

# illion BankStatements: Decision metrics and categorisation



```
mirror_mod.use_x  
mirror_mod.use_y  
mirror_mod.use_z  
if_operation ==  
mirror_mod.use_x  
mirror_mod.use_y  
mirror_mod.use_z  
  
#selection at the end -add back the deselected mi  
mirror_ob.select= 1  
modifier_ob.select=1  
bpy.context.scene.objects.active = modifier_ob  
print("Selected" + str(modifier_ob)) # modifier ob is  
#mirror_ob.select = 0
```

Put the data you need at your fingertips for faster, smarter lending decisions

## Decision Metrics

illion's Decision Metrics can be used to assess the risk, liquidity and serviceability of your customers. They put the data you need at your fingertips for smart lending decisions, driving your business further, faster.

Our client-driven Decision Metrics and pattern analysis utilises categorised transaction data to provide you with a tailored view of account holder information.

The Decision Metrics are specific data points that sit at the top of your customer's bank statement meaning you can get the information you need quickly without having to search through the statement.

Decision Metrics are available in both the PDF/HTML statements and in the JSON/XML data.

### What are the data points?

Once the categorisation process is complete, we run pattern analysis over the top of the categorised transactions, resulting in a series of intelligent data points that can be matched to your credit decisioning. We can create customised Decision Metrics based on your requirements.

The following are some examples of what we can do with the data:

#### Derive frequency and count of events

- Income frequency or count e.g. 5 weekly
- ATM withdrawals on income payment days
- Number of small amount credit contract (SACC) dishonours

#### Perform calculations

- Gambling percentage of income
- Percentage of income spent on day of deposit

#### Combine multiple categories into one metric

- Living expenses i.e. a combination of rent, utilities, groceries, etc.

#### Identifying potentially risky transactions

- Customised flagging of high value transactions e.g. a listing of debits over \$500

#### Text values

- Employer i.e. the transaction description of the wage provider

#### Date related metrics

- Expected pay date for largest income source
- Number of days since last Centrelink payment

# Categorisation

Transaction categorisation enriches financial institution data to enable analytical insights. illion Open Data Solutions' categorisation and summation enables identification of income, lending risk criteria and further spending habits depending on your needs. Our categorisation makes it easy for you to find the bank data you need, quickly.

With **56 categories** available, our categorisation is updated daily to keep pace with the constantly evolving transactional landscape.

As an illion BankStatements customer, categorisation can easily be activated on your service. Our categorisation algorithm utilises a range of analytics techniques including:

- Linguistic analysis
- Vector space models
- Pattern (time-based and text) matching
- Keyword identification

