|  |  |  |  |
| --- | --- | --- | --- |
| **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**