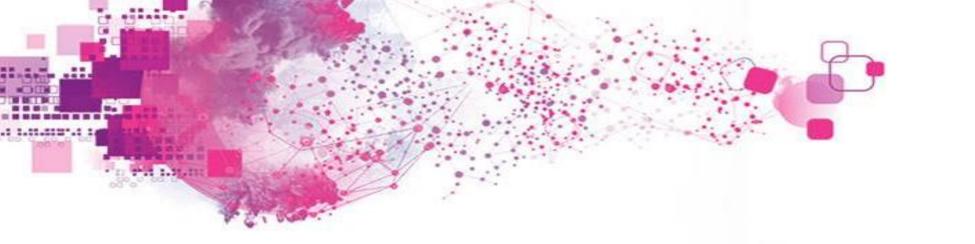


Experian Web Data Analytics for companies

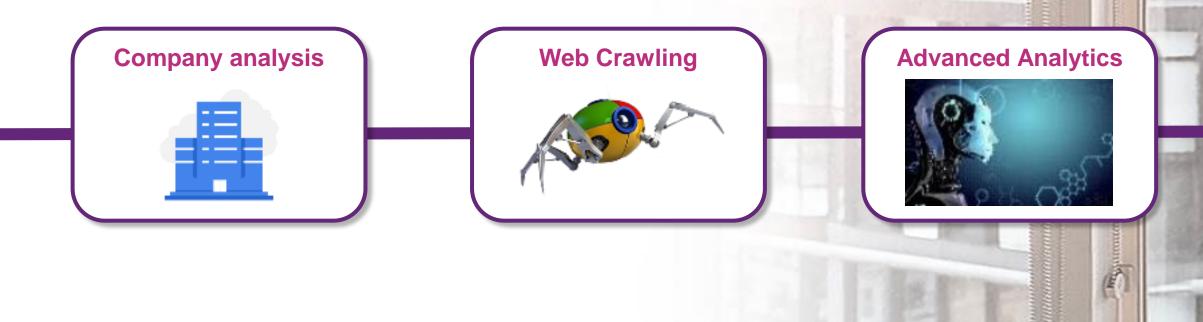
Leandro Guerra Head of Data Science - Experian







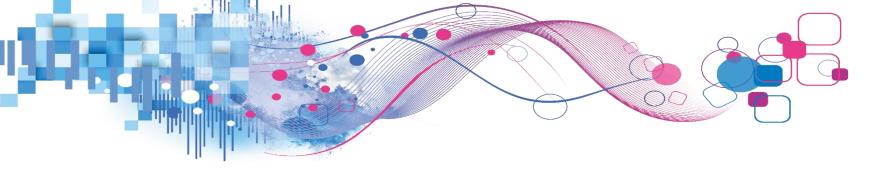
- Web Data Analytics is an innovative end-to end Scoring solution for companies based on Web Information
- Experian can support you in taking decisions to select a profitable accept strategy for your Company portfolio with the power of Advanced Analytics



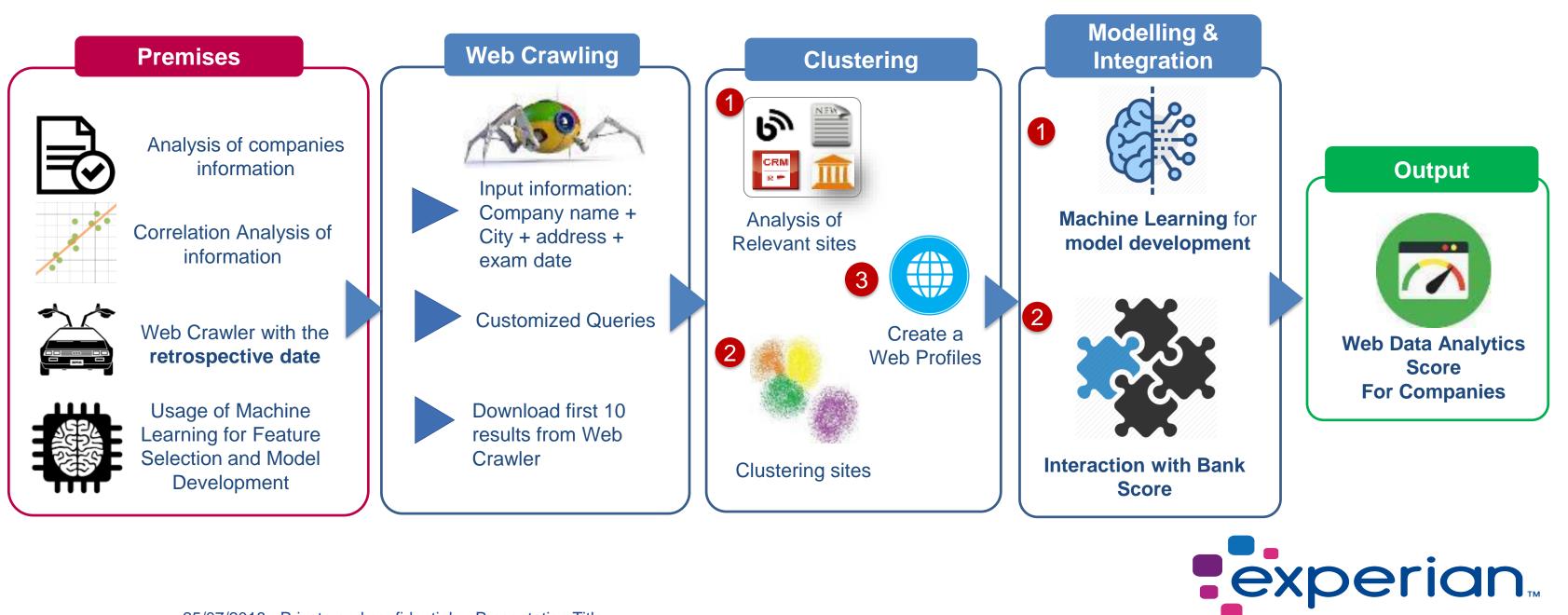
Use Web Data to get new insight

Implementation

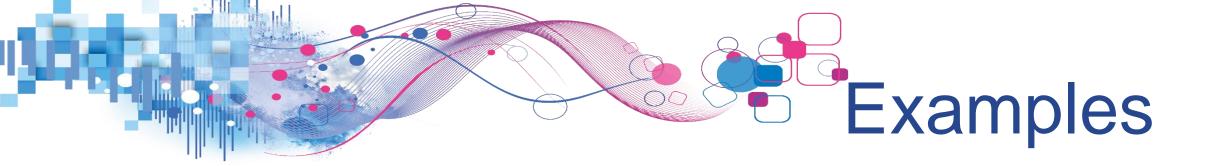
experian





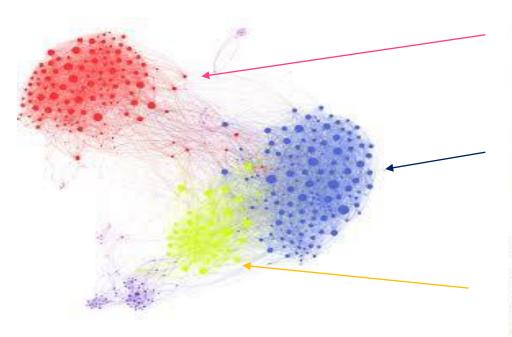


Methodology



Customized queries:

'TALLERES ILSA S.A.' + 'VITORIA'



TALLERES ILSA - Vitoria-Gasteiz - Uzbina Kalea, 29 BAJO:POL ... https://www.paginasamarillas.es/.../vitoria.../talleres-ilsa_011779... • Traduci questa pagina MENAJE DE COCINA Y MESA. Contacta con TALLERES ILSA de Vitoria-Gasteiz en Páginas Amarillas. Consulta su teléfono y dirección en un mapa.

Talleres ILSA, SA - Vitoria-Gasteiz, Pais Vasco, Spain - Local ... https://www.facebook.com/.../Talleres-ILSA-SA/511118465643...

Traduci guesta pagina Talleres ILSA, SA, Vitoria-Gasteiz, Pais Vasco, Spain. Local Business.

"Talleres Ilsa, S.A. - Menaje de Cocina, Utensilios metálicos de cocina ... https://za.kompass.com/c/talleres-ilsa-s-a/es1014294/
Traduci guesta pagina Especializados en Menaje de Cocina, Utensilios metálicos de cocina, Artículos metálicos domésticos. Contacte con Talleres IIsa, S.A. y consulte productos, información y precios para Menaje de Cocina, Utensilios metálicos de cocina. Artículos metálicos.

10 results for each customized queries for each record: analysis of the first page from Google

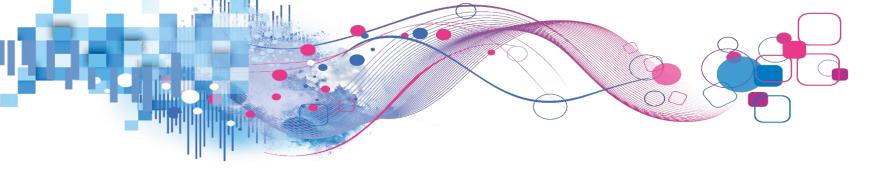


Site: Paginas Marillas

Site: Facebook

Site: kompass

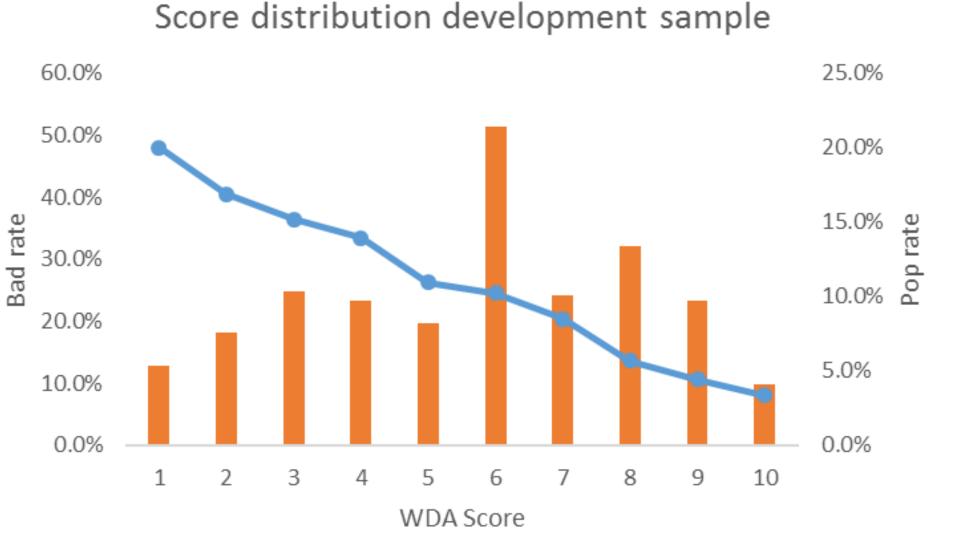
Clustering



Score Web Score Web Gini: 44

Score Web Analytics Experian Score Distribution Italian bank SME portfolio

Development sample					
Score WDA	Good	Bad	Bad rate	Pop rate	GB Index
1	294	271	48.0%	5.3%	89%
2	482	328	40.5%	7.6%	60%
3	699	400	36.4%	10.3%	44%
4	691	348	33.5%	9.8%	32%
5	646	230	26.3%	8.2%	4%
6	1719	561	24.6%	21.4%	-3%
7	857	220	20.4%	10.1%	-19%
8	1232	195	13.7%	13.4%	-46%
9	924	110	10.6%	9.7%	-58%
10	401	35	8.0%	4.1%	-68%
Total	7945	2698	25.3%		



WDA in Action Advanced Analytics use case

WDA is a solution used by banks and financial service in different EMEA countries (Italy, Spain, France)

The challenge

- Increase risk scoring predictive power
- Behavioural and Origination Web Models

Business benefits

- **30%** average predictive power using only with Web Data
- +1.5M€ with enhanced credit risk decisions





Implementation Web Data Analytics for a real time solution

