

# Eureka Globalstars

## Project partners Search Form

### Contact Person Details

Name: Emre Köseoğlu & Gözde Sağlam

Position: R&D Coordination Department

Phone: +90 533 511 4122  
(Ms. Gözde Sağlam)

Email: emre.koseoglu@ykteknoloji.com.tr  
Gozde.saglam@ykteknoloji.com.tr

### Organization Details:

Name: Yapı Kredi Technology

Country: Türkiye

Website: [Yapı Kredi Teknoloji \(ykteknoloji.com.tr\)](http://yapikrediteknoloji.com.tr)

Type of Organization:  **Large Company**

Number of Employees:  **101-250**

Yapı Kredi Bank (YKB) established in 1944 as Turkey's first retail focused private bank. YKB's network including more than 14 million mobile banking application users, over 27 million transaction per a day, 800 branches, more than 16.000 employees and over 4.000 ATMS in addition to its rich content internet and mobile banking applications.

Yapı Kredi Technology (YKT) is the subsidiary of Yapı Kredi Bank, established in 2015 to deliver innovative products and solutions with high added value. The main functions carried out by YKT are to conduct research, development, technology transfer and technology commercialization activities mainly in software and informatics. YKT so far has developed various projects nationally and internationally funded (Horizon 2020, ITEA, and CELTIC NEXT etc.).

YKT develops artificial intelligence solutions for various problem domains such as Credit Risk Analysis, Operations Management, Financial Analysis. Solutions are based on Quantum Computing, Machine Learning, Natural Language Processing, Computer Vision Algorithms, Data Analysis and Analytics.

Our products can;

- solve complex problems with quantum computing technology to evaluate the large range of individual customers and commercial customers need's as such credits, risks, loans.
- understand risks & offer credit scores with using machine learning.
- detect frauds such as signature recognition and verification applications with dynamic binary decisions using computer vision algorithms.
- enable to create chatbots or virtual assistants for different sectors etc.

- extract and analyze information digitally and structurally from free- formatted documents with artificial intelligence applications developed by using natural language processing and machine learning technologies.
- predict whether customers who get loans will have problems with their repayments in the future, and create early warnings with machine learning techniques.

Please click to see our [product and projects](#).

YKT can provide technical and business experience in order to make an interconnection between different domains to create something bigger and innovative in finance and banking.

YKT is open for partnership within the scope of the call on banking and finance applications' domains and other cross-cutting technologies applicable to many industries. Possible partners are free to contact with us to design projects.

## References

Project acronym / starting date	Main objectives	Main activities	Role in the project
<p>NextconAI 11.2022 EUREKA « Multi-modal Next Generation Contact Center CRM »</p>	<p>Banks and Financial Service Industries use different channels to communicate with their customers like video calls. It aims to develop a world-class facial, voice, Speech to text with psychological annotation for faster intervention.</p>	<p>To use combined multimodal analysis to uncover facial, tone and word content together with psychological annotation of agent and customer's video.  To use Circumplex Model of Affect to study Valence and Arousal ratings for emotion analysis from facial expressions, speech and text.</p>	<p>Yapı Kredi Teknoloji is contributing to the usecases and some of the audio text analytic engines as follows:  - using offline video recordings in training models and evaluate the calculated 'customer satisfaction index' to improve the video quality.  -fraud prevention during the identity verification process on video calls</p>
<p>SmarTravel 06.2021 CELTIC-NEXT « Smart Travel Digital Ecosystem »</p>	<p>The objective of smarTravel is to provide an interface between the visitor and the destination for a responsive orientation towards solving specific needs, preferences, and external information.</p>	<p>smarTravel intends to develop a general data model for IoT devices in the smart tourism domain by using the IoT standards. With this standardization, interoperability between devices and the consumer services will be achieved.  Both web-based and mobile (Android and IOS compatible) applications will be developed. This application will start with checking Digital Identity which is a digital wallet that authenticates the user's identity using the credentials.</p>	<p>Yapı Kredi Teknoloji is responsible for Chatbot and Digital Payment services.  **Chatbot  Yapı Kredi Teknoloji will develop conversation models per use case supported on the platform. A Conversation Model, mainly composed of intents, entities and actions, is the configuration of how a conversation between users and the platform will be carried out.  **Digital Payment  Yapı Kredi Teknoloji will implement a digital wallet API (compliant with PCI standards) to smarTravel mobile application's checkout system in order to enable use cases.</p>

<p>EDI 01.2018 HORIZON 2020  European Data Incubator</p>	<p>It will boost the European data economy by fostering a community consisting of data providers, innovators, tech/business experts, investors, universities and corporations, with an end goal of connecting European start-ups and SMEs to a vibrant network.</p>	<p>To launch three open calls to select over 100 top-leading Big Data startups/SMEs on a funnel approach.</p>	<p>Data provider in finance sector.</p>
<p>REACH 09. 2020 HORIZON 2020  EuRopEAn incubator for trusted and secure data value CHains</p>	<p>It will support innovative data-fuelled start-ups, SMEs, products and services, guide the development of robust companies that offer secure and trusted data, encourage revenue growth and facilitate access to equity-free funding.</p>	<p>Contributing to the effort of unlocking the data-driven economy in several sectors such as retail, tourism, manufacturing, finance and insurance, media, healthcare, consumer support, transport, energy, public administration.</p>	<p>Data provider in finance and insurance sector.</p>