In the past three days ( between July 25th to 27th, 2018); Komtaş team, TEB Analytics Team and TEB Collection / Risk teams had consecutive meetings. In those meetings following participants were ready;

* TEB Analytics Team:
  + Çığır Hızlı, Cenk Akın, Müge Zeren, Ali Özer Çetin, Gizem Özden and Çağatay Aydoğmuş
* TEB Risk Team:
  + Serkan Kıraç and Selda Koray
* TEB Collection Team:
  + Mustafa Hilmi İnanç, Feyza Arslan and Aysun Zorlu Deniz
* TEB Credit Card Marketing Team:
  + Esra Aynacı
* TEB Business Solutions Team:
  + Gencay Çağırgan, Esra Demir
* TEB Data Warehouse Team:
  + Aynur Nazlı
* Komtaş Local Team:
  + Özgür Bey, Esat Bey, Kâzım Anıl Bey, Cemre Hn.
* Teradata Team:
  + Salman Bey, Usman Bey

In those meetings, there were discussion about;

* Daily routines of Collection & Risk teams in order to determine the next project.
* Definitions;
  + **Application**: Happens when a customer applies for a new product.
  + **Default**: Happens when customer is 90-days late to his/her due. (Serkan Bey also suggested that this definition may change based on product)
  + **Collection**: Starts after default. When a customer is in collection phase for 40 days and had no debt restructuring; the customer is handed out to the lawyers.
  + **Credit Card**: Whether the customer only has one card or not (i.e. Customer may have both Visa and MasterCard), those cards share the limit and the customer defaults if s/he is late in any of those payments.
* Models and current methodology used by those teams.
  + Collection team keeps track of behavior of the current payers by combining scores of the Behavioural Score-Card supplied by Risk Team and KKB Score.
  + Collection team keeps pushing the customer if the customer is late to his/her payment but not defaulted yet.
  + Risk team scores the customer which is in Pre-DPD stage. This score is used for new applications as well.
  + Risk team cares for model performance and stability equally. Model stability is checked quarterly.
  + All the models described above are present in *customer-level* rather than *product-level.*
* Discussed also which model to be implemented in the following phase. The model below is selected and other ideas can be utilized if time constraints permit (*for further explanation please see diagram below*):
  + To determine the score of a customer which is late from 1 to 10 days to his/her due if s/he is a **lazy customer (0)** or **defaulter (1).** Anything in-between will point out the possibility of the default for that customer. The definition of defaulter is for 90-days late to payment.
  + In the first phase, the selected model will be developed for credit cards to predict lazy and defaulter customer. (Model 3)
  + For the next steps, it is envisaged to build different models for the different phases of the default to accomplish an end-to-end early warning system.
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