

Democratizing Lending

Understand the changing economic dynamics with the power of artificial intelligence

5 Cs of Credit

Traditional credit assessment methodology

- 1. **CHARACTER** : Credit history
- 2. **CAPITAL** : Borrower's repayment capacity
- 3. **CAPACITY** : Cash flow for repayments
- 4. **CONDITIONS** : Overall economy, fed rates, industry specific market conditions
- 5. **COLLATERAL** : Offers assurance in the event of a default

Digital Behaviors During COVID-19



*AppAnnie- <https://www.appannie.com/en/insights/market-data/coronavirus-impact-mobile-economy/>

Implementing CredoLab & TransUnion generates innovative results among businesses

- LEVERAGE** - The wealth of anonymous device reputation data derived from over 15 years of experience protecting online-business transactions around the globe.
- COMBINE** - The business global network with the fraud r-reports allows us to create Device reputation. There's even more value in sharing fraud data with other organizations. **143% lift from the entire consortium.**
- INTERCEPT** - 200 million potentially fraudulent transactions every year.

Financial Services creating a better tomorrow with AI

UX Simpler Faster Access

Key Takeaways

- Make financial services and product available to all strata of society
- Uncover digital identities to increase approvals and decrease the cost of risk
- Gain trust with customers and advance financial empowerment