

My financial balance

Artificial intelligence transparency report

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OP's first AI transparency report

This report describes how My financial balance (one of OP's services for personal customers) operates and the principles by which the app gathers and uses customers' data. The aim is to increase users' understanding of how artificial intelligence functions as part of the app, and how this benefits both users and OP.

As far as possible, the report provides a comprehensive and user-based assessment of the My financial balance service from the perspective of sustainable AI, with particular reference to governance, transparency and explainability. The report's structure and perspectives rest on an AI transparency assessment model jointly developed by OP and Solita. Created in 2022, the model is based on the general AI governance framework developed for the AIGA project involving the University of Turku, University of Helsinki, Finnish Tax Administration, OP Financial Group and a few other companies. The report also takes account of OP customers' viewpoints and expectations of AI.

The need for AI transparency is growing

AI has been the great unseen actor

AI is impacting on more and more areas of our lives. How we think and act is strongly affected by our digital reality: what we see and experience in the digital environment. Apps on smart devices, the content of digital services and digital experiences, and echo chambers created by the social media are examples of realities shaped by AI. Whereas some choices made by AI algorithms are in plain sight, others are not.

Influence and decision-making power are moving from humans to algorithms as use of AI spreads. However, it is important to understand that responsibility for the consequences of influencing people or making decisions cannot be outsourced to algorithms. Such responsibility remains with people and the organisations that use AI.

It is important to discuss transparency and explainability in relation to AI – the transparency and explainability of the technology itself, the organisations that use it, and their goals. These

two factors will soon become more than matters of voluntary responsibility – they will be enshrined in law.

The AI Act under preparation by the EU will set standards for AI applications regarded as having particularly strong impacts on health, the economy, education, the realisation of basic rights, democratic processes and societal infrastructure.

OP aims to make AI more transparent

OP is at the forefront of northern European companies in its use of AI. For example, its algorithms help people when used in customer service chat-bots and for the processing of non-life insurance claims. They identify signs of fraud, prevent money laundering and recommend products to personal customers. They also assist with property valuations in home loan processing and forecast movements on financial markets. As well as improving the digital customer experience, AI has streamlined operational activities. Automation has focused on tasks that few people are likely to miss doing.

Findings of user interviews

Concerns about non-transparent AI that sidelines people

The interviews revealed that trust in AI is variable. Trust grows when AI is explained comprehensively and transparently, and when the company or organisation using it is regarded as trustworthy. Misuse of personal data, the handover of one's own private information, and the data security of services are particular points of concern.

Many interviewees are worried about the rapid proliferation of AI. They fear that AI will automate away all but a narrow area of human agency and

decision-making possibilities. Although AI can process and analyse digital information in greater quantities and more reliably than people, users feel that account must be taken of its limitations, possible errors and biases in its chains of inference. They view complex problems and decisions as too challenging for AI, particularly when they involve the assessment of personal circumstances and impacts.

Interviewees expressed the hope that human supervision is prioritised whenever use of AI involves human impacts and risks. For example, they thought it important that a person – not a machine – makes the final decision in such situations.

User interviews conducted for the AI transparency project in June 2022

Little attention has been paid to the transparency and comprehensibility of AI in Finland and internationally, despite the growth in its use. AI is viewed as a 'great unknown' with huge potential impacts. OP decided to tackle this problem by providing the most understandable description possible of the AI models used in one of its most popular applications for personal customers.

OP Financial Group was one of the first Finnish institutions to publish its ethical principles concerning AI. Those principles have directed its development of AI since 2018. OP has also provided a more extensive account of its use of data and digitalisation in its data balance sheet, which was first published in 2018.



OP is at the forefront of northern European companies in its use of AI. As the impacts of artificial intelligence grow, it is important to bring the themes of transparency and explainability into the discussion.

Read more: ○

[OP Financial Group's ethical guidelines for artificial intelligence](#)

[OP Financial Group's data balance sheets](#)

Findings of user interviews

Responsible AI considered trustworthy

Interviewees expressed frustration, based on experiences of situations in which AI had failed to help them. Many described experiences of chatbots failing to assist in explaining or handling a matter.

In some interviews, the feeling of unwanted digital surveillance also emerged. Interviewees associated this with the murky world of the social media and targeted marketing in particular, but also with data theft and openly criminal activity. Such anxieties are allayed by a well-grounded approach to using AI and trust in the party using it.

Whereas many interviewees viewed the public sector (municipalities and the state) as trustworthy parties acting in the public interest, they regarded businesses as self-interested. Banks and equivalent

institutions come somewhere between the public and private sectors, being viewed as well-governed, trustworthy bodies closely supervised by society.

Ultimately a good helper

The interviewees were positive about AI in general. They understand why it exists and view it as necessary. However, they found it difficult to name examples of AI in their daily lives. In everyday terms, they associated AI technology with advanced software, automation, algorithms and robots.

Users believe that the purpose of AI is to take over simple tasks from people. It is a good addition or tool – as long as it does not completely replace people. When used correctly in its proper place, AI creates more time for mutual interaction between people and focusing on essentials. It also streamlines processes and counterbalances human weaknesses.

User interviews conducted for the AI transparency project in June 2022

OP's AI assessment model

No stakeholder-driven, comprehensive models for assessing AI and its transparency and explainability have been developed before now.

This report involves the first use of OP Financial Group's new assessment model. The model's development is based on the general AI governance framework created for the AIGA project involving the University of Turku, University of Helsinki, Finnish Tax Administration, OP Financial Group and a few other companies.

We listened to users

In the summer of 2022, OP surveyed users for their views on AI and its use in the My financial balance service. The interviews increased understanding of how to create trust in the use of AI, and what might improve or weaken such trust. Information was also gathered on expectations regarding the transparency and explainability of AI, and means of fulfilling such expectations.

AI systems must be made transparent at multiple levels, while taking holistic account of applications and the algorithms and data they use. The importance of transparency and explainability varies according to the information needs, possible impacts and focus areas of different stakeholders.

For example, the transparency needs of private individuals using services differ from the information needs of experts engaged in developing or auditing such services. This report seeks to fulfil the current transparency expectations of private individuals¹.

¹ To define transparency expectations, information directly sourced from user interviews was combined with the perspective of OP's AI and ESG specialists on the factors that matter to consumers, regardless of whether such matters were highlighted by consumers themselves.

AIGA project (Artificial Intelligence Governance and Auditing)

Coordinated by the University of Turku, the AIGA project of 2020–2022 anticipated the requirements of the AI Act under preparation by the EU. The project focused on increasing trust in, and the transparency and comprehensibility of, algorithmic (particularly AI) decision-making: AI governance models and mechanisms, and their commercialisation and export to international markets, were explored and developed.

Read more: [AIGA project's website](#)

Assessment model

The aim was to create the most comprehensive assessment model possible, while focusing on only key perspectives. The results of the national AIGA project coordinated by the University of Turku – particularly the general AI governance framework – were used in structural development of the model. In addition, OP's assessment model was aligned with the requirements of the EU's General Data Protection Regulation (GDPR), the EU's Digital Services Act and the NIST Cybersecurity Framework, and with OP Financial Group's ethical principles. User interviews, in which the themes considered important by users emerged, were arranged in support of the development work.

A set of governance, transparency and explainability requirements for AI-based services have been placed under each category. Such requirements concern matters such as documentation, communication with various actors, audits of applications, and ensuring fitness for purpose.

Four stakeholder groups, engaged to review the requirements, form the second dimension of the model: what matters to the users, internal or external experts, or auditors of the app in question. Because the requirements' importance varies depending on the actor, the model includes an assessment of each statement's importance to each stakeholder, and details on how the requirement's fulfilment can be confirmed.

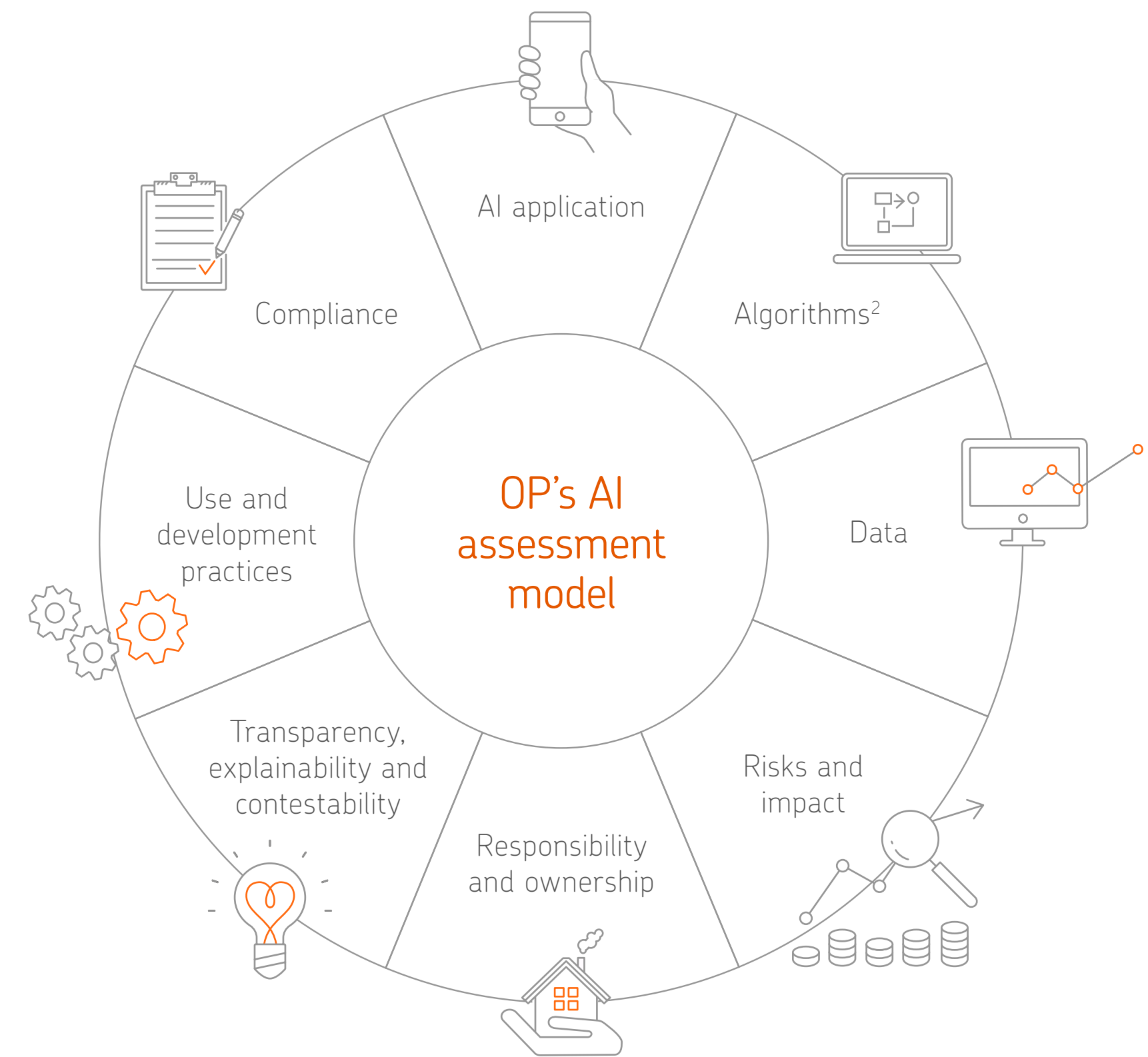


Banks are generally regarded as trustworthy users of AI and data, largely due to regulations and auditing requirements.

OP's ethical guidelines on developing artificial intelligence were included in the framework alongside the actors, because use of the framework could generate information considered valuable and important to the guidelines' further development.

OP's AI assessment model was developed by a working group in which OP was joined by Solita (an expert in digitalisation and AI) and Functos Oy (a specialist in Data Balance Sheets).

OP's AI assessment model includes eight categories and their requirements



² An algorithm is a precise description or set of instructions, or code, for solving a certain problem. Algorithmic procedures are precise and are executed in a certain order.

AI application: My financial balance

My financial balance is an AI-based digital management tool provided on OP-mobile. It helps users to visualise, manage and plan their personal finances. Being able to monitor their financial situation, adjust their consumption and saving habits, and see the results helps OP's customers to improve their daily financial management.

Around a quarter of the more than a million OP-mobile users make monthly use of My financial balance. The hope is that My financial balance will have a major impact on how people in Finland think of and manage their daily finances. Improving financial literacy in Finland is a focal point of OP Financial Group's sustainability programme.

the groups' main categories (such as housing) and further subcategories (e.g. rent, home loan or electricity).

The app shows the user how income and expenses match up and displays their trends over time.

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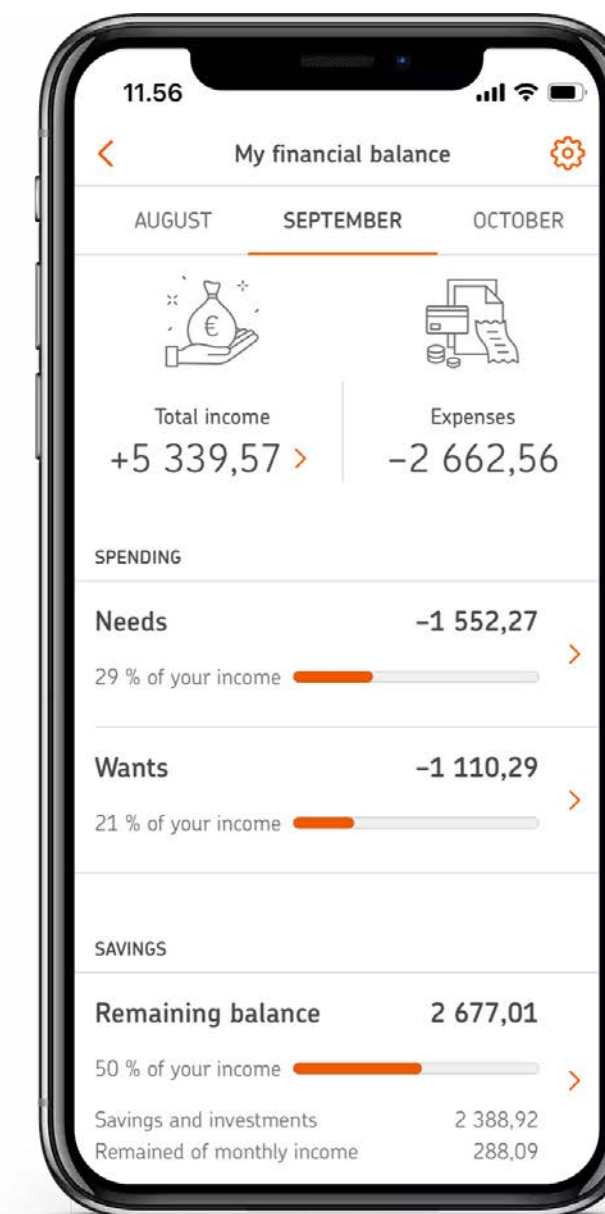
Almost 90% of people in Finland plan their spending, but such plans are rarely fulfilled. My financial balance provides tools for managing money.

AI application

How it works, in a nutshell

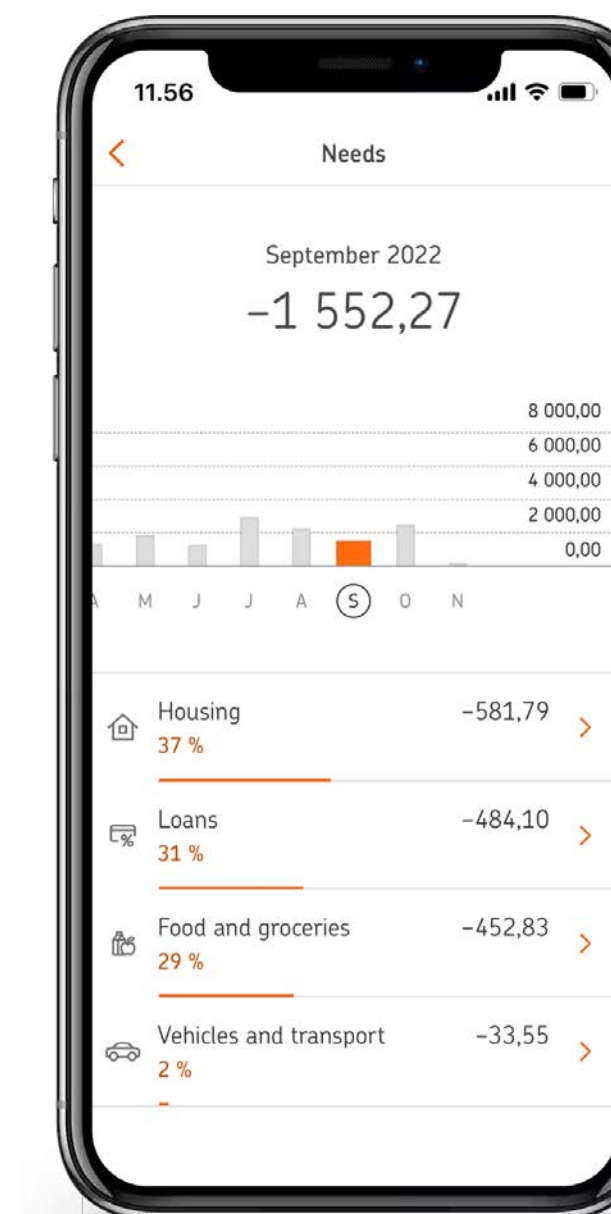
My financial balance provides the user with an intuitive view of the amount and types of their monthly expenses and income. Expenses are divided into three main groups (needs, wants and saving),

Main view



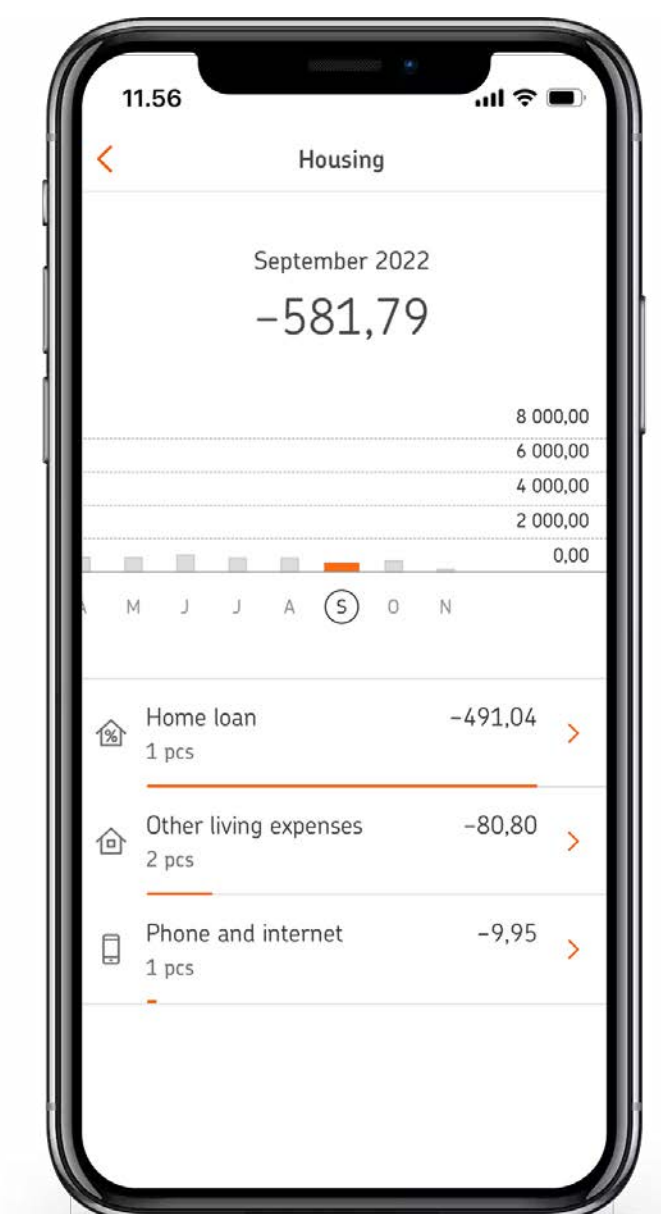
Income and expenditure balance can be seen from the main view.

Main categories view



Of each main group different categories can be viewed in more detail.

Subgroup view



Classified transactions can be reviewed divided into subcategories.



Expenses provide a very precise view of where money is being spent, with the monthly breakdown splitting expenses between main categories and their subcategories.

How does the service benefit users?

The service helps users to form a more accurate picture of their income and expenses, and to make better decisions about their finances. In the short term, the service makes daily money management easier and helps users with their spending and saving decisions. In the longer term, it enables them to balance their finances, build up wealth and create financial headroom.

As the service becomes more popular, OP strives to study the positive impacts of My financial balance on its users, for example financial skills, wealth or a sense of financial control.

How does the service benefit OP?

My financial balance is a value adding service which is expected to have a positive impact on customer satisfaction and the customer experience. Both of these affect the customer relationship's duration, the use of OP Financial Group as a one-stop shop for financial and insurance services, and OP's income from the customer relationship across its life cycle. OP also uses the service as a source of statistical data.

All account transaction analysis is anonymised: the data of individual customers cannot be viewed or linked with personal or other background data that might be used to identify or profile users.

OP would benefit from improved management of personal finances. However, this aspect has not been analysed. Analysis of service use also provides OP with information for its continuous improvement of service usability and features, and the development of new digital services.

Algorithms

Use of AI in My financial balance

AI algorithmic components are used in My financial balance to classify account transactions as correctly as possible. Use of this tireless tool (AI) is justified, because millions of transactions must be classified as precisely as possible each day. My financial balance classifies account transactions based on a pre-defined classification system. Rule-based and machine learning (ML) algorithms are used to do this.

How are account transactions classified?

Artificial intelligence is used to identify what kind of expense is involved, based on account transaction data. Main groups, main categories and subcategories of expenses form a hierarchy defined by OP's service designers in cooperation with customers. For example, from the bank's viewpoint a payment made at a local shop is a transaction with a known time, amount and payer and payee. On the basis of these, AI classifies the transaction as a grocery purchase, for example.

Stage 1
Rule-based
classification



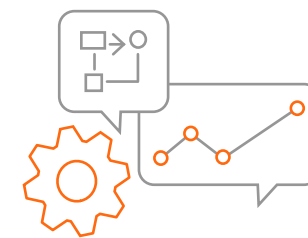
1. Income and expenses are identified from the plus or minus sign (+/-)
2. Where possible, expenses are classified on the basis of the payee's account number or the transaction type.
3. If rule-based classification is not possible, the transaction proceeds to ML-based classification.

Account transaction -45.40 euros
= EXPENSE

Payee IBAN 123123
= COMPANY A = APPLIANCE RETAILER

Transaction type 172
= LOAN REPAYMENT = LOANS

Stage 2
Machine learning-
based classification



4. Neural network-based classification algorithms use the payee's name to predict how to classify an expense.

ML models check names as character strings cleaned of all characters except the more common letters and numbers.

The ML model uses training data to learn how to relate words and character combinations to certain categories.

Company names in a certain sector are often based on the same 'lexicon'. In such cases, classification is based on computing whether the first, first two or first three words provide the most precise prediction.

Payee's name:
Vihernii€"%tty Ravintola est76 Oy

Name to be classified:
Viherniitty Ravintola est76 Oy

The best prediction given by the classification is:

Viherniitty Ravintola

=RESTAURANTS AND CAFÉS

Restrictions and limitations to classification

Classification is (currently) unclear in situations where payments are made in places, such as supermarkets and hypermarkets, which sell goods in several product categories.

OP does not receive information about the products covered by a payment transaction, or on other items listed on a receipt. Such cases are classified according to the most likely alternative. For example, purchases made from S Group's grocery shops (Prisma, S-Market, Alepa or Sale) are classified by default in 'Grocery shops', even if the payment transaction concerns only or partly items such as home appliances or recreational equipment.

The application rules out the classification of account transactions directly conveying personal data referred to in the Personal Data Act and covered by privacy protection. For example, trade union membership payments are not classified, because trade union membership is personal data covered by privacy protection under the Act.

Machine learning (ML)

My financial balance's algorithms learn on the basis of training data built for them (supervised learning), not on the basis of unsupervised learning. Users can help an algorithm classify more precisely, by making account transaction categories more precise in their

case. The service remembers changes made by a user and classifies accordingly from then on.

However, the application cannot be trained to recognise completely new categories. Instead, similar changes made by several users are used as data for retraining classification models. For example, this is necessary when a company changes sector and the types of products or services it sells, and the old classification is no longer correct.

In many cases, the classification of new and current companies is improved on the basis of the category in which users most often place the payee. The specialists in charge of the classification model check and validate the training data before the model is retrained.

Documentation of algorithms

Details on how the algorithms function, their internal hierarchy, and their role as part of the overall solution have been documented for internal use. The documentation describes matters such as the algorithms' optimisation goals, and training and testing methods for ML models. Specialists developing the application check that the algorithms are sufficiently well documented to ensure internal transparency and development continuity.

Data

What data is used?

My financial balance uses data relating to customers' account transactions. The bank service provider (OP) has data on all customer account transactions. The following transaction data is used: the time and amount of, and the parties involved in, the transaction.

Although users can import the account transactions of other banks to OP's systems via the OP Multi-bank Service, such transactions do not yet appear in My financial balance.

Where is data stored?

The My financial balance application and algorithms are run on OP's internal system. Account transaction data and the analytic data generated from it are stored in OP's own data warehouse. Such data is not transferred to third parties. Read more from [OP's data protection pages](#) for further details on the protection of customer data.

Information security

Users need strong identification on OP-mobile to access the My financial balance application and the data it displays.

Only employees who need customers' account transaction data for their work can access customer data in My financial balance. In addition, specialists in charge of training algorithms for My financial balance can access data needed for algorithm training and for monitoring whether training is successful. Such data is not used for processing loan or insurance applications.

Access rights to the data are granted only to specific user groups and data use is monitored by supervisors. Event data on data use is saved automatically.

Data sharing

Individual classifications created by My financial balance's AI algorithms, or relational or analytic data based on them, are not shared with parties outside OP. Classification model training is based on classification data generated by My financial balance and data input by application users (for reclassification of account transactions).

Risks and impacts

Assessment of risks and impacts

My financial balance is subject to regular risk and impact assessments. OP's risk management function audits OP's products and services before their release.

Risks related to individual rights are audited as part of OP's use case review process.

Employees receive annual training on discrimination-related matters. Where necessary, use case reviews involve discussions of discrimination. A pre-production risk assessment is performed in every case. In addition, peer reviews are held within teams in accordance with their documentation practices.

Equal treatment

My financial balance has been designed to suit as many people as possible. In practice, note has been taken of the fact that classification and reporting do not serve all user groups equally: certain consumer segments (e.g. freelancers) have special characteristics that impact on the application's usefulness and suitability for them.

My financial balance was designed and implemented in line with the general principles of accessibility.

Transparency, explainability and contestability

Transparency and explainability

Communications with users about My financial balance are expressed as plainly as possible. They describe the service's basic features, benefits and use. This report describes the application's and its algorithms' operating principles, the data use principles applied, and the related indicators or restrictions in more detail than previous texts.

Contestability

The user can contest a classification made by AI, by correcting the classification. No separate feedback channel is provided because My financial balance does not make decisions that actually affect the user, besides which the user can change the classifications made by the application. General feedback can be given via OP-mobile's feedback channel or other OP customer service channels.

Responsibilities and operational and development processes

Responsibilities

My financial balance has a product owner in charge of its operation, prioritisation of its development

needs and monitoring of algorithmic risks. Designated specialists, who perform risk assessments of each algorithm, are responsible for the application's algorithmic components.

Operational and development processes

My financial balance is implemented in accordance with OP's high-level guidelines on operational and development processes and risk management. System development, product ownership and risk management are based on comprehensive and verifiable processes. Development is conducted in a technical environment using version control and documentation practices, which make completed development measures traceable. Quality assurance includes code reviews based on specialists reviewing code created by other specialists.

Monitoring and development of algorithm components

Goals have been set for My financial balance algorithms to enable monitoring of their performance. Monitoring and training of algorithmic models is connected to user feedback, in other words monitoring of corrections made by users and internal testing. This enables long-term development of classification precision alongside users.

OP uses a specific risk management process involving both the Risk Management Team and the Production Team.

Service development complies with [OP Financial Group's ethical guidelines](#) for artificial intelligence.

Compliance

Laws and regulations applicable to My financial balance are identified as part of use case assessment at the development stage. Prior to the application's introduction, an analysis was performed resulting in a one-time risk management assessment and a continuous risk management process providing real-time snapshots of the situation. Compliance is regularly reviewed and the reviews are documented.

Product governance proposes application changes and new features for review. The Risk Management Team monitors the regulation environment and flags up changes in regulations for discussion.



My financial balance's algorithms do not learn independently. Training is based on training data specifically built for the use (supervised learning).

External assessment of My financial balance

OP has commissioned an external assessment of the transparency of AI use in My financial balance. The assessments and deficiencies presented in this section are highlights from the assessment report submitted to OP in September 2022.

My financial balance was assessed using AI assessment models jointly developed on the basis of a commission from OP. The model's basic structure and requirements are based on the AIGA models (Artificial Intelligence Governance and Auditing) jointly developed by Finnish universities and companies. Solita, an external company specialising in digitalisation and AI, performed the assessment.

The assessment model used was developed from the AIGA assessment framework with the idea of covering key perspectives (and the related requirements) from the viewpoint of OP and its stakeholders, enabling assessment of the AI application's transparency and explainability. From the stakeholder perspective, the assessment is based on users' opinions of statements and requirements they regard as important, and how such statements and requirements are realised.

Findings of user interviews

My Financial balance - Helpful AI application

User interviews by OP show that customers are positive about My financial balance, regardless of whether they use the service or not. The service makes daily life easier, helping them to understand and manage their finances, and encouraging them to manage their money well. Some use the service on a daily basis and others according to need, for example when looking for expenses they can reduce.

Users trust OP's AI-based services

According to the interviews, little thought is given to the role of AI in My financial balance. When asked about the role of AI, users assumed that it concerned classification of account transactions and prediction of spending patterns. They also mentioned the possibility of user profiling (in fact, the service does not engage in user profiling). Users have a neutral, trusting attitude regarding the service's assumed purposes.

The bank has responsibility for AI

Users feel that OP and its service developers and managers in particular are in charge of AI and the data used. Banks are gen-

erally regarded as trustworthy users of AI and data, largely due to regulations and auditing requirements. Beyond this, individuals are responsible for ensuring that they understand to whom they are giving personal data and how AI-generated data is used.

Other possible uses of personal data a cause for concern

Users are also concerned about AI and increasing use of personal data. The deeper that algorithmic analytics go at personal level, the more questions are raised about other possible uses of data and other users within or even outside banks. Does building greater trust involve stating clearly that such data is not used for monitoring and surveillance, or e.g. for assessing loan applications or insurance?

AI can determine data entries or judgements

User interviews referred to the value-laden nature of spending classification for My financial balance. Classifications into wants and needs, or shopping, are examples of classification based on value judgements. The same drink bought from a restaurant or grocery shop is classified differently, despite having the same purpose for the individual in question.

Source: User interviews conducted for the AI transparency project in June 2022

Results of assessment

The following figure presents the external assessment of the My financial balance service's transparency and explainability, and aspects of the service in need of development. Solita Oy completed the assessment in June to August 2022, and the final report was submitted to OP on 6 September 2022.

Fulfilment of the requirements was assessed on the following scale:

- Well fulfilled
- ◐ Partly fulfilled
- Not fulfilled

AI application	The app's purpose and intended impacts are documented and communicated in an understandable manner.	◐
	The app's users are defined and documented.	◐
	The parties benefiting from the app are defined, documented and communicated.	◐
Algorithms	The purpose of algorithmic components is documented and communicated in plain language. Their function in the application and relationship to other systems are described.	◐
Data	Data sources are documented and the related access rights are accounted for.	●
	Data is analysed and confirmed to be relevant, comprehensive and representative. Possible biases and deficiencies are analysed. The assessment process and conclusions are documented.	◐
	The intended purposes of data used and created by the app and of usage restrictions are clearly communicated.	○
	Privacy protection is secured against threats and data is stored securely. Data is anonymised where necessary.	●
Risks and impacts	The application's risks and impacts are regularly assessed and the results are documented.	●
	Risks to health, safety and basic rights are identified, analysed and documented. Account is taken of the purposes of, and other possible ways of using, the app.	◐
	Identified risks are managed and their impacts are minimised. Procedures are documented.	◐
	Risks of discrimination are identified, analysed and documented.	◐
Responsibility and ownership	An application owner with sufficient knowledge and understanding is designated to make key decisions about the application.	●
Transparency, explainability and contestability	Information for users and stakeholders is sufficient to fulfil the application's transparency requirements.	◐
	Information for users and stakeholders about the application's processing logic and data is sufficient to fulfil explainability requirements.	◐
	Users can use a whistleblowing channel to make complaints about the application's functions.	●
Operational and development processes	Application development has complied with the organisation's processes, which are in line with the best practices of AI development.	●
	The application's operation and user security are continuously monitored. Operation of the application is assessed relative to defined goals.	●
	The operation and user security of algorithmic components are continuously monitored. The operation of algorithmic components is assessed relative to defined goals.	●
Compliance	Regulatory requirements applicable to the application are identified and documented. Regulatory compliance is ensured and the process documented before the application is used.	●
	The application's regulatory compliance is regularly assessed, taking account of changes in regulations, the application or its goals. Account is taken of obligations arising from improper use of the application. Assessments are documented.	●

Assessment of governance and transparency in my financial balance

The external assessment of My financial balance provided OP with information on how well the OP AI assessment model works, and on how transparent and explainable the use and governance of AI seems to the service's users. My financial balance's development, use and governance processes were viewed as high-level and its risk management as comprehensive in general.

The assessment highlighted development themes based on which transparency and trust could be increased; some of these had already been identified. Certain examples are given below.

The key potential improvement identified was increasing the transparency of My financial balance and its algorithms; to provide a plain-language description of the operating principles of AI, the principles of data use, and the related ways of measuring their value or limitations.

Demystifying AI means providing users with the plainest possible explanation of the principles and data based on which algorithms work, what the application can do, and what it doesn't do (e.g. data generated by My financial balance is not used for processing loan applications; account transactions cannot be used for sales). Another important issue

was the need to clarify that the algorithms are not unsupervised, in other words users and OP's AI experts play a crucial role in algorithm training and quality control.

In addition, the benefits sought from AI-based applications for users and OP should be explained as clearly and transparently as possible. The benefits the company is seeking must be described alongside the benefits for users. This will enable users to assess the so-called value exchange, in other words the application's benefits for them versus the benefits to the company. It is also important to explain any external benefits generated for society, nature, the climate or people in general.

The importance of ethical use and governance of AI is set to grow as a result of the AI Act under preparation by the EU. This aspect was also highlighted in the assessment of My financial balance, despite the fact that the service is not a 'high-risk' AI-based app.

Developers of AI-based applications should also consider the need for a structured assessment of the risk and impacts associated with algorithm components, including risks to mental and physical wellbeing, safety and the realisation of basic rights. In addition, risk and impact assessments should take account of various forms of discrimination, the risk of which grow when machine learning algorithms are used.

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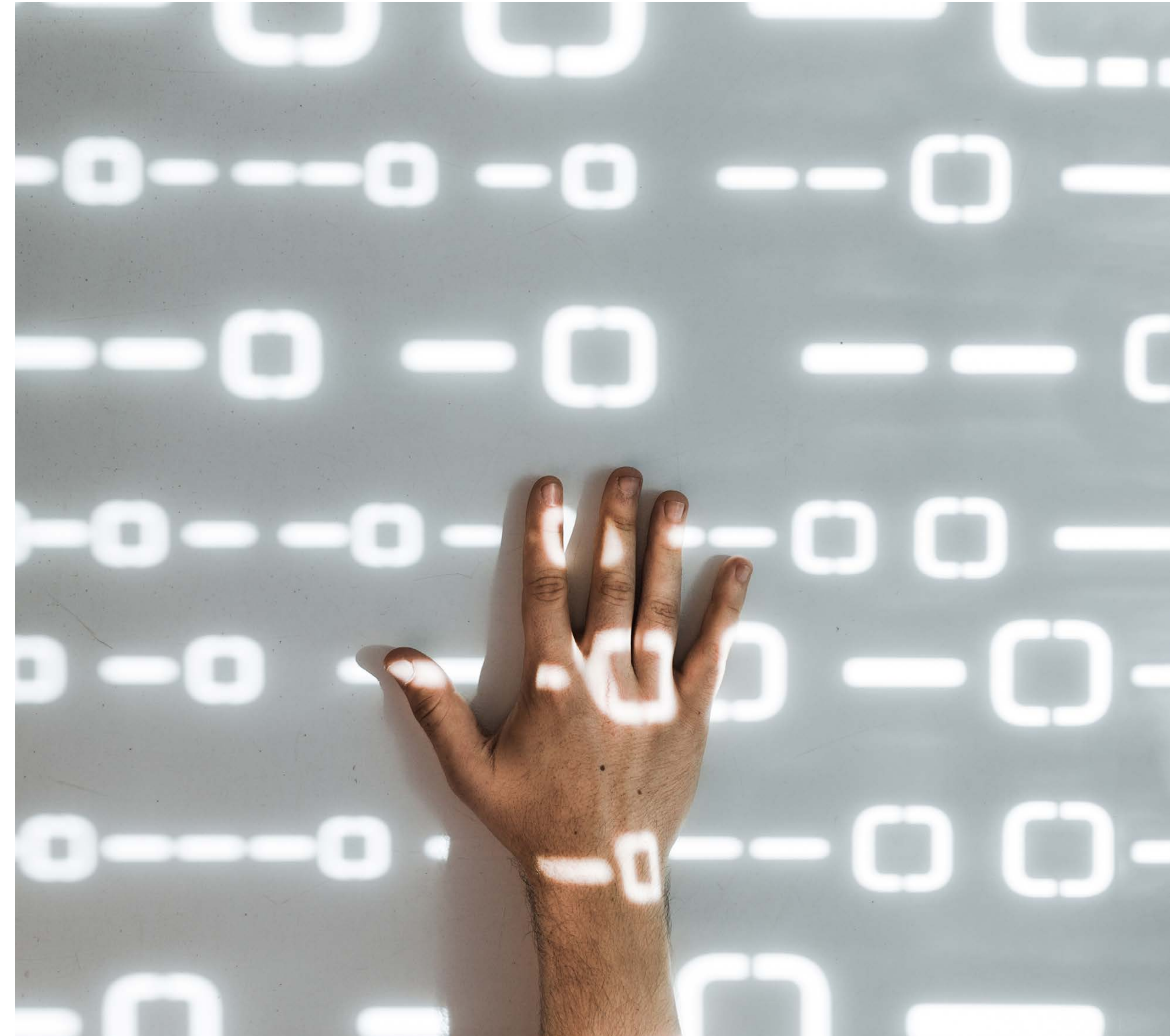
In particular, the assessment revealed that consumers had no public sources of information about principles and restrictions on data use in My financial balance. This report is one of the measures by which transparency is being improved.

Conclusion

The transparency report is a joint map showing us the way ahead

An external transparency assessment report and theme-based user interviews were used for the design of this My financial balance transparency report. OP's first AI transparency report will show the way for future reports on the same theme. This wholly new kind of report does not cover everything, but marks out areas of interest worth developing in future reports.

The key goal of AI transparency reports is to promote understanding of the transparency and comprehensibility of extensively and regularly used AI, while providing a rationale for the choices and grounds associated with its use. Our shared AI assessment model will enable stakeholder-driven AI assessment and serve as a key tool in the responsible use of data and AI, now and in the future.





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