



Ciclo di vita dei modelli

Tra accelerazione AI e readiness regolamentare

Alida Popescu

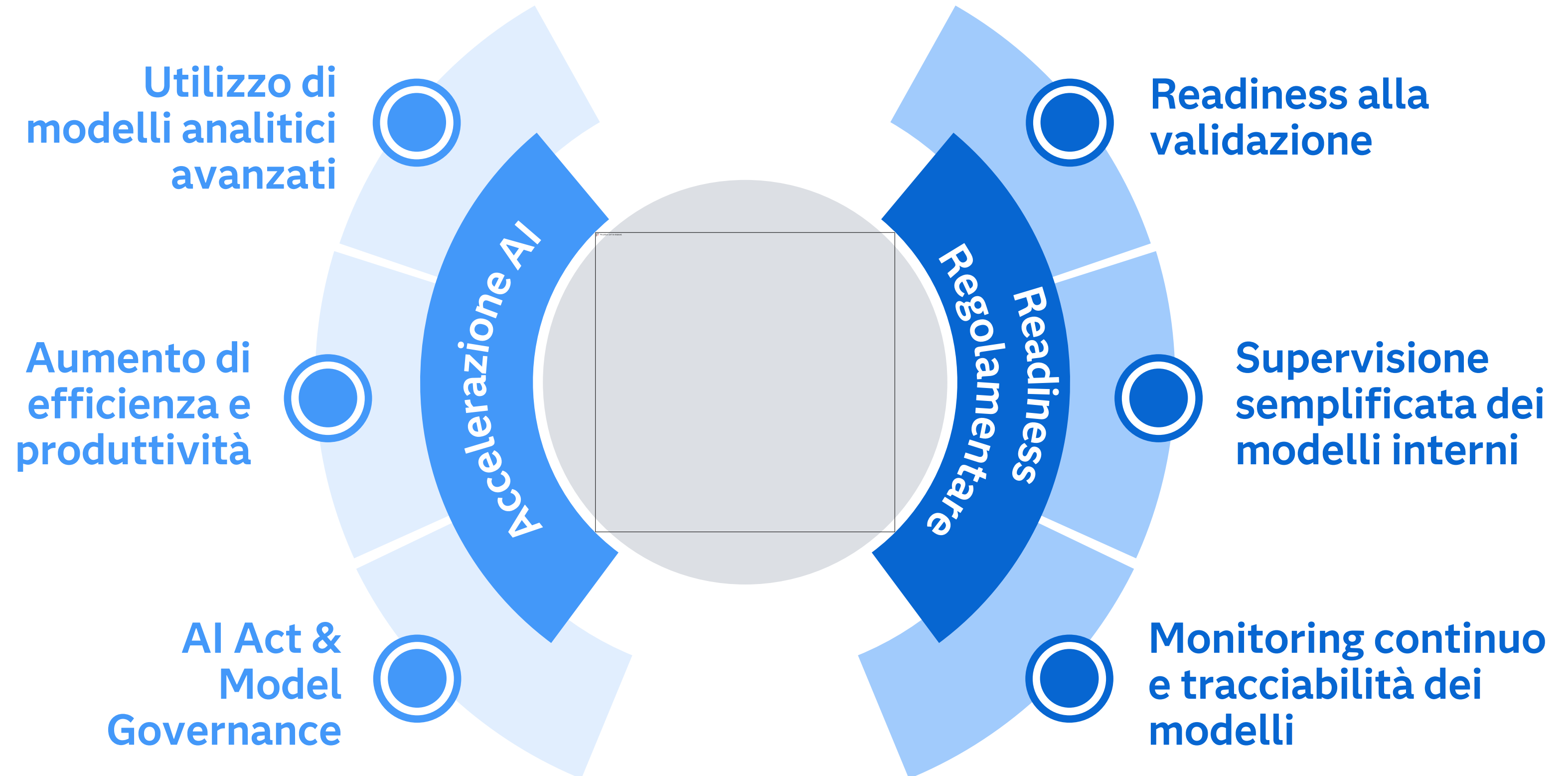
Customer Advisory Senior Manager Risk Practice CEE – SAS

Giada Scalpelli

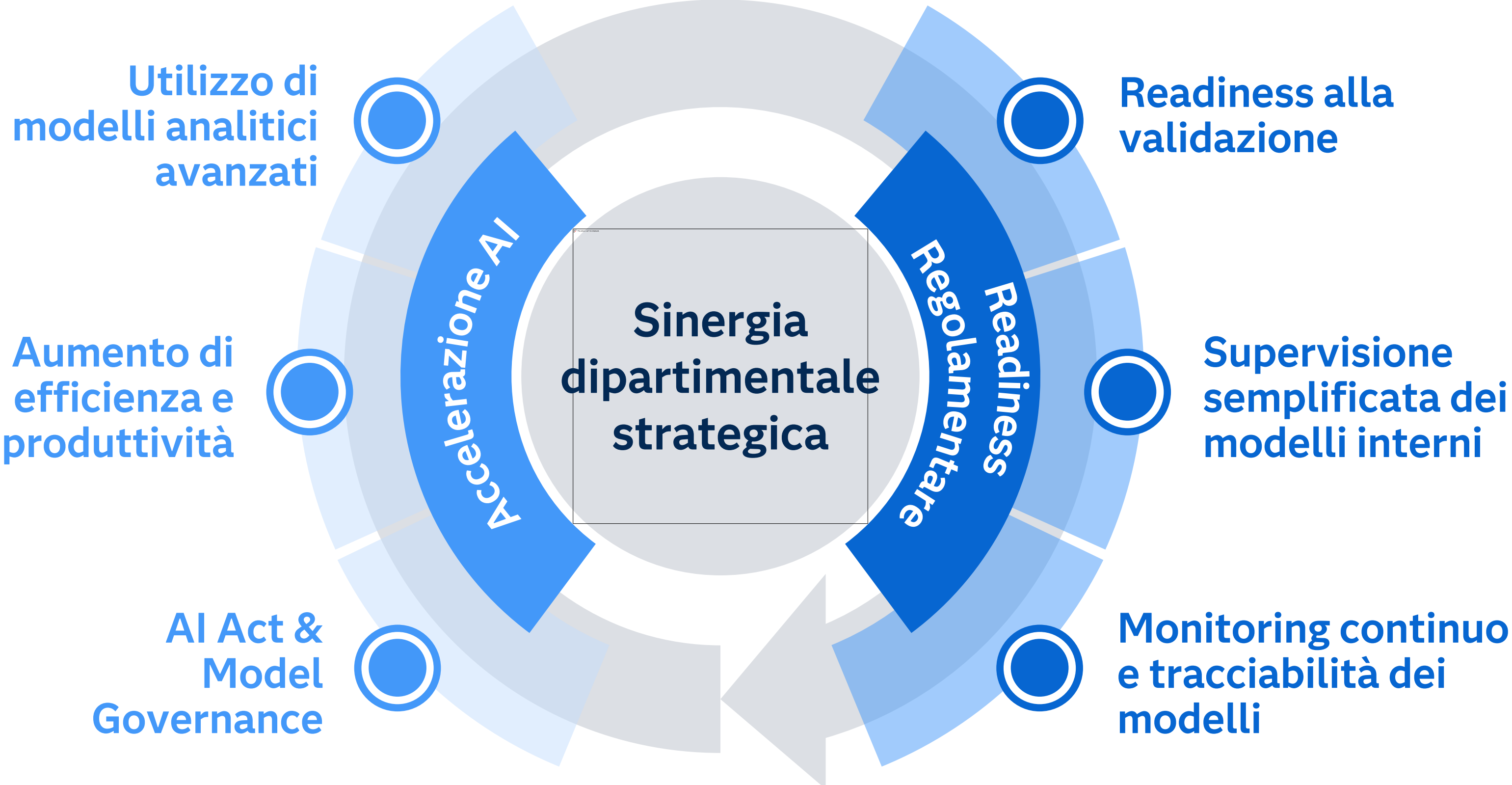
Senior Customer Advisor Risk Management – SAS



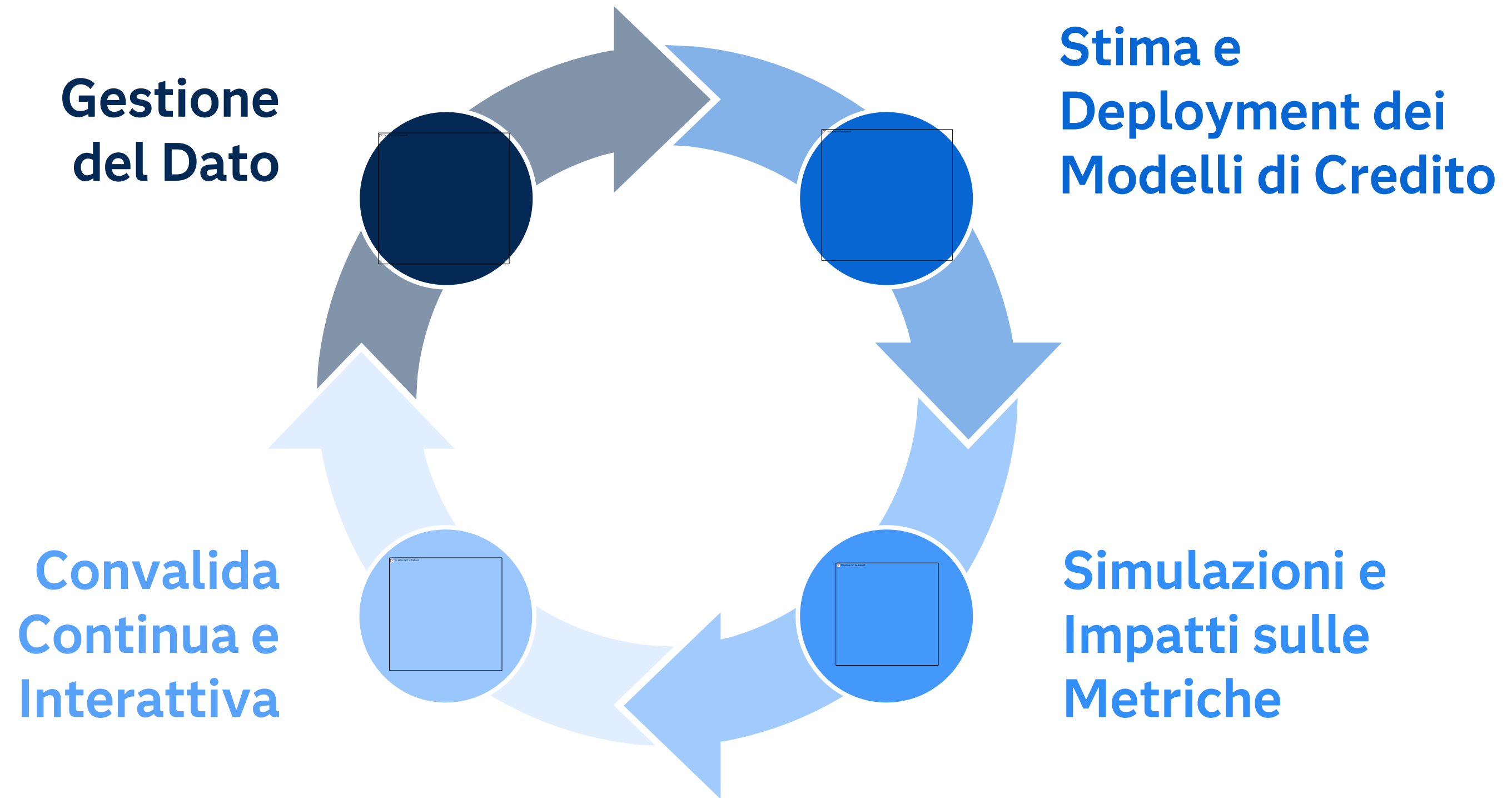
Contesto di innovazione



Contesto di innovazione

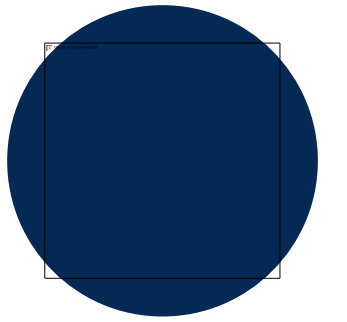


Ciclo di vita dei modelli



Come SAS può aiutare?

Gestione
del Dato



UTILIZZO DI DATI SINTENTICI



**“Reduced time taken to provision data externally from 6 months to 3 days”*

L'utilizzo di dati sintetici ha portato a prestazioni del modello significativamente **migliorate** nel distinguere tra casi in default e non

[*Link all'intervista completa](#)



BCBS 239 & RDARR



Lineage e tracciabilità nativi



Auto-documentazione delle trasformazioni per arrivare alla ABT



Generate Data

GENERATED DATA

- March 12, 2025 2:12PM
- February 11, 2025 1:11PM
- February 3, 2025 10:09AM
- January 20, 2025 08:44AM
- January 3, 2025 08:05AM

SOURCE DATA

Tables: **3** Columns: **124** Rows: **258.1K** Size: **9.5MB**
 Location: AZURE/Q3Data

GENERATED DATA

Tables: Columns: Rows: Size:

Column Types



Table Types



Schema

Table	Column
EMPLOYEES	id
EMPLOYEES	name
EMPLOYEES	address
EMPLOYEES	city
EMPLOYEES	state
EMPLOYEES	zip
EMPLOYEES	startdate
EMPLOYEES	district_id
EMPLOYEES	account_id
CARS	make
CARS	model
CARS	zip
CARS	startdate
CARS	district_id
CARS	account_id
CARS	make
INVENTORY	model
INVENTORY	model
INVENTORY	model
INVENTORY	model
INVENTORY	model
INVENTORY	model
INVENTORY	model

Generate Synthetic Data

Output destination:

Local Disk

Output location:

AZURE/myfiles/synData/

File extension:

csv

Random state:

Table:

EMPLOYEES

Output rows:

587

Magnitude:

1.0

Output rows: 2,080

Output rows per table:

EMPLOYEES	587
CARS	780
INVENTORY	713

15,678 rows left to generate.

Generate Data

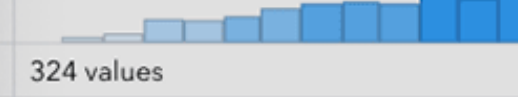
Cancel

Distribution

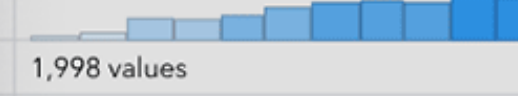
3,187 values

3,187 values

3,187 values



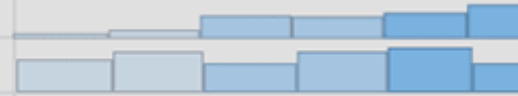
1,998 values



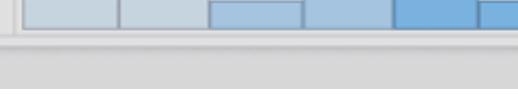
324 values



1,998 values



1,998 values



Synthetic Sample

65789

Alan Samal

334 West Main St

Pointpark

VA

22343

10/06/2020

9

112

Honda

Accord

22343

10/06/2020

9

112

Honda

Accord

112

Honda

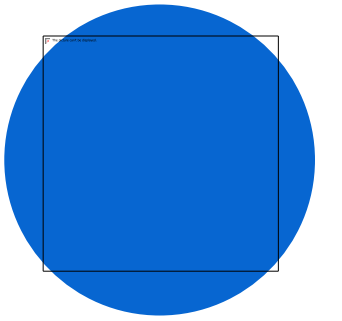
Accord

Honda

Accord

Come SAS può aiutare?

Stima e
Deployment dei
Modelli di Credito



ASSISTENTI AI PER UNA MAGGIORE PRODUTTIVITÀ

- Code Assistant:
Genera, spiega
e commenta
codice SAS
- Suggerimenti e
spiegazione e
interpretazione
dei risultati



SEMPLIFICAZIONE & READINESS BCE

- Gestione centralizzata dei modelli
- Confronto tra modelli tradizionali e AI/ML
- Deployment senza riscrittura



Projects

New project

Search



Sentiment Analysis
Text Analytics

Modified by: Peyton Cuccia
Date modified: Jan 16, 2026, 1:55 PM



Market Basket Analysis
Data Mining and Machine Learning

Modified by: Peyton Cuccia
Date modified: Jan 16, 2026, 1:53 PM



Market Demand Forecasting
Forecasting

Modified by: Peyton Cuccia
Date modified: Jan 16, 2026, 1:51 PM



Credit Risk Modeling
Data Mining and Machine Learning

Modified by: Giada Scalpelli
Date modified: Jun 8, 2026, 12:19 PM



Fraud Detection
Data Mining and Machine Learning

Modified by: Peyton Cuccia
Date modified: Jan 16, 2026, 1:00 PM



Insurance Risk
Data Mining and Machine Learning

Modified by: Peyton Cuccia
Date modified: Jan 16, 2026, 12:59 PM



SAS Viya Copilot



Welcome to SAS Viya Copilot

How can I help you today?

What is a project?

How do I search for my projects?

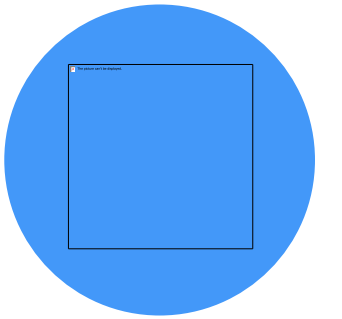
Can I share my project with someone else?

Ask SAS Viya Copilot



Come SAS può aiutare?

Simulazioni e
Impatti sulle
Metriche



ASSISTENTI AI & DATI SINTETICI

- Simulazioni di scenario avanzate supportate da AI
- Utilizzo di modelli AI predittivi per Early-Warning



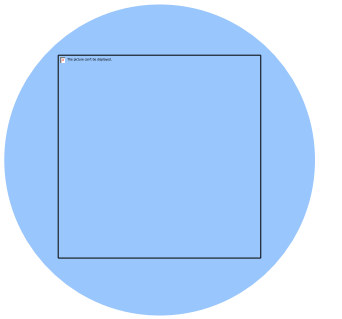
READINESS BCE

- Valutazione impatti di un model change su metriche chiave
- Utilizzo dei modelli in pre-test su tutta la catena gestionale



Come SAS può aiutare?

Convalida
Continua e
Interattiva



ASSISTENTI AI & DATI SINTETICI

- Scheda Modello* e documentazione automatizzata
- Workflow strutturati con evidenze e audit trail automatici



READINESS BCE

- Riduzione dei tempi di processo dal model change alla produzione
- Continuous validation readiness

[*Link all'approfondimento](#)



33% del tempo di sviluppo dedicato solo al lavoro di documentazione

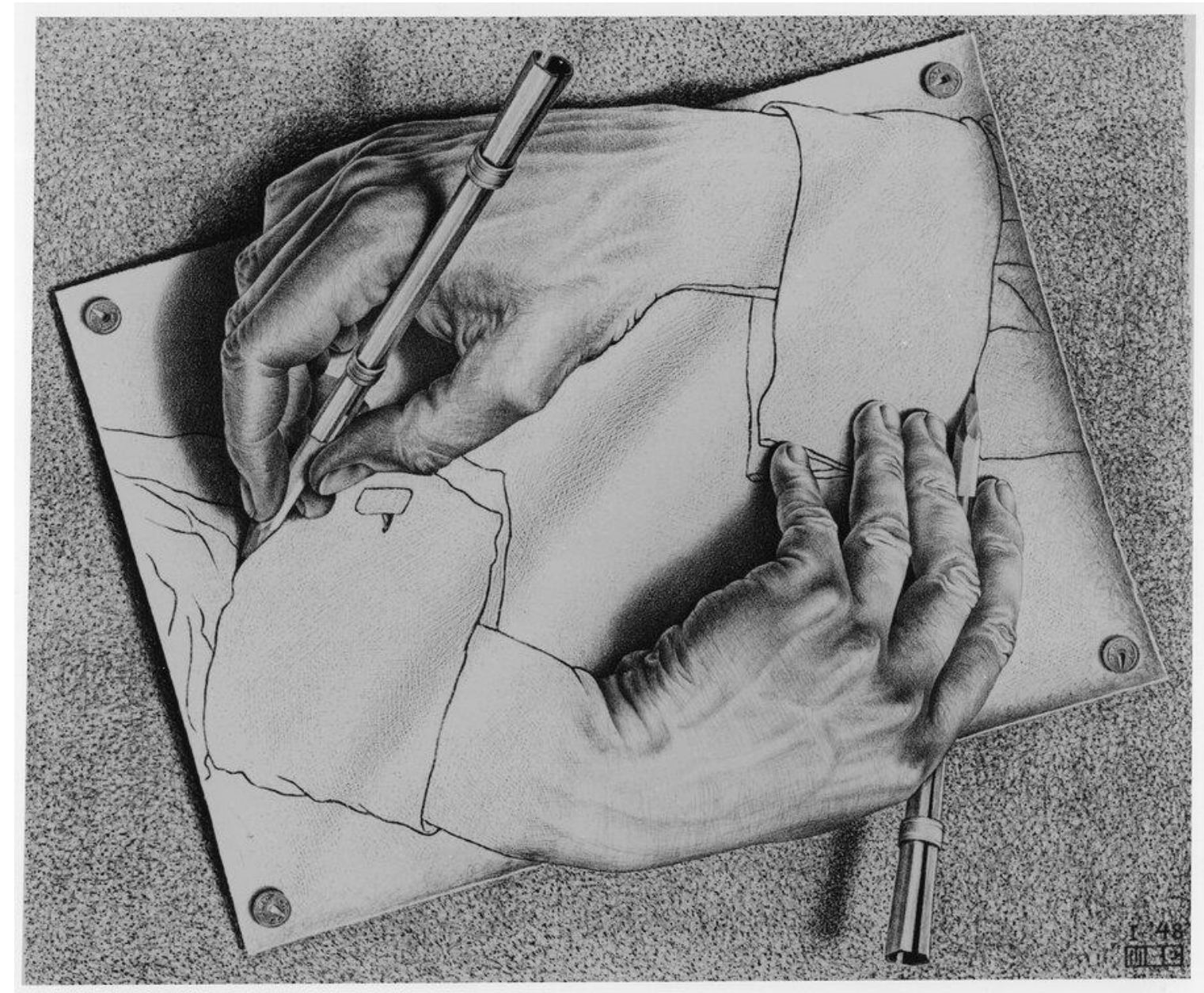
60% documenta ancora manualmente i modelli

The screenshot displays the SAS Risk Modeling web application interface. The top navigation bar includes a menu icon, the title "SAS Risk Modeling", and a user profile icon. The left sidebar contains a navigation menu with categories: MODEL DEVELOPMENT (Home, Search, Dashboard, Cycles, Models), MODEL VALIDATION (Workflow Templates, Review and Backtest), MODEL IMPLEMENTATION (Model Execution), MODEL MONITORING (Model Monitoring), CONFIGURATION (KPIs, Model Evaluation Plans), ANALYSIS (Analysis Runs), and SETTINGS (Job Viewer, Data Load, Position Management). The main content area shows the "Models" tab selected, with a breadcrumb trail: Home > Models > Gradient Boosting (Pipeline 1) > DemoOriginatiosn_MB. At the top right of the main area are "Add model" and "Import models" buttons. Below this is a "Models" table with a search bar, a "View: Default" dropdown, and icons for refresh, edit, and delete. The table has the following columns: Model ID, Model Name, Status, Data Preparation Method, Externally Scored, and a "Columns" column. One model is listed: Model ID 1, Model Name "Gradient Boosting (Pipeline 1)", Status "Addition Complete", Data Preparation Method "Target filter and variable definition", and Externally Scored "No". At the bottom right, there is a pagination control showing "1 to 1 of 1" and "Page 1 of 1", along with a refresh indicator and the text "Refreshed 15 seconds ago".

Model ID	Model Name	Status	Data Preparation Method	Externally Scored
1	Gradient Boosting (Pipeline 1)	Addition Complete	Target filter and variable definition	No

L'innovazione è un'opera collettiva

Solo dall'interazione
continua tra **risk**,
credito, **business** e
convalida nasce un
modello davvero
robusto e innovativo



Mani che disegnano, 1948 - M. C. Escher





Grazie!

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