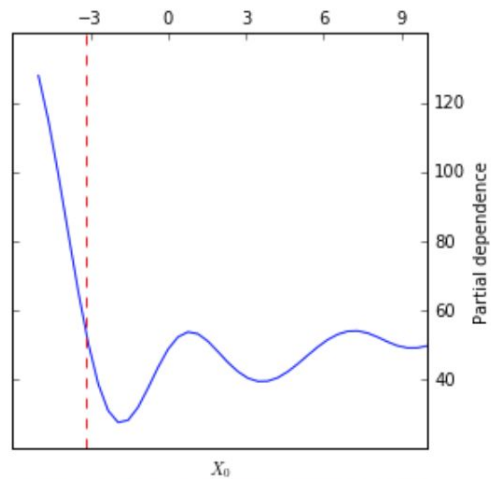
Gradient Boosting

A non-linear classifier that ensembles decision trees which are built iteratively and weighted according to their accuracy.

SELECTED

Example 2

Bayesian Optimization



× CANCEL

1. ✓

2. ✓

3. ✓

4. ✓

5. Summary

RUN >


🧪 Experiment #4

1. Algorithm



Gradient Boosting

2. Partitioning



80% – 20%

3. Training set

- abc 2 categorical features
- 123 179 numerical features
- date 0 date features

Example 3

Local Interpretable Model-Agnostic Explanations

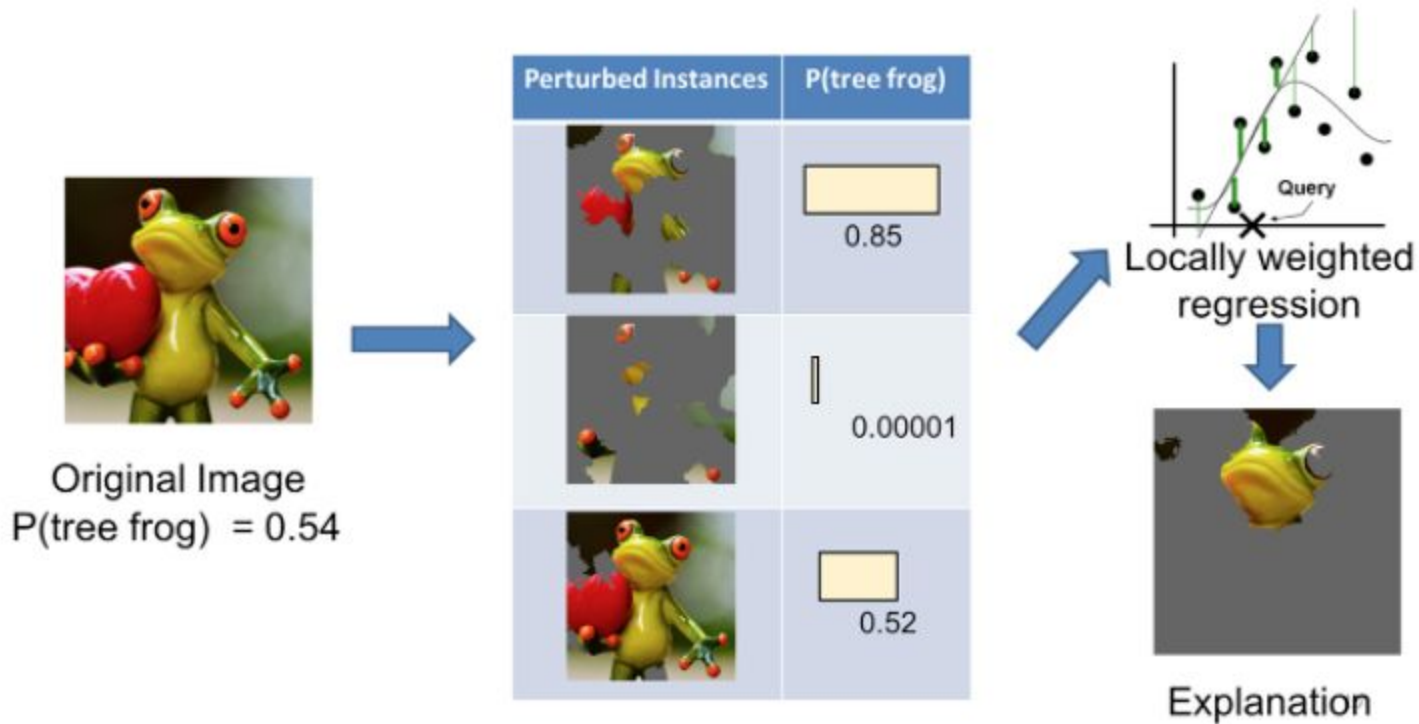
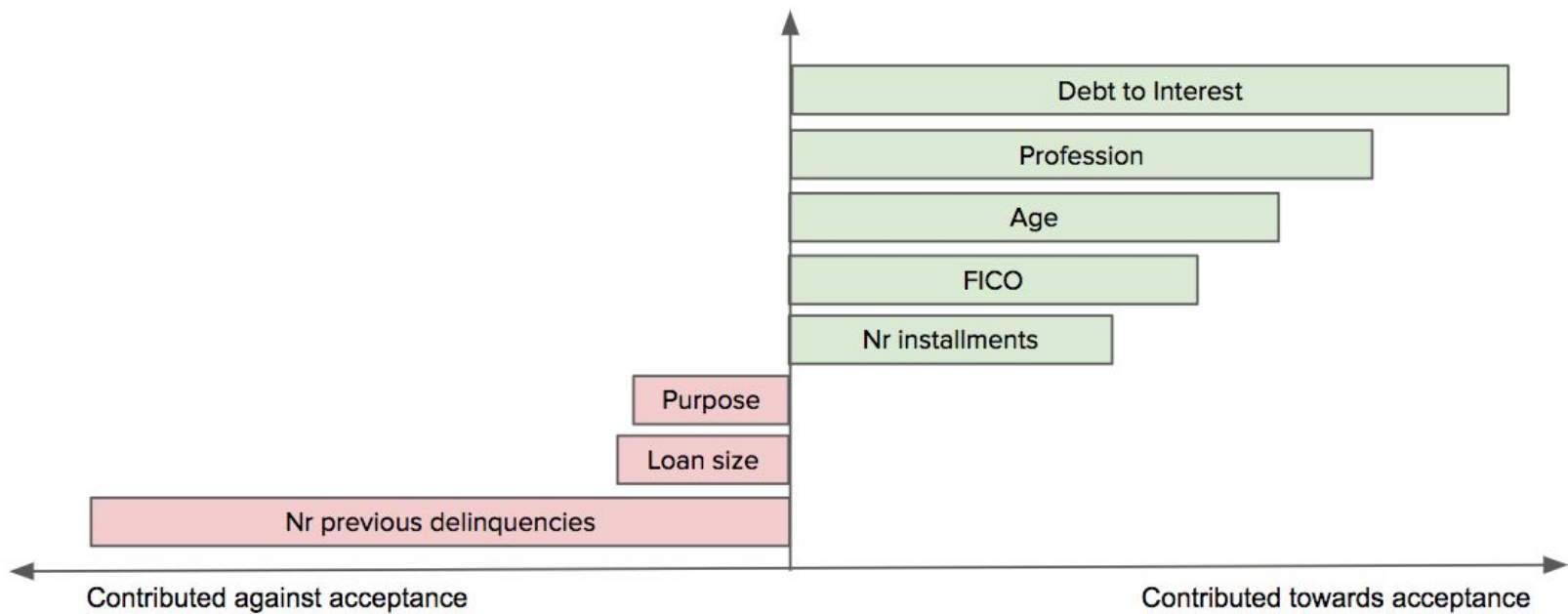


Figure 4. Explaining a prediction with LIME. Sources: Marco Tulio Ribeiro, [Pixabay](#).



Why does this matter?

Lesson 1
Clients don't buy technology.
They buy solutions.

Lesson 2
Communication.
It is not their job to learn our field.

Lesson 3

*Tech companies transfer technology into industry,
with a product*

Thank you!
Questions?



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