

Sony



『Customized AI Scoring Maximize Your Profit』

Who we are



Japanese AI Solution Provider



Leading technology from Sony

Our service



AI Credit Scoring



AI Collection Scoring

Our Experience



Approve ratio 20% Up



Default ratio 3% Down



Call center cost 20% Down



<Based on our clients' case>

For more information ↓



GAILABO Website



→ Introduction movie



Material request



『How We Contribute to Your Business』

Credit Operation

Expand Top Line

Reduce bad debt

Visualization

Automation

Collection Operation

Collection cost reduction

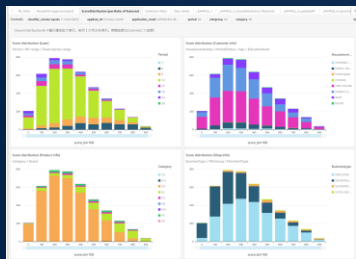
Improve collection ratio

『Analysis supporting tools to Enhance Your UX』

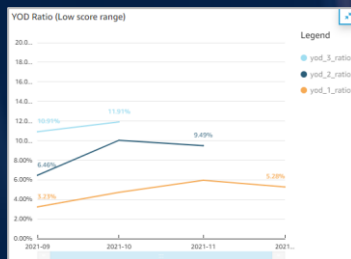
GAILABO BI

Analyze each KPI with multiple aspects

Portfolio analysis

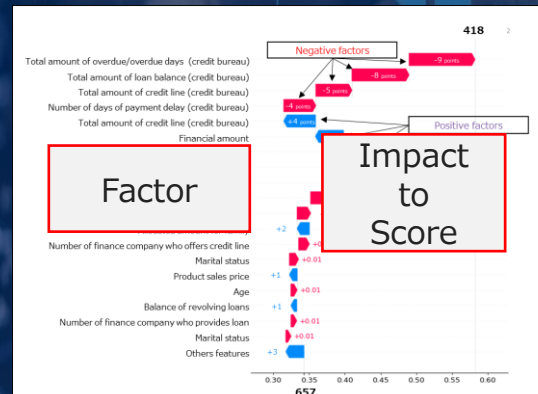


Collection analysis



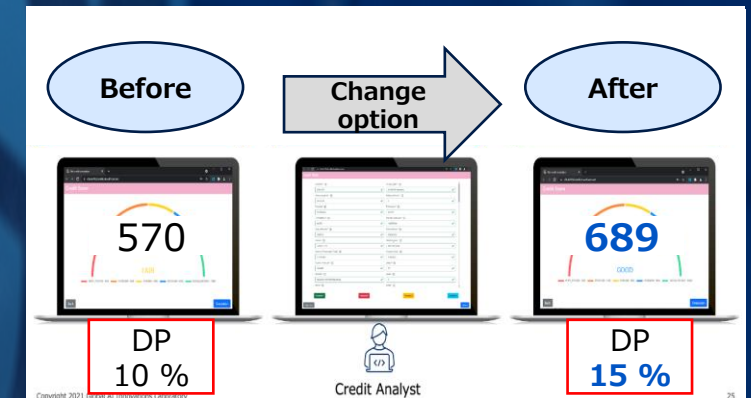
XAI(Explainable AI)

Understand what factor affect score



Credit Simulator

Automatically recommend the best option for pending customer




→Demo movie



『High Accuracy with Tailor-made AI Model』

■ Comparison table

	Pros	Cons
 <p>GAILABO Global AI Innovations Laboratory</p>	<ul style="list-style-type: none"> Professional AI engineer and sales staff provide extensive support from the beginning to the end. No need to train and assign dedicated staff for AI at the client's side, and no risk of handover in the event of transfer or retirement. High accuracy with best fit AI model for each client's operation by using all the data the client has. (application, payment history, credit bureau, alternative data, etc.) 	<ul style="list-style-type: none"> Project leading time is longer than others because of the model development.
Alternative Data Scoring	<ul style="list-style-type: none"> Enjoy the scoring service without complicated model developing process. Using the alternative data such as mobile data, meta data, etc. for scoring. 	<p>Low accuracy in case alternative data scoring model is not reflecting client's own data(payment history, application data, credit bureau, any other related data.)</p>
Package Solution	<ul style="list-style-type: none"> In-house operation is possible by assigning or training dedicated staff for AI. This kind of Auto ML tools enable the client to develop the AI model within short time 	<ul style="list-style-type: none"> All tasks from data cleaning, model development, implementation need to be conducted by the client's own staffs. Need to train and assign dedicated staff for AI at the client's side, and risk of handover in the event of transfer or retirement. Take time to verify which model is the best even though short time developing is possible. Need to use within the rule of package.
Traditional Scoring (Not AI Base)	<ul style="list-style-type: none"> In-house operation is possible by assigning or training dedicated staff for credit operation. Easy to understand what parameter affects to the score because of rule base engine. 	<ul style="list-style-type: none"> All tasks need to be conducted by the client's own staffs. System update takes long time, because parameter adjustment and selection needs to be conducted by client's own staff. The number of parameter used for scoring model is limited, because the capacity of manual analysis is also limited.