|  |  |  |  |
| --- | --- | --- | --- |
| **Start: Q1 2022**  **End: Q3 2022** | **Start: Q3 2022**  **End: Q4 2022** | **Start: Q1 2023**  **End: Q3 2023** | **Start: Q3 2023**  **End: Q4 2023** |
| **Mobile Banking** | **Online Banking** | **Card Ops.(CP, CNP, ecommerce)** | **Merchant Scoring** |
| Non – Financial behavior   * Logins * Credential changes * New Account Originations   Financial behavior   * Loans offer activation / cash cover (deposit) loan * Payments / transactions * Remittances | Non – Financial behavior   * Logins * Credential changes * New Account Originations   Financial behavior   * Loans offer activation / cash cover (deposit) loan * Payments / transactions   Remittances | * Payment / Card transactions * Behavioral analysis- analyze anomalies on the user’s device and location | * Merchant Financial behavioral analysis |

**დანართი N2**

**დანერგვის ვადები მოდულების მიხედვით**