



MFC-EMN
ANNUAL CONFERENCE
Bilbao, 3rd - 5th October 2018



PEOPLE AND THE DIGITAL REVOLUTION:
Advancing our social mission through technology

Workshop 3: Big Data for financial inclusion

#microfinanceAC2018



Facilitator:

Florian Ott – Social Banking Development, Erste Group Bank AG

Speakers:

- **Vincent Stulen** – Manager IT & Innovation, Qredits
- **Justin McAuley** – Global Digital Financial Systems Architect, Vision Fund

Short intro

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Vincent Stulen

Manager IT and Innovation

Started at Qredits in 2009

Background in finance, economics and organizational management

Interests: Innovation and change



Microfinanciering Nederland

- Private organization: in-house processing & issuing of loans & mentoring services for small entrepreneurs in the Netherlands
- Non-profit organization (75 employees)
- Mentoring programme with 600 volunteers
- Broad funding base: € 220,000,000 by EIB, Government, Banks & Insurance companies
- Microcredit loans: up to € 50,000
SME business loans: € 50,000 - € 250,000

Step one: start collecting

Qredits

Voortgang: 28%

Opslaan en sluiten

KREDIETINFORMATIE

BEDRIJFSGEGEVENS

PERSONLIJKE GEGEVENS

UPLOAD HIER JE BESTANDEN

Kredietinformatie

Ha ondernemer, laten we beginnen met je kredietaanvraag. Mocht je tussentijds vragen hebben dan kan je met ons chatten, bellen of even mailen. Veel succes!

Wat is het hoofddoel van je aanvraag?

Krediet

Flexibel krediet

Ben je ingeschreven bij de KvK? Ja Nee

Zakelijke postcode, huisnummer en toevoeging

KvK inschrijving

Qredits International B.V. (72118350)
Inschrijvingsdatum: 11-07-2018
Ondernemingsvorm: Besloten Venootschap met gewone structuur
Branche: Holdings (geen financiële)

Ik heb een opmerking over mijn KvK gegevens

Bedrijfsgegevens handmatig invullen

Ik wil een bestaand bedrijf overnemen

Volgende

Je aanvraag

Hoofddoel	Bedrijfspannd
Krediet	€ 230.000,00
Flexibel krediet	€ 20.000,00
Totaal	€ 250.000,00



Kunnen wij je helpen?

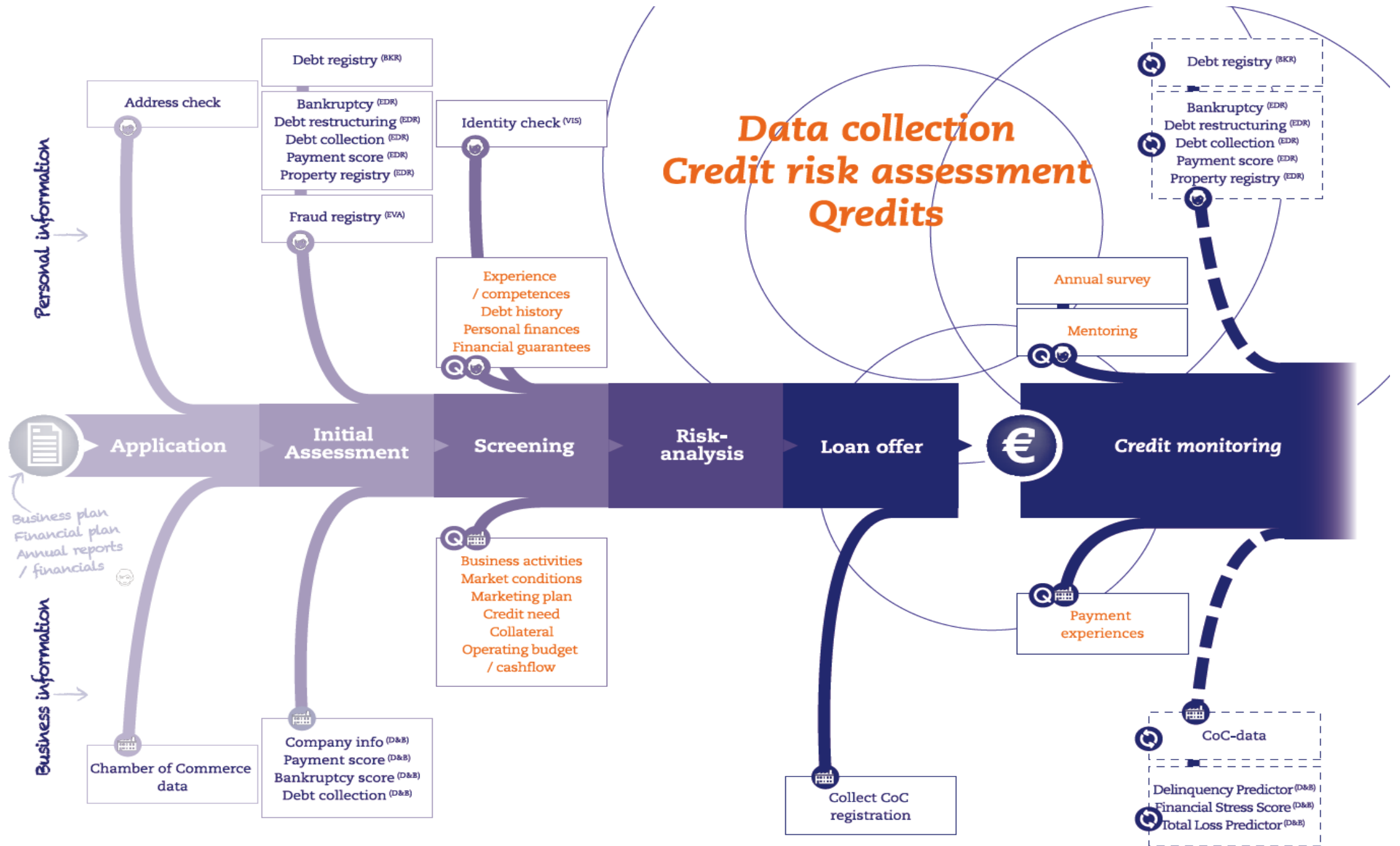
[Chat](#), [Mail](#) of bel [0546-534010](tel:0546-534010)



Je gegevens worden versleuteld en veilig opgeslagen.

Heb je een vraag?





Using external data sources

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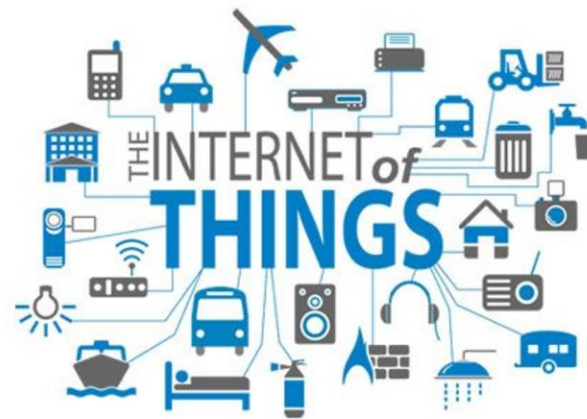
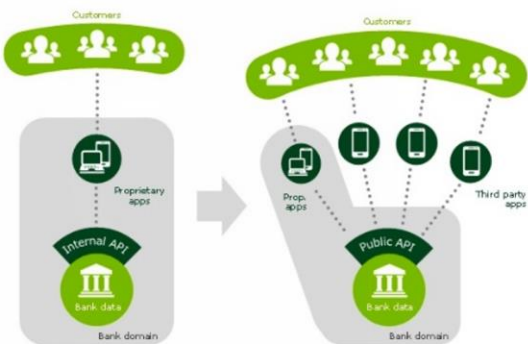
- Lots of data available
- Trusted source
- Chance of error

What about social profiling?



Opportunities?

PSD2 will change to competitive landscape



AI redefines your data strategy

Think (Deep learning)

See (Computer vision)

Talk (Natural language generation)



Pilots with new technology

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1. Easy goal, low investment, quick evaluation
2. Successful? redefine goals and optimize
3. Unsuccessful? stop and try something else

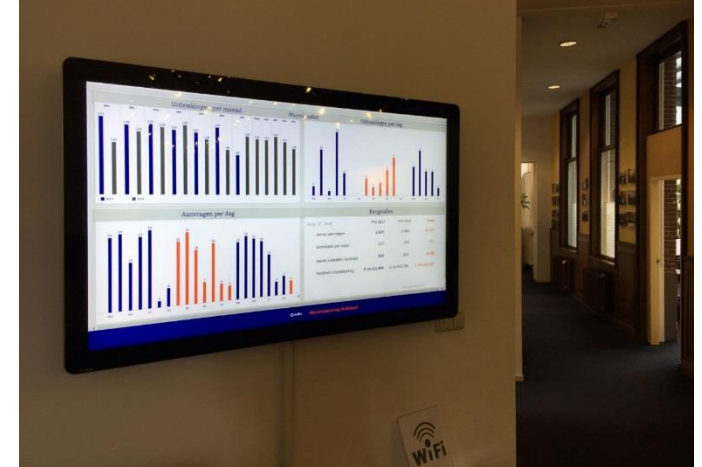
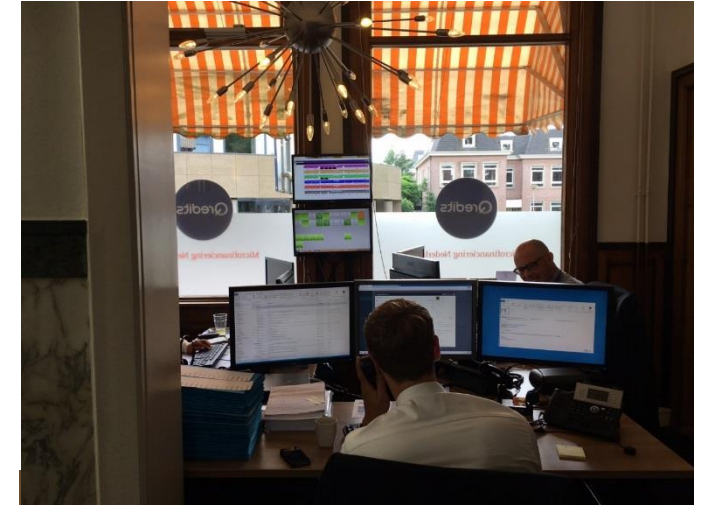
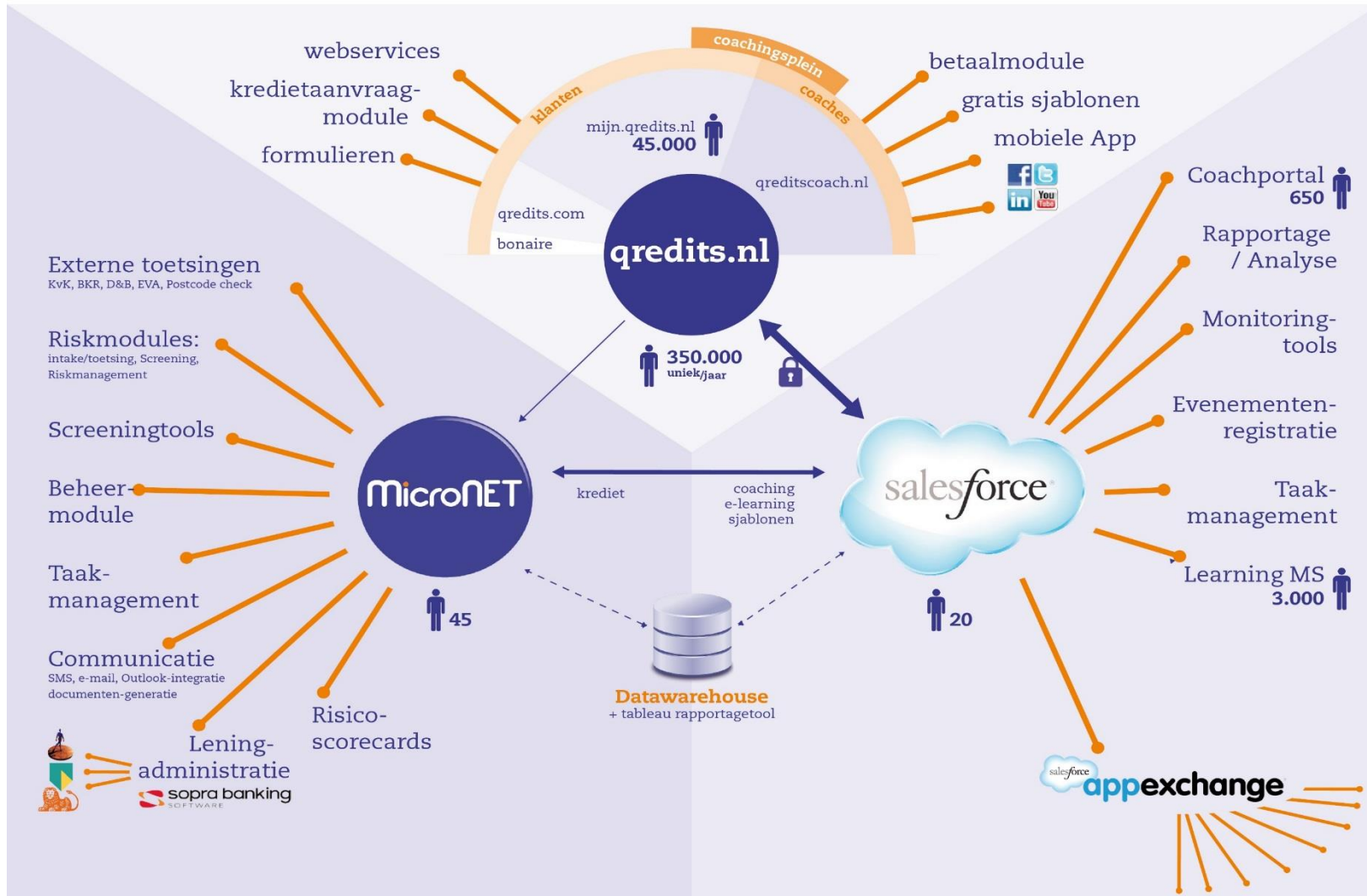
Example;

Using Artificial Intelligence for marketing purpose:

- Combining facebook advertisements with a chat bot
- We 'teach' the bot
- Bot will ask questions and combine data for a quick analysis
- Potential customer gets advise (you can or can't apply for a loan)



Real-time data



For daily operations, Mngt information, Risk analysis, Marketing Etc..



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