Title: When is a bank-middleware can be recommended?

Subtitle: Development of a rule-based expert system / data-driven for automated decision support

Abstract: At International Personal Finance Plc, I started the Finance Process Automation project where I collected[[1]](#footnote-1) resources from all Hungarian Banks. I searched for the answer to that how can be standardized and automated Finance processes (e.g., OTP, K&H, Simple, Unicredit, Takarékbank). The focus is on transactional data[[2]](#footnote-2). The finding is that a bank middleware is recommended.

Planned application = a decision support system ensuring an automated expertise based on public log-data (statistics about transactions).

Decision points:

* Application: online and or offline?
* Objects? and years? = banks (the more the more), years (the more the more)
* Attributes? = statistics concerning transactions and other log-data)
* Methods (parallel or alternative goals?)[[3]](#footnote-3):
  + Rule-based
  + Data-driven:
    - Supervised learning (c.f. production function): attribute about available and not-available middleware in a certain bank in a given year
    - Unsupervised learning: antidiscrimination model based on the directions of the attributes for middleware-necessity

Remark: only a questionary-based approach is not enough…

1. Log-data and/or questionnaires? [↑](#footnote-ref-1)
2. Public or not? [↑](#footnote-ref-2)
3. Parallel goals 🡨preferred! [↑](#footnote-ref-3)