

Technology & Data



Mark Messick

Director of Product,
Jack Henry Lending & Deposits

mmessick@jackhenry.com



- **Discussion Topics**

- AI and the role Data plays
- 5 C's of Credit
- Automation
- Portfolio Management



- **Definitions**



**Artificial
Intelligence**

=

**Simulates Human
Reasoning**



**Machine
Learning**

=

**Computers
making decisions**



**Robotic Process
Automation**

=

**Computers
performing tasks**

Data Access

- ❖ Large Language Models
 - Scale
 - Training
 - Fine Tuning
- ❖ Credit-Scoring Models
- ❖ Alternative Data Models
- ❖ Eliminating Bias
- ❖ Analytics





5 “C’s” of Credit?

- Character
- Capacity
- Capital
- Collateral
- Conditions

- **Automation**

Efficiency vs Risk Where's the balance?

- ✓ The Digital Front Door
- ✓ Workflows
- ✓ Decisioning
- ✓ Reporting



- **Portfolio Management**



Predictive Analytics

Anomaly Detection

Unusual Patterns

Fraudulent activity



Early Warning Systems

Signals of distress

Stress-testing

Continuous underwriting



Optimization

Portfolio segmentation

Performance

Imbalance