Making AI algorithms more transparent
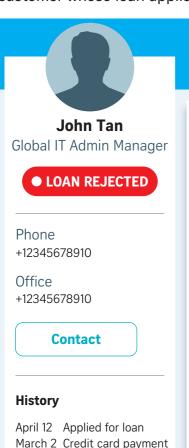
In this hypothetical and simplified scenario, BasisAI's Bedrock solution displays the various metrics that an AI algorithm uses to arrive at a credit risk score for a bank customer whose loan application has been rejected.

Credit risk assessment model

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● **LOAN REJECTED**

Phone
+12345678910

Office
+12345678910

Contact

History

April 12   Applied for loan
March 2   Credit card payment
March 1   Transaction

Feature contributions

■ Positive   ■ Negative

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Feature	Value
Average score	500
Current loan amount	211
Years in current job	98
Month since last delinquent	72
Years of credit history	16
Age	300
Annual income	150
Monthly debt	108
No. of open accounts	35
No. of credit problems	9
Individual score	235

Bedrock shows that age was the metric which had the biggest negative impact on the customer's score. With this information, the bank can then decide if the algorithm's decision is fair or unduly biased.